



evergreen

Win
A four-star break
page 21



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Hot chocolate!

Welcome

We hope this issue of *Evergreen* finds you all well and looking forward to sunny days ahead.



Outdoor swimming really took off during lockdown, when regular swimmers found their local pools and lidos shut. We've an article from The Outdoor Swimming Society on page 28, with some handy tips on staying safe if you decide to take a dip in a nearby river or beach this summer.

If singing, not swimming, is more your thing, then read the article on page 26 about Rock Choir - a fantastic initiative that gets people together to share their love of songs and singing - and don't worry, no auditions are necessary!

As usual, we have some fantastic prizes to give away. Thanks to the Everbright

Group of Hotels, we have a four-star hotel break for two up for grabs PLUS we're also giving you the chance to win £150 in Theatre Tokens. Now that theatres across the country are re-opening fully, this is an ideal time to catch a fabulous show, whether you're into musicals, drama or puppet shows! The closing date for entries is 10 June 2022.

Jackie

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

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Hello



As I approach my 18th year here at the Co-op, I'm feeling in both a very reflective and positive mood.

As I've said before, compared to many of you reading this, I know my service to date is a drop in the ocean but I still think the team and I have managed to pack a lot in.

If I look at the pension management activity during this time, through mergers and new business acquisitions we went from looking after three pension schemes to one and then back up to more than 10 pension schemes in the space of a few years. We've set up two new schemes,

merged and consolidated at least eight and even split one when the Co-op and Bank went their separate ways.

I'd understand if people think the world of pensions is a bit boring but I can promise you that it has never been dull. Whilst the subject matter can sometimes be dry and complicated, the disciplines of good business management must always be adhered to in order to succeed.

So good planning, good (actually, great) people, clear objectives and a strong work ethic are all essentials and we've had those in abundance throughout my time here. And I'm so grateful to the team for the incredibly professional and collaborative way they go about their jobs.

Throughout all of this activity, reducing risk and continuing to make your Co-op pension as safe and secure as possible have been the key driving forces

throughout. And that's something that the Pensions Team, the Trustees and the Co-op will continue to do and never get bored of!

So, on we go and there is always more to do.

Finally from me for now, I've got to say it's been so brilliant to see families, colleagues and members all returning to the things they love in recent times. Combine that with spring around the corner, lighter nights and (surely!) better weather, I feel like I'm 21 again. Well, maybe not, but you get the gist!

A handwritten signature in black ink, appearing to read 'Gary Dewin'.

Gary Dewin
People Director
(Pensions, Reward, Wellbeing & ER)

Hello everyone,

I hope you are all well...



As we take our first steps into spring, I'm thankful that we're no longer in a position where we're living under COVID restrictions, as was the case when I last wrote to

you, and that hopefully we've each been able to discover a renewed sense of freedom that perhaps felt a distant memory over the past couple of years.

I am, however, thoughtful about the fact that as fast as we seem to overcome one challenge, the world throws a new one at us with little respite. To that end, I wanted to extend my thoughts and best wishes to anyone directly or indirectly impacted by the events in Ukraine. You will have hopefully seen our support for the DEC campaign and our move to suspend sales of any Russian-produced

products in our stores in a show of support for those affected.

Closer to home we can see how the cost of living is starting to bite for colleagues, customers and our members. I am, however, proud of the work we continue to do in Co-op across our colleague wellbeing programmes, Climate plan, and Community missions to support those most impacted.

The teams are working hard on how we can deepen the impact of support we already have in place and indeed look at other ways to support on key issues such as access to food, skills and education, and mental health and wellbeing. I invite you to join us virtually or in person at our AGM in May where I will talk in more detail about this and how we're continuing to drive our vision of Co-operating for a Fairer World forward.

As ever, our colleagues on the front line and in our support centres have continued to do a fantastic job in helping provide our customers and members with great products and

services, even when faced with challenges around availability of products and high absence rates when the combination of BREXIT and the tail end of COVID have come together.

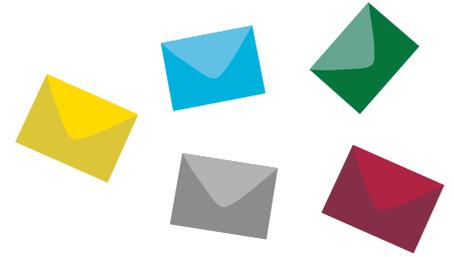
Finally, I also wanted to take a moment to reflect on the relentless passion and commitment shown by our Member Pioneers. We continue to see them drive fantastic engagement within our local communities - helping to provide that all-important connection between local causes and the people in our communities who either want to support or be supported by their work.

What remains to say is that I echo Gary's messages around the fantastic work our Pensions Team and Trustees do to ensure the Co-op pension scheme is as safe and secure as possible, hopefully giving you all peace of mind.

A handwritten signature in black ink, appearing to read 'Steve Murrells'.

Steve Murrells
Co-op CEO

POST Bag



Needham Market Walks

Needham Market Walks is a charity set up with the aim of promoting health, fitness and mental wellbeing in the community by encouraging walking through easily accessible routes around the Needham Market area. The walks also act as a driver for tourism in the local area.

With my background in long-distance walking (I was on the National Executive of the Long-Distance Walkers Association), Mid-Suffolk Council asked me to write some walks starting from the new Information Centre and café being built at Needham Lake. I've written 11 walks so far, ranging from 2 miles to 9 miles, with the majority being 4-6 miles in length. This should appeal to novice and experienced walkers alike. These will be available from April 2022 onwards.

We set up a charity so that funds could be raised to make the walking booklet

free to all. Grants of £1,600 have been received or pledged for the first print run of 4,000 booklets, including £1,000 from Mid-Suffolk Council. We need an additional £150 to cover public liability insurance to cover setting up a Walking Group to further facilitate the charity's aims. The Walking Group has two Trustees who are experienced walking leaders, which means we are well positioned to drive the health and wellbeing agenda.

Mid-Suffolk Council anticipates up to half-a-million visitors to Needham Market Lake this year.

Experience says that 20,000 booklets will be needed in the next two years with this level of footfall, at a cost of £8,000. So, the charity will be approaching a number of organisations to help support this.

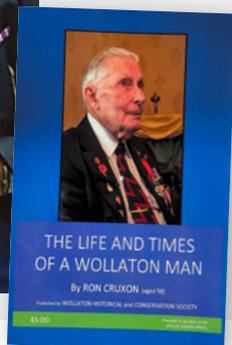
Derek Magnall
Needham Market Walks charity no. 1196402



The life and times of a Wollaton man



Ron Cruxon, aged 98, sent us a copy of his book, which he wrote longhand during lockdown, detailing his life in Wollaton in the 1920s and 1930s, his wartime experiences and subsequent return to Wollaton. In fact, aside from his war service, Ron has spent his whole life in Wollaton.



The book has received glowing reviews - and in fact, within days of publication at the end of July a reprint had to be ordered.

Ron has agreed that all the proceeds from the book's sales should go to the Wollaton Historical and Conservation Society's 'Walled Garden Appeal'. You can find out more on the Wollaton Hall website: wollatonhall.org.uk/restoration-projects/walled-garden-restoration/

Giveaway

We're giving away a copy of Ron's book, *The Life and Times of a Wollaton Man*. Simply send your name and address details to Evergreen by 10 June 2022 and we'll pick one winner at random.

Reinventing the office lunch: Co-op launches micro markets

In an industry first, Co-op has launched its first ever 24-hour self-serve, cashless 'micro market' at the head office for British manufacturing company, Numatic - best known for making Henry and Hetty the Hoover.

Based at their main site in Somerset, 1,000 colleagues can access quality and award-winning Co-op own-brand products, such as food-to-go meal deals, breakfast items, milk, bread and ready meals, as well as drinks on the go.

Martin Rogers, Head of New Channels, at Co-op said: 'The pandemic has changed the way in which people shop and eat and we're always looking for new ways to reach our customers. As a convenience retailer we need to continue to adapt, and our micro markets will allow us to have a Co-op presence in locations that aren't suitable for our traditional stores. The launch of these new ways to shop will allow us to serve our customers in an even more convenient way, with great tasting food.'

Working in partnership with regional vending provider, Graddon Vending, the Co-op micro markets can be installed across hospitals, offices, schools, gyms and train stations, to provide a specially selected range, all made using high-quality ingredients such as free-range eggs, FSC tuna and 100% British meat.



David Youldon at Graddon Vending said: 'We're hugely excited to launch our innovative micro market with Co-op, which can be perfectly integrated into business spaces to provide fresh meals on demand, reinventing office lunches. Through this new proposition with Co-op, we're able to provide users with a super modern look and convenience store feel and access to more products than a vending machine but less than a full grocery store.'

Co-op partners with Hubbub to expand Community Fridges

2022 is set to be a big year for Hubbub's Community Fridge Network, as funding from Co-op will enable the UK-wide network to double in size to 500 locations across the UK.



Community Fridges are social spaces where anyone can share surplus food. They reduce food waste and empower communities to help each other through activities such as cookery sessions and workshops on how to grow your own fruit and veg.

The Community Fridge Network was set up by environmental charity Hubbub in 2017 and there are now 250 fridges across the UK, welcoming 460,000 visitors per year. Each Community Fridge redistributed an average of 2.4 tonnes of food per

month in 2020, and with Co-op's commitment to double the network, we will see millions more meals being provided through redistributed food.

Ed Powell, Mission Manager at Co-op, said: 'It's been thrilling to support the rapid growth of the Community Fridge Network across the UK and to see the positive impact that the redistribution of fresh, healthy food can have. The existing Community Fridges are run by a wide range of groups - from schools and universities to community centres and faith groups, and the new Fridge hosts will expand the ability to share food and food skills in 250 locations over the next two years.'

For more information on the Community Fridge Network, please visit: co-operate.coop.co.uk/food

COP26: the hard work starts now

Steve Murrells, Co-op CEO, attended COP26, the UN's climate change conference held in Glasgow in November last year. Here, he shares his thoughts about the event.

It was a real privilege to be at COP26, speaking alongside our friends at Fairtrade about the urgent need for all businesses to play their part in delivering climate justice, to enable more people in developing countries to adopt sustainable practices.

It was a unique opportunity to listen to activists and to engage with other business leaders; to hear the lessons; to discuss the ways forward and what needs to change. Everyone's passion was palpable and energising.

What was more clear to me than ever before was that we need to deliver a fair and just climate transition – one which is truly accessible and leaves nobody behind – and that to do that we have to listen and we have to co-operate.

COP delivered a deal. There are plenty of ways the Glasgow Pact could have been stronger, but the fact that there was a deal is still something. Now we need to sustain that momentum and turn commitments into action.

World leaders committed to return to the negotiating table with revised nationally determined contributions (NDCs) on emissions from each country on an annual basis. This will go some

way to giving transparency on delivery and making sure the path to 1.5 degrees stays within our collective grasp.

We now need to see leaders delivering on the commitments made in Glasgow and holding themselves to account, year on year. We also need to see the businesses who showed up at COP with big promises making progress, too.

One way this is happening in the UK is through the Government's comprehensive Net Zero Strategy – which provides a much needed and welcome roadmap. Also welcome was the Chancellor's announcement that he plans to mandate large businesses to publish the details of how they will reach Net Zero. We've been calling for greater transparency from businesses through mandatory reporting of end-to-end carbon footprints for some time, so this is a very positive step forwards. My view remains that big business has got to lead the way here.

Government and policy makers need to provide leadership around climate, but business must then work with the public sector and fill in the gaps at a grassroots level in communities where government cannot necessarily reach. As businesses that connect with consumers, a key part



of our role is to help educate customers on how they can make a difference by changing how they shop and use resources.

