

Autumn 2024

# Evergreen

The magazine for Co-op retired colleagues

**Win**

Dinner, bed and  
breakfast for two  
page 7

**RESPONSIBLE PALM OIL**  
**PAGE 17**

**REINTRODUCING CO-OP**  
**PAGE 10**

**CO-OP LIVE**  
**PAGE 8**

**co  
op**

# Welcome

I hope our autumn edition of *Evergreen* finds all of you well and looking forward to the upcoming festive season.

I'm very excited to share this edition of *Evergreen* with you because it coincides with the launch of Co-op's bold new campaign: *Owned by you. Right by you* - reminding people that as the Co-op is owned by its members, it can do right by its people. You'll find an article explaining how this new mantra came to life on page 10, and on page 13 you can read all about our very first televised travel insurance advert, inspired by the campaign as a whole.

We've also included a variety of useful information on scams in this issue, helping to protect you and your money

from fraudsters. There's an interesting article by the Money & Pensions Service on page 30 that explains how to spot and prevent pension scams, and on page 31, Friends Against Scams walks us through some newer, more innovative scams that are catching people out.

Finally, our postbag has been full of your wonderful letters and photos. It's been a pleasure to read all about your adventures and achievements over the year so please keep them coming! In this edition, Gillian Lonergan and her lovely dog Sammy have shared their



campervan exploits, Co-op pensioner