I cannot reiterate enough that co-operation is going to be absolutely critical if we have any hope of turning the promises from Glasgow into meaningful action. That's why we've promised, with our supermarket counterparts at Tesco, Sainsbury's, Waitrose and M&S, to slash our impact across climate, deforestation and nature and lead the way for the whole food retail sector to halve its overall impact on the natural world by 2030. With hope and hard work, we can still deliver a just transition that leaves no one behind. Now it's time to do it.

Co-op partners with its charity to help tackle climate change

Co-op has formed a £3m partnership with its charity, the Co-op Foundation, to help the food and farming sectors take action on climate change.

The Carbon Innovation Fund is a three-year fund designed to support charities, social enterprises, community organisations and local, regional and

national governments to use innovation to cut greenhouse gas emissions and contribute to real systems change.

It's the largest partnership of its kind between Co-op and its Foundation and a great example of how they're working together to deliver on Co-op's vision of 'Co-operating for a fairer world'.

Funding for the Carbon Innovation Fund has been donated by Co-op from the sale of compostable carrier bags in the UK, with the remainder coming from the Foundation's own funds. Find out more at: coopfoundation.org.uk/blog

Member-inspired products hit Co-op shelves

It was a record-breaking year for member participation in 2021 with more Co-op Members than ever getting involved to help us create and shape our products and services.

Co-op Members joined in more than half a million times in 2021 to share ideas, have their say and work with us on all things Co-op - donating the equivalent time of a full-time team of 21 people for a whole year!

And it was the chance to help us create and add new products to our ranges that proved most popular, with thousands of you getting involved.

Member-created chocolate



Members joined in a staggering 83,000 times over two stages to help us develop our first-ever member-inspired Irresistible Fairtrade chocolate bar.

A chocoholics dream, members put on their Willy Wonka hats to create their favourite chocolate flavour combinations and share the inspiring stories behind their choices.

A shortlist of four flavours was created, and 58,000 of you voted for your favourite online and via our Co-op app.

Inspired by Co-op Member Andrew Coleman's sailing trips from Devon to Brittany, the winning Co-op Irresistible Millionaire's Fairtrade chocolate bar hit shelves in September.

Ice cream making

Members again turned their hand to product design to help us dream up a fabulous member-inspired Co-op ice cream flavour to add to our tub range.

In the first stage of our discussion, members told us about the desserts that made them think of summer.

They also gave us the scoop on their go-to ice cream flavours, toppings and the added extras they like to mix together as we looked to understand their favourite combinations.

A shortlist of six ice cream flavours was created, and a whopping 75,000 members completed our online poll to help

us decide which new ice cream flavour we would be serving up this Spring.

Our new member-created Raspberry Pavlova ice cream 900ml tub will hit Co-op freezers in March/April.

Developing products together

From sharing their favourite and iconic American foods and flavours to revealing their must-have toppings, members have also been working with us to create a member-designed pizza, and helping us design a new popcorn flavour for 2022.

And it didn't stop there. We had members working with us to dream up a Coronation Street-inspired product, to support our partnership with the soap; to shape a new cheese product; and design a festive sandwich for Christmas 2022.

Members will start to see some of these new products appearing on shelves over the coming months, so look out for more launch details in your membership emails.

A big thank you

'It's nice to try new things, especially desserts. The thought that I could help create one is fantastic.'

K Parrott, Gillingham

To thank them for helping to create and develop our new member-inspired products - and to reinforce the value of their participation - members won some amazing prizes just for getting involved with their Co-op in 2021.

We rewarded members who joined in with the chocolate bar opportunity with a coupon for £1 off the product, while other lucky winners received free popcorn for a year, ice cream every week for a month, free lunches, pizzas to share with friends and family, and Co-op shopping vouchers too.

What's next?

We've got more fantastic product development opportunities for members to get involved with this year. You can stay involved by visiting joinin.coop.co.uk/opportunities

One year on in the making of Co-op Live



If you're not clued up on all things Co-op Live yet, the venue will put on over 120 events every year and aims to be one of the most sustainable and socially responsible venues in the world.

Co-op Live will host the best talent in live music to world-class sports events, comedy gigs, award shows and family entertainment. Designed to benefit both people and the planet, when it comes to size, tech, zero waste, great hospitality and amazing locally produced food - it's got the lot.

With community and co-operation at its heart, the project will create 3,350 construction jobs. When it's up and running, over £1m will be donated to good causes in communities across the UK by the Co-op Foundation. So, wherever you live, and whatever your favourite artist, you'll be helping the venue to do good every time you choose Co-op Live for events. Doing good has never sounded so good.

Co-op Live will be the best live music experience in the UK and be at the forefront of sustainability too, with solar panels

on its roof making it 100% electric, and rainwater collection solutions for toilet flushing and irrigation. This planet-friendly venue is creating improvements to the canal side to create peaceful areas for walking and relaxing on both event and non-event days. Diverse vegetation and local wildlife, including a variety of trees and wildflowers, will enhance the natural diversity of the area and create green space around the venue.

What's more, we'll be able to offer all our colleagues and members access to this venue with a whole host of exclusive benefits, including pre-sale tickets up to seven days before general release, great deals on food and drink, and the chance to win free tickets. Not to mention priority entry-access to Co-op Live!



There are currently up to 400 people working on-site daily and, over the three-year construction period, the project will create over 3,350 jobs. Co-op Live's commitment to local procurement is also supporting thousands of jobs throughout the supply chain in the North West.

So far, enough earth to fill 53 Olympic swimming pools has been removed from the site, and if the concrete columns that'll be used to build the arena were stacked on top of each other, they'd reach the International Space Station!

In December, 9,000 tonnes of locally sourced steel was delivered to site from one of the many local suppliers in Bolton. We'll now see the venue rise up onto the East Manchester skyline in the early part of this year.

Co-op Live in the community

Co-op Live is providing opportunities for local youngsters, with many apprentices currently working on site. Co-op Live's construction apprentices are in a range of roles, including quantity surveyors and technical engineers, as well as manual trades such as mechanics, plumbing and electrical work. Later this year and into next, Co-op Live apprentices will work in more operational roles like marketing and will hopefully be funded through Co-op's apprentice levy, and this is just the start of opportunities for young people that we're committed to creating with OVG, the owners and operators through this fantastic venue. Co-op Live are also reaching out to communities by hosting visits for local schools and Co-op academies. Back in October, Swinton Academy was the first to tour the venue. The students learnt all about the different jobs that'll be available through Co-op Live, as well as seeing the construction developments and learning more about the project itself. In total, Co-op Live will be hosting 300 students at the venue to learn about the opportunities available in construction.

To keep up to date with the latest news and updates, follow [@thecooplive](#) on Instagram and Twitter.

So, has the stage been built yet?

The principal contractor for the project, BAM, has been working tirelessly since construction began in January 2021 and the venue's on track for opening at the end of 2023.

Since starting the project, £150 million in orders have been placed with suppliers across the North West, boosting local employment and the economy in the wake of the pandemic.



'Grandad worked for the Co-op'

Tracing family histories with the help of the Co-op Archive

Inspired by several popular TV shows, more people than ever are investigating their ancestry - and the availability of commercial DNA tracing has made it even easier to trace your roots.

Typically, most people begin this journey of self-discovery later on in life - maybe because we've got a bit more time to do the research into those long-whispered-about 'family secrets' or perhaps the death of an older relative gives us the opportunity to look into more contentious parts of the family history without the risk of upsetting anyone.

The results can be rewarding and help people to feel more closely connected to certain places and events, but they can also lead to confusion, frustration and occasionally shocking revelations.

Research itself can be a long and difficult process because, despite the availability of online records, the details that people are looking for can often only be found by painstaking searches. They might start off with the records office or on a census, but there are other routes to finding out more - including, for some, contacting the Co-op Archive.

The enquiries we receive at the Co-op Archive often relate to the job a person did because it helps 'fill in the blanks' about a life lived. Often, we don't have much more to go on than 'my Grandad worked for the Co-op'.

The first stage is to determine if this was an independent co-operative or for CWS (now the Co-op Group) as most people assume they are all part of the same organisation. However, even once that is established, staff records for businesses are rarely deposited in full and it's not as simple as typing a name into a database.

Co-op publications can also provide a rich source of information. These include employee magazines like Co-operative Wholesale Society's *Ourselves*, Royal Arsenal Society's *Together*, *The Manchester and Salford Society Herald* (known as 'M & S!') and the *Bolton Co-op Record*. They featured staff marriages, retirements and long-service awards, and carried photographs of events, celebrations and sports competitions.

Did any of our *Evergreen* readers get a DNA kit for Christmas? Were the results a surprise, or did they confirm what you thought you already knew? Drop us an email at evergreen@coop.co.uk or write to us at the address on page 43.



The *Co-op News*, the mouthpiece for the movement for 150 years, carries articles about the opening of new premises, as well as obituaries which give a fascinating level of detail about a person's life. Another paper, *Reynold's News*, contained images of workers 'on the floor' and often gives the names of those in the images as part of the Co-op Union Photography Collection.

There are a number of ways, even today, in which a person might be documented at work other than in their official job description. This might be attending a sponsored event such as a dinner or a conference, or appearing in the press for a special campaign such as raising awareness or money for charity. Occasionally, objects like clocks, watches, glassware and cutlery sets are found which have engravings commemorating a person's long service or retirement, which can also be a good starting point.

If your ancestor was involved in setting up a co-op or managed departments, they might be mentioned in official business records and society histories or co-operative directories first published in 1887 and roughly every five years after that. Society minutes contain information about special committees, education provision and different aspects of the business from manufacture to logistics, and many former small societies were eventually merged into the large independent retailers which remain today.

Not all 'co-ops' are retailers and many worker co-ops or community co-ops of the 1970s and 1980s were short lived... providing services or jobs for as long as they were needed before winding up or changing into something else. Social Enterprises, which are based on similar ideas, are now growing compared to traditional consumer co-ops but may not consider what will happen to the records they create.

Today's workforce in all sorts of sectors might be more likely to be mentioned on social media or on websites than in print, but unlike paper records, these digital captures of history are at far greater risk of being lost. Data protection legislation also means that businesses must ensure that their employees' data is not publicly available without express consent, so the vulnerability of digital media may make doing family detective work more difficult in the future. This requires the heritage sector to adapt and encourage businesses to plan for and consciously deposit their digital records.

Our catalogues can be found on **Archives Hub**:
<https://archiveshub.jisc.ac.uk/search/locations/c0e3eaca-cba5-3c18-8d3d-3fde15994bf8>

Other society records may be found in local archives:
<https://discovery.nationalarchives.gov.uk>





Leave something for loved ones with Co-op Over 50 Life Insurance

In difficult times, we all want things to be as simple and straightforward as possible for our loved ones. It's one reason why we offer over 50 life insurance, which can help to make it easier for the people you care about when you die.

Our over 50 life insurance makes it simple to leave behind a cash lump sum that can help towards funeral costs and immediate expenses. Think of it as a farewell gift from you to them, reducing money worries when there's already lots to think about.

Payment towards funeral expenses

In 2020, the average cost of a funeral was £3,740 according to Co-op Funeralcare - and that's before thinking of a wake. Your estate might be able to cover these costs, but it can take months to complete the administration work required to make the funds available. This means loved ones may have to pay up front before your estate reimburses them.

If you have one of our over 50 life insurance policies, we'll pay out within 10 days of receiving a claim. So, your loved ones will have money on hand to help towards any immediate costs, such as your funeral. Even if you have a funeral plan in place, an over 50 life insurance payment can help towards the additional costs of a wake, or go to family or friends as a parting gift.

How does it work?

If you live in the UK and are aged between 50 and 80, then you can take out one of our over 50 life insurance policies without having to answer any medical questions.

The policy pays out up a lump sum after you die - the exact amount depends on the monthly premium you pay. The premiums are payable either until the first anniversary of your policy after you turn 95, or until you die - whichever comes first.

We also offer some protection against the unexpected. Our payment promise means that if you stop paying your monthly premiums, but are more than halfway through your policy, we'll still pay half the total pay-out when you die.

In addition, if you die due to an accident within the first two years of taking out your policy, we'll pay in full. If your death is not the result of an accident, we'll refund everything you've already paid.

These safeguards ensure that even if life takes some unexpected turns, your loved ones can still receive a payment.

In life, there's a lot you can do to make things easier for friends and relatives when you die. To see how one of our over 50 life insurance policies might be able to help, visit coop.co.uk/evergreen50

Win the Gift of Theatre

We have an exciting prize for you that will guarantee a great day out for you and your friends and family. Enter now to win £150 in Theatre Tokens and find out how easy it is to give the Gift of Theatre.



We know how lovely it is to be able to treat a loved one to an unforgettable night out, but there's so much choice it's hard to know what kind of show would suit them best. Would they like to see a toe-tapping musical, a thrilling drama, a laugh-out-loud comedy, an enchanting ballet or an emotional opera?

Let Theatre Tokens do the work for you. Theatre Tokens are the way to give someone an evening out in style, while making sure they pick a show and date that they want.

Theatre Tokens are accepted at over 260 venues across the UK, including all of London's West End. Unlike other gift cards they never expire, because they are backed by the Society of London Theatre and UK Theatre, so you can give them safe in the knowledge that your gift also gives back to the theatre community.

Visit [TheatreTokens.com](https://www.theatretokens.com) now to view our range of new and colourful gift cards as well as our instant eGifts, which make the perfect last-minute present.



WIN £150 in Theatre Tokens

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

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

Email: evergreen@coop.co.uk



What percentage of Co-op wild-caught seafood products are MSC-certified?

- A 50%
- B 75%
- C 100%

The winner will be the first correct entry drawn from a hat.

The closing date is Friday, 10 June 2022.





Together, no one has to deal with grief alone

A new partnership from Co-op and Cruse Bereavement Support is aiming to help people talk about death and grief more openly, as the nation continues to emerge from the devastating effects of the Coronavirus pandemic.

YouGov research* reveals:



49% of UK adults who have not experienced a bereavement feel unprepared in knowing how best to support someone who has experienced the death of a loved one.

12% of UK adults have gone out of their way to avoid someone who is recently bereaved because they don't know what to say to them.

36% of bereaved UK adults said people used well-worn clichés when trying to offer condolence.

29% of bereaved UK adults say they did not have access to the right bereavement support.

Source: Research conducted by YouGov Plc on behalf of Co-op and Cruse Bereavement UK.

Cruse Bereavement Support

Cruse Bereavement Care Scotland

Co-op It's what we do



Tracey Harriman, a Cruse volunteer and Co-op Funeralcare service arranger from Littlehampton, West Sussex, said:

"I see people every day who tell me how isolated their grief makes them feel. This joint partnership with Cruse and Co-op is a tremendous undertaking as it will help people in communities to have conversations, helping them to provide better practical and emotional support to those that need it in their darkest hour."

In more positive news, three in ten (29%) of UK adults are interested in learning how to better support the bereaved.

Therefore, Co-op and Cruse Bereavement Support joined forces in January to launch a new partnership which will aim to empower people in their local communities to provide everyday support to those who have experienced a bereavement.

Grieving is a normal experience, and time plays an important part in the healing process. For many of us, it

never truly goes away; but when it becomes much longer-term and starts to impact how you are able to lead your life, it can be time to seek further support. Sometimes, those closest to us are struggling themselves following a bereavement. If you or someone you know is finding it hard to cope, there is a lot of support available to help you on your journey through grief.

Co-op and Cruse Bereavement Supports guide and videos are freely available for you to access at www.coop.co.uk/griefsupport

*All figures, unless otherwise stated, are from YouGov plc. Total sample size was 2264 adults. Fieldwork was undertaken between 7th - 10th January 2022. The survey was carried out online. The figures have been weighted and are representative of all UK adults (aged 18+).

“I want my funeral to be a celebration, with music, dancing, colourful coffin, the lot!”



With Co-op Funeralcare's funeral plans, you can choose the send off you want by planning and paying in advance from just £18.96 a month.*

To find out more, visit coop.co.uk/evergreen or your local funeral home.



Best Funeral Plan Provider

*Price of £18.96 per month is based on a 50-year-old purchasing a Simple Funeral Plan at £3,095 over 25 years (total amount repayable £5,789.32), monthly payments for other plans will be different. Prices correct as of 1 April 2022.



It's what we do

As a Co-op Member, you benefit from exclusive member prices

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-operative Group.



The care funding conundrum: could your home really be sold to pay for care?

In the UK, as many as 45,000 people's homes are sold each year to fund their residential care costs. In this article, we look at the reasons why homes need to be sold to cover care fees and what steps can be taken to mitigate this risk.



Care funding has been in the headlines recently, following a government announcement of reforms to the way that care costs are funded. Under these proposals, individuals will be responsible for paying up to £86,000 towards their care costs, providing they own at least £100,000 worth of assets.

Why are homes sold to cover care fees?

When someone goes into care, their local authority needs to determine whether they are liable to cover the cost of that care, or if they are entitled to funding from the council.

Many people remember promises of 'cradle to grave healthcare' provided by the NHS and feel very strongly the home and savings they've worked hard for shouldn't be swallowed up in care home fees. Under current rules, if someone owns more than £23,250 worth of assets then they are liable to cover care costs themselves in most circumstances.

For many individuals, their home will be their most valuable asset. If the property is owned in the sole name of the person who needs care, it will be included in their financial assessment by the council.

This means the home will need to be sold to cover the person's care fees, until they own less than £23,250. The effect could be an estate is almost completely lost to care fees.

If the property is jointly owned, it could be excluded from the financial assessment in some circumstances. However, if the property was jointly owned and the co-owner has died, the surviving owner will be the sole owner

and it will be included in the financial assessment because they own the whole property.

So, say a couple owns their own home which they hope to pass onto their loved ones after they die. One owner dies and the property transfers into the sole name of the surviving owner, who later goes into care. The property could need to be sold and most of its value then used to cover the cost of this care.



How much does care cost?

Residential care costs vary dramatically, but they can be expensive, with some care homes costing thousands of pounds every week. With the average length of stay in a care home being more than four years, a person's estate can be significantly depleted in later life.

Can I gift my house to a family member, to avoid it being lost to care fees?

Gifts of your home to someone else so that it's not included in your financial assessment is not a viable solution. This is called deliberate deprivation of assets and the local authority will investigate if they suspect you to have done this. Any assets that have been gifted to purposely minimise the value of your assets will still be included in your financial assessment.

What about the care fee cap proposals?

The government's proposal to cap care fee costs in October 2023 will help to limit how much of an estate can be lost to care home fees. Under these proposals, individuals will still be responsible for paying up to £86,000 towards their care, if the value of their assets is more than £100,000.

The devil will be in the detail of these proposals, but the cap is not expected to include 'hotel costs', which is the cost of staying in a care home, as opposed to the cost of nursing care.

This would mean a total exposure to care fees well above the £86,000 cap.

So, what can I do to protect my home from care fees?

There are steps that you can take to limit the risk of your home being lost to care home fees. One of the options is to create a will that includes a trust. With the right support and guidance, a couple can use a trust to each ring-fence their half of their home's value. This will mean

their half of the property won't be included in the financial assessment for the other person's care fees and is protected from being used to pay for these fees.

By making a trust will, you can protect your estate from care home fees now and after the proposed changes come into effect. Putting trust wills in place could cost you less than just one week in the average care home.

Book a free estate planning consultation, where an estate planner will discuss your needs and make bespoke recommendations. Call 0330 606 9422.

Or you can start your will online at wills.coop.co.uk/wills



15% discount
until 30 June 2022

Reader offer

As an *Evergreen* reader you can benefit from 15% off your trust will, until 30 June 2022. Simply quote 'Evergreen0422' when booking your will-writing appointment.

At Co-op Legal Services, we offer a range of will-writing services to suit your needs, including face-to-face, video, telephone and online services. There are various types of trusts available in England and Wales, and these work in slightly different ways. With so many options available, it's best to speak to a professional will-writing specialist who can understand your needs, recommend the best solution, and help you to put this in place.

Whichever service you choose, we'll work closely with you to draft your will and ensure you've got the right protection in place.

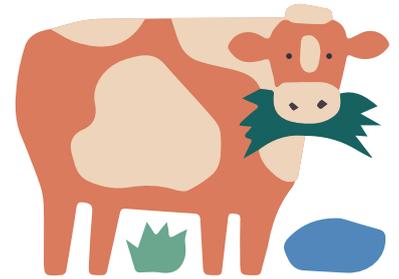
Once we have drafted your will, we can store this securely for you, free of charge, for the rest of your life, or you can choose to have the original sent to you.

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 30 June 2022 when quoting 'Evergreen0422' 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).

Springtime on the farm

Spring is in the air. The birds are singing sweet songs. The days are starting to get longer and warmer. Flowers are blooming out their beauty and new life is entering the world. The season of spring is often associated with new beginnings and the work of our Farming & Fisheries producers is no exception.



As our surroundings are transitioning from winter to spring, some of our producers are transitioning to their busiest and most exciting time of year on the farm.

New life is arriving. Warm lambs sitting in a bed of straw being cared for by their tentative mothers. Pink piglets opening their wide eyes to the spring scenery that surrounds them. Co-op Dairy Farmer Rob tells us: 'Springtime is full of optimism; flowers are bursting and there is a feeling of hope all around us.'

'We calve our cows in the spring when the grass is growing. Grass is king in my eyes - it's our grazing platform, so we farm with the environment and nature around us, not against it.'

'My job is bringing the new life into the world. It's amazing. The welfare of our animals is our top priority. And to know our milk is being bought and enjoyed by so many people is great.'

Farming Pillars

Our producers do a wonderful job of producing delicious food for our shelves, ranging from our tender Welsh Lamb, to luscious whole milk, mouth-watering rump steak and of course our famous Scottish smoked salmon.



But, they do so much more than that! Our producers ensure their work aligns to our Co-op Farming and Food Pillars.

The Responsible Resources Pillar encourages efficient water and electricity use, soya alternatives and local sourcing of materials.

The Environmental Impact Pillar ensures our producers are considerate of their carbon footprint, water pollution controls and farm waste management. Did you know that many of our Co-op producers have solar panels, wind turbines and biomass boilers on their farms to create renewable energy?

The Community and Engagement Pillar is reflective across all our species; we have dairy, beef, lamb, pork, chicken, egg and Co-op Irresistible salmon farming groups within our supply chain. Last year we celebrated 10 years of the Co-op Dairy Group which now has 162 members. The groups help us discuss and share thoughts on how we work together towards Co-op's 10 Point Climate Plan and achieving welfare standards - and of course we make great relationships.



Farm safety

With agriculture being one of the most dangerous industries to work in, farm safety is more important than ever.

As you can see, our sheep farmer Susan is gathering her ewes with her quad bike, wearing a protective helmet. We greatly encourage our producers to do this when driving quad bikes and similar machinery on the farm.



The Farm Safety Foundation, best known as Yellow Wellies, 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.

The Co-op Farming & Fisheries team has worked closely with the Farm Safety Foundation for many years to help spread their real and relatable farm safety messages to support our farmers, growers and suppliers. We have 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, both now and in the future.

Follow us on Twitter @Coopagrimatters



Choose responsibly sourced seafood

Climate change, plastic pollution and overfishing all put pressure on our delicate marine ecosystems. But it might be easier than you think to make small changes to help look after our oceans for future generations.

A simple way to start is when shopping, keep your eyes peeled for responsibly sourced seafood that comes from well-managed farms and fisheries.

This helps promote ethical ways of catching and producing fish and seafood, minimising our impact on the ocean by helping keep fish stocks and the wider marine ecosystem healthy.

Top tips for supporting responsible farms & fisheries

1. Choose MSC-certified products

Look for the blue Marine Stewardship Council (MSC) logo - it's only given to wild fish and seafood that's certified as sustainable. Did you know that 75% of Co-op wild-caught seafood products are MSC-certified?

2. Eat more seasonal, local choices

The UK imports lots of seafood, but there are plenty of delicious options available from more local fisheries and farms.

3. Use the Good Fish Guide app

Stay up to date on which species of fish are the most and least sustainable with the Good Fish Guide from the Marine Conservation Society: mcsuk.org/goodfishguide



4. Shop at the Co-op

We're one of the top retailers in the UK for sustainable fish. Plus, we've proudly worked with the Sustainable Seafood Coalition and the Sustainable Fisheries Partnership to create strict criteria for the labelling and sourcing of seafood.

5. Spread the word

One of the easiest and most effective ways to make seafood more sustainable is to spread the word and get even more of your community making ethical choices!

We also work closely with our Scottish salmon farmers through the Co-op Irresistible salmon farming group, so you'll know that you're enjoying a delicious piece of responsibly sourced and accredited fish.



TIME TO CELEBRATE

100th Birthday

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

- | | |
|----------------|----------------|
| Mrs MO Bennett | Mrs G Gladwin |
| Mr AW Burns | Mrs JI Morgan |
| Mr G Casey | Mrs M Shaw |
| Mr CR Eyles | Mrs P Sperring |

Happy 100th birthday to Peggy Sperring



Peggy came from Ireland to England to find a job and then she found her husband, Charles as well!

She was the eldest girl of nine children... she only had two herself - Jackie and Tony. She now has five grandchildren and 13 great grandchildren!

She is very happy in the Holy Cross Care Home at Five Ashes, where she receives excellent care.

Peggy and her daughter, Jackie, often go to the lovely Co-op store in Heathfield for a coffee. The staff are so welcoming and charming.

Peggy celebrated her birthday with her fellow residents - coffee and cake followed by a visit to the pub for a glass of wine. A bigger family party is planned for the end of April, with nieces and nephews travelling from both Ireland and Denmark as well as around the UK.



Congratulations and happy 100th birthday to Mr Burns. He enjoyed his special day with family.

Mr Burns worked for over 50 years with the Co-op at the Morrison Street warehouse and later with the funeral service.

Bowled over by the Co-op's generosity

On a cold and wet February morning, Co-op Member Pioneer for North Sheffield, Debbie Roberts, presented the Thornccliffe Bowling Club in Sheffield with a very much appreciated Co-op Local Community Fund cheque for £2,625.67.

The club is delighted to have the continued support of Co-op members. Chairman Ian Hague (retired CIS) said, 'Receiving this donation will contribute to helping the club accomplish its goal of improving the facilities for our members and for the club to continue promoting friendly and competitive bowling for the community on both of our two greens. This and previous Co-op donations have made an actual difference to the club, for which we are extremely grateful!'

Crown green bowls, outdoor lawn bowls or indoor carpet bowls, it doesn't matter what variation you play - the fundamentals are exactly the same. Simply get your bowls as close as possible to a smaller ball known as the 'jack'.

Whichever bowls you choose to play, you can be sure that it will provide you with comradeship, friendship, and a better understanding and recognition of the individual differences of all age groups. There's sure to be a bowls club nearby, so why not give it a go?



Lovely Llandudno



LLANDUDNO BAY
HOTEL

Win a four-star overnight stay for two

New to the Everbright Group of Hotels for this year, Llandudno Bay Hotel is a smart Victorian terraced villa, only a short stroll from the town's famous North Bay beachfront which opens at Easter.

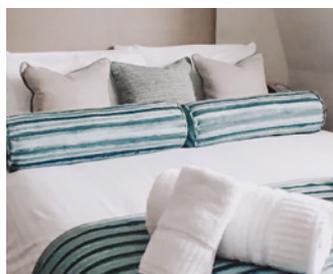
This smart seaside hotel boasts four stars and en suite bedrooms throughout, a separate lounge bar area and an elegant restaurant serving fresh seasonally inspired menus.

Its interiors are light and airy, and all beautifully appointed with the hotel's recent refurbishment.

Friendly attentive service is a main focus for holiday guests here, with the reception area manned at all times, and room service also available 24 hours.

As well as the attraction of the beaches and promenade, the Venue Cymru theatre, Swimming Centre, Chocolate Experience and Bodafon Farm Park are all popular with guests to this lovely Welsh resort.

everbrightgrouphotels.com/llandudnobayhotel



Autumn/Winter Offer

Book three nights for the price of two, when you stay midweek at Llandudno Bay Hotel between 3 October 2022 and 31 March 2023.

Terms & conditions

Valid for bookings on Sunday - Thursday evenings only; the free third night will be of the same meal plan as the two paid-for nights. Offer is subject to availability and not available on Bank holidays.



How to win

The Everbright Group of Hotels is offering one lucky *Evergreen* reader and friend the chance to enjoy an overnight stay* in the Llandudno Bay Hotel sharing a double or twin bedroom. The prize includes a three-course dinner and full traditional Welsh cooked breakfast.

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

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

Which Scottish city hosted the United Nations climate change conference last year?

A Edinburgh

B Glasgow

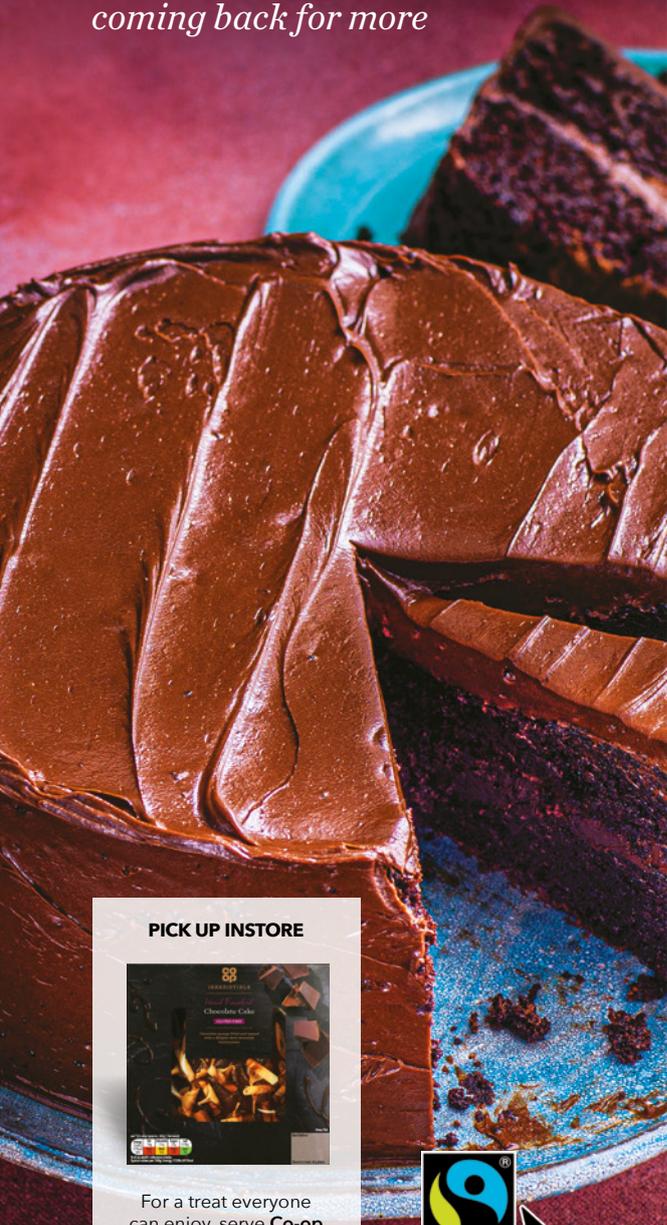
C Aberdeen

The closing date is 10 June 2022. The winner will be selected at random from all the correct entries received.

**Valid until 20 December 2022. Excludes bank holidays and bank holiday weekends, and subject to availability.*

DIVE IN...

This showstopping cake is made using 100% Fairtrade chocolate, including melted chocolate in the sponge for added richness. It's easier to make than it looks and will have everyone coming back for more



PICK UP INSTORE



For a treat everyone can enjoy, serve **Co-op Irresistible Gluten Free Chocolate Cake, 427g**, made with Fairtrade cocoa and topped with Belgian dark chocolate buttercream.



Recipe contains Fairtrade cocoa and sugar

OCCASIONAL TREAT

ULTIMATE FAIRTRADE CHOCOLATE CAKE

This is a great way to use up any leftover dark chocolate

Serves 18 • Ready in 50 mins, plus cooling and chilling 

FOR THE SPONGES

80g Co-op unsalted butter, plus extra for greasing
400g Fairtrade caster sugar
150g bar Co-op Fairtrade dark chocolate, chopped
2 tbsp Co-op vegetable oil
1 tsp vanilla extract
2 large Co-op British eggs, beaten
225g Co-op plain white flour
30g Fairtrade cocoa powder
1 tbsp baking powder
2 tsp bicarbonate of soda

FOR THE GANACHE

300ml Co-op double cream
2 x 150g bars Co-op Fairtrade dark chocolate, chopped

- Preheat the oven to 180°C/fan 160°C/gas 4, and grease and line the bases of two deep-sided 20cm round cake tins (not springform or loose-bottomed).
- Put the sugar into a large non-stick saucepan along with 300ml water. Bring to the boil, then take off the heat and stir in the butter until completely melted. Add the chopped chocolate, stirring until smooth. Leave to cool for 10 mins.
- Stir in the vegetable oil, vanilla and beaten eggs. Sift together the flour, cocoa powder, baking powder and bicarb, then whisk into the wet ingredients until combined.
- Divide the mixture between the lined cake tins and bake for 24–32 mins, until the tops of the

cakes spring back to the touch.

5 While the cakes are in the oven, make the ganache. Put the cream into a small saucepan and heat gently until steaming and almost simmering. Take off the heat and stir well. Put the dark chocolate into a large bowl and pour the hot cream over the top. Leave to stand for 5 mins, then stir until the chocolate has completely melted.

6 Press cling film directly onto the surface of the warm ganache (this prevents condensation from splitting the chocolate). Allow to cool to room temperature, then chill in the fridge for 20 mins.

7 When the sponges are ready, take them out of the oven and leave to cool completely in the tins. Once fully cooled, turn out and peel off the baking paper.

8 Using an electric hand mixer or stand mixer, whisk the cooled ganache for 5–6 mins, until lightened in colour and fluffy.

9 To assemble the cake, lift one of the sponges onto a cake stand or serving plate. Spread a thick layer of the whipped ganache across the sponge and sandwich with the other sponge. Spread the rest of the ganache across the top and sides of the cake and roughly smooth out.

10 Keep the cake in the fridge until you're ready to serve, taking it out an hour beforehand to allow it to come to room temperature.

Approx per serving

Energy	Fat	Saturates	Sugars	Salt
1686kJ 404kcal	23.1g	13.3g	31.8g	0.72g
20%	High 33%	High 66%	High 35%	Med 12%

% of an adult's reference intake. Carbohydrates per serving: 43g



Our chocolate changes lives

From the Fairtrade farmers producing our cocoa to the improved packaging, there's a lot that goes into making our hollow eggs top of the chocs for growers and the environment



Cocoa farmers at CAYAT co-operative in Ivory Coast

Words: EMMA HARTFIELD Photography: VINNY WHITEMAN, TOBY RICHARDS TYPE: B PHOTOS, ISTOCK Food styling: CAITE DIXON Prop styling: HANNAH WILKINSON

SUPPORTING FAIRTRADE

Fairness and supporting the farmers who grow our food is at the heart of our business, and nowhere more so than with our chocolate. That's why 100% of our cocoa – not just in our Easter treats but in everything else we sell – supports Fairtrade. This means that farmers get a fairer deal and also actively promotes sustainable farming, helping to fight climate change. We're really proud that, over 20 years ago, we were the first retailer to sell own-brand Fairtrade chocolate. And since 2017, all the cocoa we use – from chocolate sprinkles to chocolate chips – is sold on Fairtrade terms, putting around £450,000 a year into the pockets of farmers across West Africa and Central America.



PACKAGING WITHOUT THE PLASTIC

We've gone to great lengths to make sure it's not just our chocolate that makes a difference. We've removed the plastic inner packaging and windows from Co-op hollow chocolate egg boxes – we did this last year too, and it saved more than 14 tonnes of plastic from being disposed of. So, when you buy one of our hollow chocolate eggs, you won't only be changing lives by supporting Fairtrade – you'll also be helping to reduce plastic waste.



The plastic inner packaging and windows have been removed from Co-op hollow chocolate egg boxes



TURN THE PAGE TO SEE OUR FABULOUS CHOCOLATE EASTER TREATS ▶



TAKE YOUR PICK

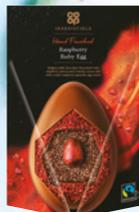
This year we've pulled out all the stops to bring you a mouthwatering line-up of Fairtrade chocolate Easter treats, from our luxurious chocolate eggs to our triple-chocolate swirl cone. The choice is yours!



CO-OP GRO CHOC ORANGE EGG-SPLOSION, 150G

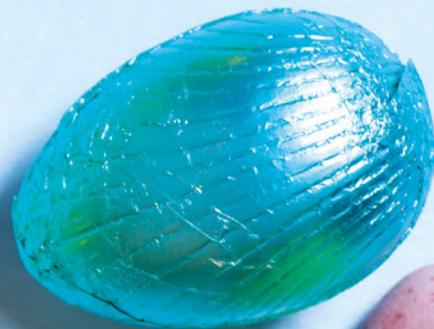
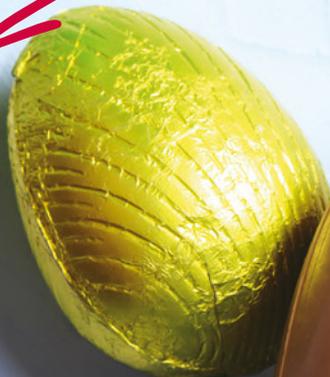
Our new GRO egg is milk-free and vegan. It's decorated with honeycomb and orange kibble pieces, which give a lovely citrusy hit.





CO-OP IRRESISTIBLE RASPBERRY RUBY EGG, 295G

Decorated with freeze-dried raspberry pieces and crunchy cocoa nibs, this gem of an egg is hand-finished with a shimmered raspberry ganache mini egg in its centre.



Looking for chocolate inspiration? Our **Co-op Triple Chocolate Swirl Cone, 200g**, has milk, white and dark chocolate, topped with crispy pearl sprinkles.



CO-OP IRRESISTIBLE HOT CROSS BUN EGG, 175G

Hot cross bun lovers won't want to miss this one: creamy chocolate infused with Valencian orange oil and spices, studded with golden raisins and hand-decorated with a white chocolate cross for an artisan finish.

Photography VINNY WHITEMAN Food styling CATE DIXON Prop styling HANNAH WILKINSON

Sing for joy: Rock Choir



As the nation emerges from over two years of restrictions and social isolation caused by the COVID-19 pandemic, people are on the lookout for new opportunities to connect with others and reintroduce some joy into their lives.

With the physical and emotional benefits of group singing well documented, the nation's largest and most popular contemporary choir, Rock Choir, is throwing open its doors to new members and welcoming singers of all ages and abilities to experience the glamorous lifestyle, fun and friendship that Rock Choir can offer.

Over 33,000 members are currently singing with Rock Choir every week, rehearsing in approximately 400 local communities around Great Britain.

There is no audition or requirement to read music, only a love of pop music, singing and a willingness to try something new is needed. Rock Choir offers members an alternative experience to the traditional classical or community choir, instead focusing on feel-good pop, rock and contemporary chart songs along with opportunities to take part in life-changing events and experiences.

Its ethos of fun, friendship and community spirit is a huge part of Rock Choir's attraction. Members are warmly welcomed into the Rock Choir family and given the chance to enjoy a dynamic and busy new social life while connecting with their community.

At an individual level, becoming part of Rock Choir helps improve its members' wellbeing by building their self-confidence and self-esteem which, in turn, significantly improves their mental health.

Rock Choir was first established in 2005 as a pioneering community choir initiative, created by award-winning singer and musician, Caroline Redman Lusher. Rock Choir has since gone from strength to strength, with over 80 Rock Choir Leaders now bringing the fun and joy of singing in harmony to communities spanning the length and breadth of the UK.

When the COVID pandemic hit in 2020, Rock Choir was determined

to keep its choirs connected and moved all of its rehearsals online, teaching and rehearsing with members via Zoom and YouTube sessions.

Since September 2021, Rock Choir has been able to rehearse indoors and in person, harmonising together once again after 18 months physically apart. But for those who prefer or need to remain isolated, their National Online Rock Choir continues side by side with all the physical rehearsals taking place. To ensure they don't miss a single note, Rock Choir members can learn all of the songs from the comfort of their own homes and can choose to re-join the physical rehearsals whenever they are ready to do so.

Caroline Redman Lusher, Creator and Creative Director of Rock Choir, comments: 'I am overjoyed that our 'Rockies' are back together this new year and we have so many exciting Rock Choir experiences to look forward to in 2022.

'While the nation's mental health is at its worst, and services and support to combat loneliness, depression and anxiety are oversubscribed, we know the tremendously positive impact that group singing can have on our health and wellbeing and we are proud that Rock Choir has been an important part of the healing process for tens of thousands of our members across the UK.

'Rock Choir is like a family, and to witness the healing power of singing and socialising in person is very special. We would love to welcome anyone who would like to join Rock Choir and invite people of all ages and abilities to come and be a part of this fantastic group of individuals.'

FREE taster session

If you'd like to come along and see what Rock Choir is all about, sign up for a free taster session at your local Rock Choir today at [rockchoir.com](https://www.rockchoir.com). Simply enter your postcode and choose from the variety of local rehearsals in your area.



Crown Green Bowls

The British Crown Green Bowling Association (BCGBA) has been in existence for over 100 years and caters for all ages, genders and abilities.



Founded in 1907, the first competitive matches were played the following year between founding members, the combined Lancashire and Cheshire counties, Staffordshire and Yorkshire.

Today, we have 16 County Associations, from Cumbria in the north down to Warwick & Worcester in the south, who all play regularly in our team and individual competitions at open age, junior and mixed events. We also have a Ladies Section who organise a number of team and individual competitions throughout each season.

Crown Green Bowls is the only sport where you can play for the whole of your life, from age nine to 90.

It's a great game for improving your health and quality of life, being an anaerobic type of physical exercise, similar to walking with free weights.

The flexing and stretching in bowling works tendons, joints, ligaments and muscles in the arms and promotes weight loss. While most sports are not suitable for elderly people, it is possible to practice bowling very well at advanced ages. Apart from the physical benefits,

it also has psychosocial benefits, strengthening friendships or creating new ones in groups.

Clubs throughout Crown Green land are always looking to welcome new members. Use the 'Club Finder' page on our website, bcgba.org, to find your nearest club.

If you need any further information on Crown Green Bowls, please email us at: admin@bcgba.org.uk

Discover the **unique magic** of **outdoor swimming**

Adventure. Joy. Challenge. Beauty. Magic. Just a few of the many words people use to describe the extraordinary world of swimming outdoors under an open sky.

It doesn't matter if you dive into a lido, lake or the sea, or if the water's warm, cold or freezing - outdoor swimming can unlock the door to a whole new world for swimmers.

In the last year, 14 million adults - a third of the total UK population - went swimming and an astonishing 7.5 million of us ventured into water outdoors. It's a rapidly growing passion among swimmers and those who enjoy outdoor exercise in general.

A recent survey by The Outdoor Swimming Society (OSS) revealed people tend to split their swimming evenly between outdoor pools and open-water locations, with around half choosing a combination of the two.

Just over one in ten of us (10.5%) - 4.7 million adults - swim outdoors at least twice a month, with women going out slightly more frequently than men.

Take the plunge

The OSS members share a belief and an attitude, not a demographic. The ethos at the heart of the community is to embrace outdoor swimming's ability to slip us out of recognisable reality, into something better; to leverage swimming's extraordinary power to enlarge and celebrate the beauty of every day, enhancing the landscape and people we meet within it. The OSS enables people to 'find the others' - people they enjoy as much as they enjoy swimming. Membership is free, because it's set up as a source of inspiration, shared experiences and community, rather than profit.

Members practise all types of swimming: winter, wild, social, competitive, adventure, endurance, recreational, lido and skinny dipping. They swim everywhere it is possible to swim - from a lido, lake, river and sea to a reservoir, loch, tarn, waterfall and wadi. People are drawn from all ages and backgrounds, from all over the world. While the OSS is predominately British, it has strong cohorts in America, Australia, Europe and contributors from Iran to Mongolia.



Join the OSS today

As the pioneers in the world of outdoor swimming, the OSS frequently explores available points of access you'd never otherwise discover. Its inside knowledge of outdoor swimming is second to none, whether your desire is to swim in totally obscure gems or more established outdoor swimming spots. This is largely due to a thriving social media community, which shares learning and enjoyment of the great watery outdoors for members and offers platforms for stories, ideas, pictures and practical information.

What's more, the OSS has recently launched its new virtual magazine, *Elsewhere*, an endless pool of outdoor swimming inspiration. All for free.

If joining a global collective of mavericks, free thinkers and adventure seekers is your idea of fun - look no further than the OSS.

Discover more about this unique opportunity at

outdoorswimmingsociety.com

<https://mailchi.mp/outdoorswimmingsociety/elsewhere-your-new-monthly-escape>

Top 10 tips for safe summer swimming

Every year, hot weather brings people to the water who don't regularly swim outdoors, and we see tragic accidents. While we work towards a culture where everyone learns to swim and water safety is on the curriculum, here are 10 top tips for enjoying water, safely.

1 Swim sober: Alcohol and drugs impair judgement, swimming ability and body temperature. Don't drink or take drugs before swimming, even in small quantities.

2 Be cautious of jumping: Every summer tragic accidents including paralysis and death occur because of jumping in. Dangers of jumping include the force of hitting the water when jumping from a great height; jumping into water that is too shallow and hitting the bottom; and jumping into water that is cold, and then gasping in water and drowning. Be aware that river depth varies hugely with rainfall, tides rise and fall, and underwater hazards (rocks, trees, bikes) can appear overnight: that jumping is a tradition at a spot is no guarantee that it is 'safe' on a particular day. If you are jumping, get in the water first to check for depth and hazards, and get used to the water temperature. If in doubt about the depth, don't jump.

3 Watch children and non-swimmers at all times: Paddling areas may shelve steeply at some point, leading children and non-swimmers to fall into deep water. Be in the water with children and watch non-swimmers all the time. It's easy for them to fall and get into difficulty, and even shallow water can cause problems.

4 Be wary of inflatables: Because of the increase in deaths involving children and inflatables, the RNLI cautioned parents NOT to take inflatables to the beach in 2021. The issue is that gusts of wind can quickly carry off inflatables, faster than people can swim after them, and wind and waves can then turn the inflatables over, dumping children in deep water without lifejackets or buoyancy aids. The same thing can happen with stand-up paddleboards, but these usually have older passengers in life jackets and leashes. Life jackets, buoyancy aids, leashes and constant supervision are all recommended.

5 Spot the dangers: Most beaches (and an increasing number of inland spots) have noticeboards at their entrances warning of local hazards and giving guidance. Read them. Outdoor swimmers always assess the safety of a spot themselves: asking locals for advice, finding an exit point before entering the water, being particularly cautious around weirs and waterfalls where hazards change around rainfall, and being aware that conditions will change with weather, wind and rain. If you do not know enough at this point of your swimming journey to assess dangers for yourself, play it safe at lifeguarded beaches.

6 Enter the water slowly: Accidents can happen because of the cold-water shock 'gasp reflex' which is triggered when children and adults enter the water. If someone jumps in, for example, they may inhale water as they gasp. Enter the water slowly, getting used to the temperature, and get breathing under control. More regular swimming leads to a better controlled gasp reflex.

7 Float to Live: If you get into distress or trouble, float on your back, regain control of your breathing, and relax. This is a key skill for children and adults. When people panic, they often go from being horizontal to vertical in the water, which makes them sink and panic further. 'Float to Live' is a key life-preservation message and is good to practise at any time.

8 Recognise the signs of drowning: People who are drowning are usually silent. Call for help - dial 112 or 999 and ask for the Coastguard or ask for the Fire and Rescue service when at any inland waterside location. Don't put yourself at risk trying to save a swimmer in difficulty. Find something buoyant you can throw to help keep them above the water.

9 Learn how to spot a rip tide: If you get caught in a rip, stay calm. Swim parallel to the shore until free of the rip and then head for shore. If you can stand, wade, don't swim. Raise your arm or leg and call for help.

10 Swim with others

Surviving the energy crunch



With energy bills having leaped up again at the beginning of April, households are facing a serious squeeze on their finances. National Energy Action, the UK's leading fuel poverty charity, has some tips to help you manage your energy bills and keep your home warm and safe in a what is a particularly difficult time.

Contact your energy supplier

When you're having any issues paying your energy bills or you're worried about falling into debt, the first step is always to get in touch with your energy supplier. If they know there's a problem, they're required to work with you to find a solution. For example, they can help you to set up an affordable repayment plan and take any payment in a format which is suitable to you.

Contact your energy supplier to see if you qualify for the Energy Company Obligation, which is an obligation placed on the largest energy suppliers to support households in installing energy improvements. There could also be local schemes operating in your area - ask your local council or Citizens Advice.

Maximise your income

If you've been finding it difficult to afford your energy bills, it's essential that you can access all the financial support you're entitled to. Make sure you are claiming the correct benefits - this could increase your income as well as make you eligible for other types of assistance. Take advice from your local Citizens Advice or call the Citizens Advice Consumer Helpline on 0808 223 1133 (Textphone users call 18001 0808 223 1133) (call charges may apply) or visit [gov.uk/browse/benefits](https://www.gov.uk/browse/benefits)





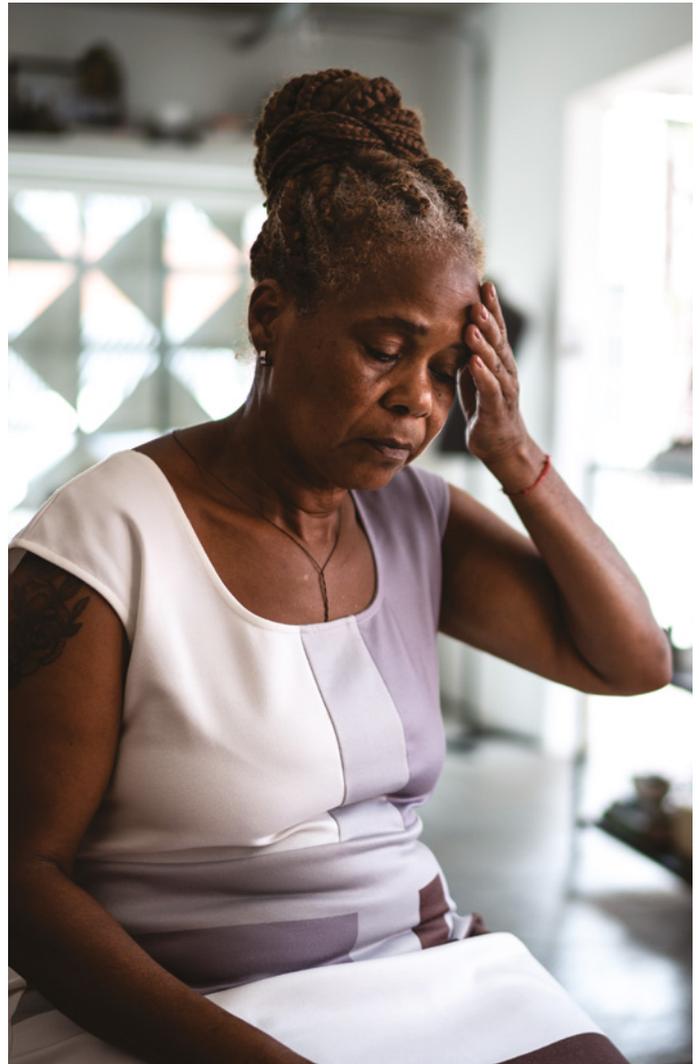
Priority Services Register

The Priority Services Register is a system that suppliers use to make sure the correct support is given to their most vulnerable customers. You can sign up to it to receive extra help from your energy supplier as well as from the company that operates the local energy distribution network. Details of your distribution network operator can be found on your electricity bill. You're eligible to receive the services available if you're a pensioner, are disabled or suffer from a long-term medical condition. You also qualify if you have a hearing or visual impairment or additional communication needs.

Each energy supplier and network operator maintains its own register and a wide range of support is available including:

- Information provided in accessible formats
- Advance notice of planned power cuts
- Identification scheme
- Password protection and nominee scheme for a family member or carer on behalf of the customer
- Priority support in an emergency
- Arrangements to ensure that it is safe and practical for the customer to use a prepayment meter
- Meter reading services.

Contact your gas/electricity supplier and distribution network operator for more information and to register.



Keeping warm and safe

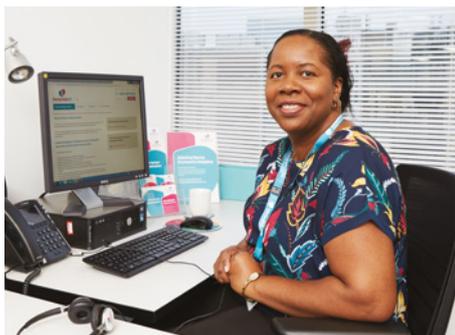
Blocking draughts can be a cheap and simple way of keeping the heat in. Draught-proofing products are available at DIY stores. Close curtains at dusk to keep the heat in and use thermal underlay on any carpets. Loft and cavity-wall insulation can also make a big difference to bills and comfort, as can replacing an old, inefficient boiler. You may be eligible for free or discounted insulation or boiler replacements. If you rent your home, then by law, landlords must ensure it is safe and habitable. Also remember to:

- Keep bedroom windows closed at night
- Wrap up well with thin layers rather than one thick layer when going outside
- Keep the living room at 21°C (70°F)
- Keep bedrooms at 18°C (65°F)
- Reduce condensation forming on outside walls by keeping temperatures in all rooms above 15°C in colder weather.



Looking after **yourself** as a **dementia carer**

For the 700,000 family members in the UK who look after a person with dementia, caring can be a 24/7 job.



'I have seen first-hand how easy it is for family carers to ignore their own healthcare needs while trying to meet the changing needs of their loved ones,' says Paulette Winchester-Joseph, a dementia specialist Admiral Nurse with Dementia UK. 'As dementia progresses, carers may find it increasingly challenging to prioritise themselves.'



Although it can be difficult, it's important to look after yourself as a carer. These tips from Dementia UK will help you to build self-care into your routine so you feel physically and mentally healthier, and more able to enjoy the time you spend with the person with dementia.

1. Take care of your health and wellbeing

- Stay physically active: Go for a walk or cycle, swim, do yoga, try an online exercise video, or join a local fitness class or sports team
- Keep your mind active: Read books or the newspaper, do puzzles and crosswords, or play cards or board games
- Make time for regular dental, eyesight, hearing and other health checks
- Don't ignore physical or mental symptoms like aches and pains, low mood or anxiety. Your GP can offer support with health problems related to your caring role
- Ask your GP or social services about local respite services to give you some time to yourself.

2. Make the most of time with your loved one

- Focus on what you and the person with dementia can still do together, rather than what you can't
- Listen to music together or watch a favourite film or musical
- Spend time outside - just sitting in the garden or park can lift your spirits
- Look through photos of you together, for example on holiday or at family gatherings
- Connect through physical touch, such as by giving them a hand massage.

3. Look after your other relationships

- Let other relatives know what your caring responsibilities involve. Often, people don't realise how much you're doing
- Ask for help - perhaps another family member could sit with the person once a week to give you a break
- Phone a friend or relative when the person with dementia is asleep, at a day centre or with another carer.

'I have found your nurses to be kind and understanding. Their help and compassion have been of so much comfort and support. I will be eternally grateful for their input.'

Caller to the Helpline



How the Admiral Nurse Dementia Helpline could help

The Admiral Nurse Dementia Helpline provides free advice and support on any aspect of dementia. It's run by Admiral Nurses: specialist dementia nurses who are supported and developed by Dementia UK. They're a lifeline for families affected by all kinds of dementia, including Alzheimer's disease.

You can call the Admiral Nurse Dementia Helpline free of charge on **0800 888 6678** or email **helpline@dementiauk.org** (Monday to Friday 9am-9pm; Saturday and Sunday 9am-5pm).



How you can help families facing dementia

We think every family living with dementia should have access to a dementia specialist Admiral Nurse - but right now, we can't reach everyone who needs us. By supporting Dementia UK, you can help us grow the number of Admiral Nurses so we can give more people the quality of care that we would all want for ourselves and our loved ones.



Donate online at **dementiauk.org/Evergreen** or call the Supporter Care team on **0300 365 5500**.

Dementia UK is a registered charity no. 1039404 (England and Wales) and Scotland (SC047429)



When **stroke** strikes

A stroke is a brain attack. It happens when the blood supply to part of the brain is cut off, killing brain cells.

There are three different types of stroke: ischaemic strokes, haemorrhagic strokes and transient ischaemic attacks (TIAs).

- Stroke strikes every five minutes in the UK.
- There are around 1.3 million stroke survivors in the UK.
- Stroke can strike anyone at any time. However, the risk does increase as you get older.
- Around one in four strokes happen in people over the age of 69.
- Stroke is a leading cause of adult disability in the UK.

Stroke is a medical emergency. The FAST test can help you recognise the signs.

A stroke can strike anyone, at any time, so it's vital we all know how to spot the signs of a stroke.

- **Facial weakness:** Can the person smile? Has their mouth or eye drooped?
- **Arm weakness:** Can the person raise both arms?
- **Speech problems:** Can the person speak clearly and understand what you say?
- **Time to call 999:** If you spot any signs of a stroke, call 999.

Act **FAST** and call 999.



Facial
weakness



Arm
weakness



Speech
problems



Time
to call 999

A TIA or mini stroke is the same as a stroke, except the symptoms only last for a short amount of time. A TIA is a medical emergency and is a warning sign that a full stroke could be on its way. If you spot the signs of a TIA, call 999.

How does a stroke affect someone?

When stroke strikes, part of your brain shuts down and so does a part of you. That's because a stroke happens in the brain, the control centre for who we are and what we can do.

The impact varies depending on which part of the brain is affected. A stroke can impact your language and speech, your vision or your ability to walk and carry out daily activities. It can also impact your mental health and wellbeing: you may suffer from low mood, anxiety or feelings of loneliness and isolation.

If you care for someone who is a stroke survivor, you may feel a deep sense of loss as the person you know and love may not seem to be the same. Keep reminding yourself that any changes are the result of the stroke and work together with family or friends to support one another.

The Stroke Association

The Stroke Association is the UK's leading stroke charity. We provide specialist support, fund critical research and campaign to make sure people affected by stroke get the very best care and support to rebuild their lives.

Our charity provides personal support to stroke survivors across the UK. We support people affected by stroke, including families and carers through our website (stroke.org.uk), and Stroke Helpline, where our specially trained staff can help with practical questions, provide information about local support options or offer a listening ear (0303 3033 100 or email helpline@stroke.org.uk). Our **local services** and stroke clubs and groups offer peer support to stroke survivors, carers, family and friends. To find out more about the support we provide and to make a donation, visit our website stroke.org.uk

Risk factors for stroke

A stroke can happen to anyone, but there are some things that increase your risk of a stroke. Nine out of 10 strokes are preventable, which means you can reduce your risk of stroke through changes to your lifestyle.

High blood pressure is the biggest risk factor for stroke – so the best thing you can do to reduce your risk is to monitor and manage your blood pressure. With simple checks, your GP can help you understand your risk of stroke, and support you to make the changes necessary to reduce it, which might be changes to what you eat or medication.

Eating a balanced and healthy diet, stopping smoking and exercising can also help to lower your blood pressure and your overall risk of stroke.

Recovering after a stroke

Every stroke is unique and recovering from a stroke is different for each person. Some people recover fully. Other people will have health problems or a disability. The fastest recovery takes place in the first few months. After that progress can be slower, but people can continue to improve for months and years after a stroke.

You may need rehabilitation, like physiotherapy, speech and language therapy and occupational therapy, which begins soon after the stroke, and helps stroke survivors to make the best recovery possible.



Friends Against Scams



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

It's estimated that scams cost the UK economy between £5 billion and £10 billion each year and up to 95% of these crimes go unreported.

Omicron scams

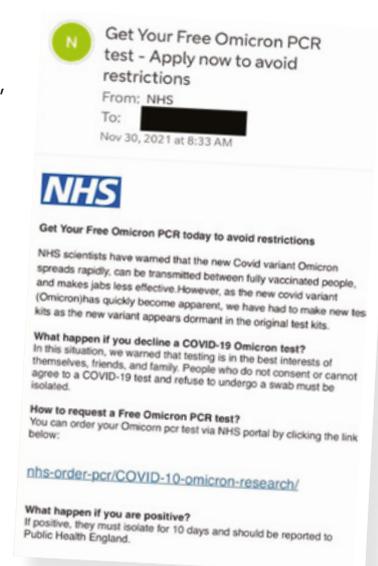
Online criminals reacted quickly to news of a new COVID-19 variant, Omicron, with a carefully crafted phishing campaign. Phishing is a type of social engineering where an attacker sends a fraudulent message designed to trick someone into revealing sensitive information to the attacker or to deploy malicious software on the victim's computer.

These phishing emails were designed to appear as if they were sent from the NHS and urged recipients to get an 'Omicron PCR test' for the variant. This tactic will likely be used again for any new variant that may be identified.

The bogus emails falsely claim that the new variant requires a new test kit. They feature a link, legitimate looking 'get it now' button and are sent from 'NHS Customer Service'. The emails also invite readers to visit the site shown in the image here.

However, clicking the link takes you to a phishing site, which then asks users to enter their full name, date of birth, address, mobile number, email address and their mother's maiden name - which criminals could use to craft follow-on identity fraud attacks. It also asks for a payment of £1.24 for 'delivery'. If users proceed with this, they will also have their bank card details stolen.

If you receive any suspicious emails, you should report them to the National Cyber Security Centre by forwarding the email to report@phishing.gov.uk



The WhatsApp scam

If you use WhatsApp, perhaps for keeping in touch with your children or family members, watch out for a scam where messages are sent to parents purporting to be from their child. The message states that the child has changed mobile numbers and then requests some money from the parent, giving a variety of reasons why.

The scam has also been reversed, with people reporting that that they have received messages pretending to come from their parent.

According to new research from WhatsApp*, almost three-fifths of Brits (59%) say they have received or know someone who has received a message-based scam in the last year, most notably via SMS text message (46%) and WhatsApp (13%). This type of scam unfortunately appears to be increasingly common.

While 17% chose to ignore the message, 4% replied to the message via the same messaging service, 3% called them for clarification and 2% made the payment.

Fortunately, it's easy to protect your account on WhatsApp. To avoid being scammed, you should remember to Stop. Think. Call... ensuring you do everything you can to keep yourself and your contacts safe.

- **STOP:** Take five before you respond. Make sure your WhatsApp two-step verification is switched on to protect your account; that you're happy with your privacy settings; and your six-digit pin is secure.
- **THINK:** Does this request make sense? Are they asking you to share a PIN code which has been sent to you? Are they asking for money? Remember that scammers prey on people's kindness, trust and willingness to help. Taking over your account could enable them to deceive others on your contact list.
- **CALL:** Verify that it really is your friend or family member by calling them directly, or asking them to share a voice note. Only when you're 100% sure the request is from someone you know and trust, should you consider it.



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. As of 31 December 2021, over nine million reports had been received and more than 70,000 scams had been removed from over 130,000 websites.

Take a stand against scams

The NTS Scams Team has a short scams awareness course in their website, friendsagainstsams.org.uk/elearning/coop, that can help you protect yourself and loved ones from scams. Anyone completing this session becomes a Friend and, so far, over 850,000 people have completed this training, helping to take a stand against scams.

Twitter: @AgainstScams #ScamAware

Facebook: @FriendsAgainst

* WhatsApp / Opinion Research on 2,000 UK adults, October 2021



Keeping paperwork for HMRC

The end of winter is in sight and with spring on its way you may be thinking of a spring clean soon! But what should you keep and what can you throw away?

For tax purposes, the guidance on keeping tax records is largely dependent on what returns you need to send to HMRC and therefore how long HMRC can take to challenge the figures you've sent them, as your records provide confirmation of the numbers you included on the returns.

Time limits for records relating to self-assessment returns with employment income and other self-assessment income

For non-business self-assessment tax returns, records need only to be kept for one year after the normal online filing deadline of 31 January. However, if the tax return was sent in late, records must be kept for 15 months after the date of submission of the form.

For example, if you send your 2020/21 tax return online by 31 January 2022, keep your records until at least the end of January 2023. If filed late on say 28 February 2022, then keep them until 31 May 2023.

Time limit for records relating to self employment and income from a property business

Business records (and other records relating to the tax return on which business income has been declared) must normally be kept for five years after the normal online filing deadline of 31 January. This date applies even if a paper tax return was filed.

However, if the self-assessment tax return is submitted or HMRC sends out a tax return to be completed, after the normal filing deadline, you need to keep the records until the later of:

- five years after the normal filing deadline
- 15 months after the date you sent your tax return.

For example, for a 2020/21 tax return filed on or before 31 January 2022, records must be kept until 31 January 2027.



Irrespective of the normal deadlines set out above, records may need to be kept for longer if HMRC has started a check into the tax return. In this case, records must be kept until HMRC writes to confirm they have finished the check.

Penalties for failing to keep adequate records

A penalty of up to £3,000 may be charged for each failure to keep adequate records in support of a tax return, although a penalty of this size usually only applies to the most serious cases and you have the right of appeal against the determination of these penalties.

Enquiries

If HMRC decides to enquire into your tax return, they will investigate further back the more serious they think a case could be. If they suspect deliberate tax evasion, they can investigate as far back as 20 years. More commonly, investigations into careless tax returns can go back six years and investigations into innocent errors can go back up to four years.

So, as detailed above, although there is no requirement to keep records longer, it is advisable to keep your paperwork for at least four years.

Our recommendation of the paperwork you should keep listed below:

Savings, investments and pensions

You should keep all:

- bank/building society statements and passbooks
- statements of interest and income from other savings and investments
- tax deduction certificates from your bank
- dividend vouchers received from UK companies and unit trusts
- documents that show the profits you've made from life insurance policies (called 'chargeable event certificates')
- details of income from a trust
- details of any out-of-the-ordinary income you've received, such as from an inheritance
- form P160 (Part 1A) which you got when your pension started
- form P60 which your pension provider sends you every year
- any other details of a pension (including State Pension) and any tax deducted from it

Rental income

You should keep details of:

- the dates when you let out your property
- all rent received
- any income from services you give to tenants (for example, if you charge for maintenance or repairs)
- rent books, receipts, invoices and bank statements
- receipts for allowable expenses you pay to run your property (for example, services you pay for such as cleaning/gardening, repairs, insurance, letting fees)

Overseas income

You should keep:

- evidence of income you've earned from overseas, such as payslips, bank statements or payment confirmations
- receipts for any overseas expenses you want to claim
- dividend certificates from overseas companies
- certificates or other proof of the tax you've already paid - either in the UK or overseas

Gift Aid donations

Keep records of donations made to charities under Gift Aid if you:

- pay higher rate tax
- claim tax credits
- get a higher Personal Allowance because of your age
- get Married Couple's Allowance

If you're claiming tax back through your self-assessment tax return or by asking HMRC to amend your tax code, keep records showing the date, the amount and which charities you've donated to.

Inheritance tax

Gifts are not counted towards the value of your estate after seven years. You should keep a list of relevant gifts made, with your will.

Well, we hope this helps, and happy organising!

If you're on a low income, the tax charities can help. Contact Tax Help for Older People on 01308 488066 (www.taxvol.org.uk) or, if you are under 60 years old, contact TaxAid on 0345 120 3779 (www.taxaid.org.uk).

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





Doctor's Corner

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

Contending with long COVID

What is long COVID?

According to the NICE guidelines*, the course of a COVID-19 illness can be split into the following phases:

1. Acute COVID-19 – symptoms of COVID-19 that last for up to four weeks
2. Ongoing symptomatic COVID-19 – symptoms of COVID-19 that last four to 12 weeks from the onset of the acute phase
3. Post-COVID-19 syndrome – symptoms that develop during or after a COVID-19 infection, which continue for more than 12 weeks and aren't explained by an alternative diagnosis.

'Long COVID' is commonly used for both ongoing symptomatic COVID-19 and post-COVID-19 syndrome.

Long COVID isn't an illness that can be passed on to others like the acute COVID-19 infection – it's a result of how your body has responded to the viral illness and affects everyone differently.

How common is long COVID?

Recovery from COVID-19 varies from person to person. Most people improve within a few days of the initial symptoms and recover within the first four weeks. For some it may take up to 12 weeks to fully recover, and for others, symptoms persist for much longer.

The severity of your case of COVID-19 doesn't reflect your chances of developing symptoms of long COVID, how significant the persisting symptoms will be, or how long your symptoms will last.

National data** published in December 2020 estimates that one in five people who tested positive for COVID-19 have persisting symptoms that continue for over five weeks, and 1 in 10 people have persisting symptoms that continue for over 12 weeks.

So we estimate that 20% of people with a COVID-19 illness are at risk of ongoing symptomatic COVID-19, while 10% are at risk of post-COVID-19 syndrome.

What are the symptoms of long COVID?

Long COVID symptoms vary significantly as the illness can affect any system of the body. It can result in localised or multi-system inflammation, leading to abnormal functioning of various organs, as well as blood-clotting issues.

Common symptoms of long COVID include:

- fatigue
- fever
- aches/pains
- headache
- breathlessness and cough
- chest pain/tightness
- heart palpitations
- poor concentration or memory
- disrupted sleep
- dizziness
- pins and needles or numbness in the hands/feet
- abdominal pain, nausea and diarrhoea
- joint or muscle pains and weakness
- skin rashes
- earache and tinnitus
- loss of taste and/or smell
- sore throat
- low mood, anxiety and depression.



Note that the long-term psychosocial effect of COVID-19 can impact anyone, whether they've had the acute illness or not. You may have experienced the economic, financial and social impact of the pandemic, for example through loss of work, uncertainty of the future, and loss of social support systems – all of which can have an effect on your physical and emotional wellbeing.

How can I self-manage long COVID?

There are many things you can add to your daily routine to help manage some of the most common symptoms of long COVID.

Breathlessness

Try breathing exercises: Focusing on your breathing, slowly take a deep breath in through your nose and then slowly breathe out through your mouth - putting a hand on your chest and stomach can help you concentrate on the movement as you breathe. Doing this for five minutes, several times a day, will help you control the rate and improve the depth of your breathing.

Sit, lie or stand in certain positions: You can help ease breathlessness by either leaning forward while sitting and resting your hands on your lap; lying down with your knees bent and your feet flat on the floor; or standing up straight or leaning forward with the support of a stable surface.

Gradually increase your daily exercise: If you can say a complete sentence without feeling breathless, then you can exercise harder. If you can't speak at all, then you're exercising too hard and should stop until your breathing has returned to normal. If you can complete a sentence, stopping twice to catch your breath, then you're exercising at the right intensity.

Fatigue

Go slow: Pace yourself and take regular breaks throughout the day.

Plan your day around your energy levels: Do harder tasks at a time of the day when your energy levels are higher and break tasks down into smaller, more manageable, activities.

Gradually increase your daily exercise: Listen to your body if you're feeling tired and don't push yourself.

A-Z multivitamin supplements: These can help improve energy levels as well as maintain the health of your immune system.

Joint pain and muscle weakness

Start with gentle exercises: Build yourself up slowly and stop if you're in any pain.

Cardio exercises: Walking or climbing stairs will increase your energy levels, improve your breathing and lift your mood.

Strength exercises: Lifting light weights or using resistance bands will keep your muscles strong and supple.

Mobility exercises: Practising yoga or Pilates will keep your joints moving, while improving your balance and coordination.

Vitamin D supplements: These can help maintain strong bones.

Poor concentration and memory

Make a list of things you need to do for the day: Whether work-related or personal, this will help you plan your day and make tasks more manageable.

Take regular short breaks throughout the day: Maybe set an alarm on your phone to remind you.

Try to focus on one thing at a time: You may normally be able to multitask well, but when your memory and concentration are poor, focusing on one task at once is less distracting.

Anxiety or low mood

Exercise: This can help to improve your mood as you release endorphins that make you feel good.

Use meditation and breathing exercises: These can help calm your mind, lower your blood pressure and slow your heart rate down.

Keep to a routine throughout your day: Wake up on time, start your day with breakfast, find an hour in the day for yourself - such as for exercise or meditation - unwind for an hour before you sleep, and go to bed at a reasonable time.

Stay in touch with your family and friends: Socialising can help to lift your mood.

The Chartered Society of Physiotherapy also has a helpful website to self-manage low-grade symptoms, while the World Health Organisation has put together a leaflet: Support for Rehabilitation Self-Management after COVID-19 Related Illness.

What options are there for rehabilitation?

In response to the increased demand for rehabilitation services, we launched our flagship COVID-19 Rehabilitation Programme in September 2020. This sits alongside the NHS's Your COVID Recovery online service and their Long COVID Centres across the UK.

How to sign up for the programmes

You can self-refer into our COVID-19 Rehabilitation Programme by searching Nuffield Health COVID Rehab or the NHS Your COVID Recovery programme by searching NHS COVID Recovery. Access to the programmes is free for anyone who has had a confirmed or suspected COVID-19 diagnosis.

When to seek medical advice

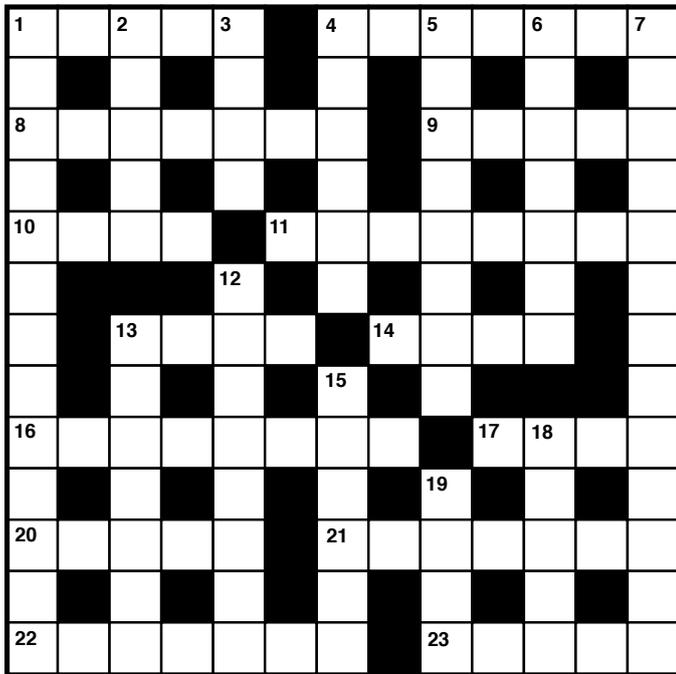
If you've had suspected or confirmed COVID-19 and have persisting symptoms beyond four weeks of the initial infection, you should seek medical advice for a comprehensive assessment.

*National Institute for Health and Care Excellence, 2021

**ONS, 2020

Puzzle time

Exercise your grey matter with our fun puzzle page.



Across

1. UK Prime Minister from 1970 to 1974 (5)
4. In the Bible, the archangel who foretold the birth of Jesus (7)
8. Female red grouse (7)
9. Weapon shot from a bow (5)
10. Prophet or soothsayer (4)
11. Retired soldiers (8)
13. Dish of meat and vegetables cooked slowly in liquid (4)
14. Scottish loch which is supposed to have a monster (4)
16. Imelda Staunton will play Queen Elizabeth II in the next series of this historical drama (3,5)
17. Suva is the capital of this South Pacific country (4)
20. Hit single for The Crickets and also for Mud (2,3)
21. Small, folded sheet on which an informal letter is written (7)
22. Character adopted by Miss Havisham in 'Great Expectations' (7)
23. Fruit of the oak tree (5)

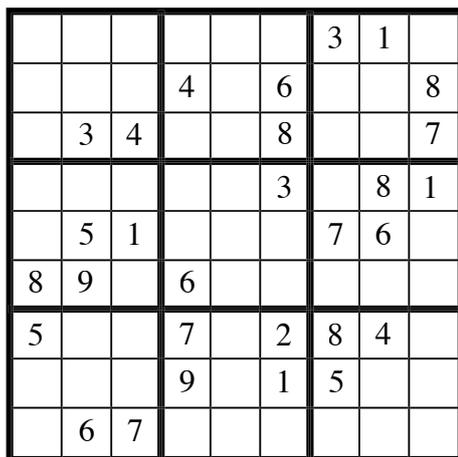
Down

1. And 2 Down. 2021 US comedy movie starring Archie Yates (4,5,4,5)
2. See 1 Down
3. Ditch with a wall on its inner side below ground level (2-2)
4. River which is sacred to Hindus (6)
5. Ornamental band worn on the wrist (8)
6. Direct and noticeable improvements (7)
7. He came second to Max Verstappen in the 2021 F1 World Championship (5,8)
12. Act of treachery (8)
13. Fruit-flavoured, effervescent powder which can be made into a drink (7)
15. Landlocked African country to the south of Uganda (6)
18. Dome-shaped Inuit shelter built from blocks of solid snow (5)
19. Tallest peak in Italy south of the Alps (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.



Name

Address

Tel no.

Name

Address

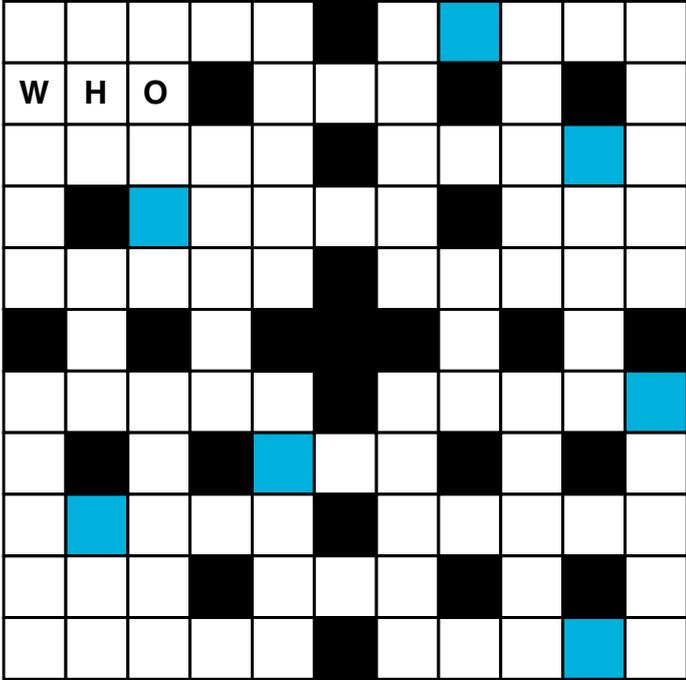
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Answers to the last issue's crossword

- Across:** 1. Etna; 8. Rod Stewart; 9. Grealish; 10. Mild; 12. Scythe; 14. Sleeve; 15. Stream; 17. Cassis; 18. Jazz; 19. Monopoly; 21. Charleston; 22. Kidd
- Down:** 2. Terracotta; 3. Aria; 4. Advice; 5. Itches; 6. Swimmers; 7. Stud; 11. Love Island; 13. Tweezers; 16. Member; 17. Canute; 18. Jack; 20. Pink

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 UK city.



Scribble space

3 letters

BOO
COS
EON
LEO
LIT
NEE
OWE
SEA
THE

5 letters

ABOUT
ABUSE
ALOHA
AORTA
BEANO
BERYL
DREAR
EERIE
ENTER

HOTEL
IONIC
LIANA
OPERA
PLANS
PLEAS
RHONE
ROOST
SEEDY

SITED
STAMP
STATE
SWEEP
TOAST
TORCH
TOTAL
TRACT
TRUST

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 10 June 2022.

Competition winners

Crossword
L Struthers - Northumberland
Word Fit
P Russell - Manchester

Coopdoku
M Tomlin - Kent

Book
E Cowley - Dorset
K Craddock - Swansea

Wivenhoe Hotel
A Compton - Salisbury

Yorkshire Getaway
M Braden - Wolverhampton

Access for all

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Email: evergreen@coop.co.uk

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

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REA Noticeboard



Manchester REA

The Manchester REA office remains closed until such time that the Committee is able to return safely to Angel Square.

Members will be advised as and when the REA office is once again up and running.

In the meantime, our best wishes to all our members, who we hope are all well and staying safe in these difficult times.

The Chairman, Roger Dilkes, resigned at the end of February due to personal commitments and our thanks and appreciation are expressed to him for his dedicated service to the Manchester REA. It is pleasing to report that Roger will be replaced by the Deputy Chairman, Brian Rains.

Harold Linton
Secretary/Treasurer
Manchester REA



Enfield REA

Following the Omicron variant of Covid-19 we have been reluctant to open our club and meet again.

However, in view of the fact that the Omicron variant seems to be diminishing, we hope to commence meeting again in May 2022 to celebrate our 40th birthday party, postponed since 2020.

Best wishes to all REA members.

Iris



Lowestoft REA

We held our first meeting of 2022 on Wednesday, 2 February. It was a happy meeting and lovely to meet up with everyone again.

Don & Pat

Contact your REA

Enfield

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London Area Retired Co-op Friends

Secretary Pamela Board
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Lowestoft

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Manchester

Secretary Harold Linton
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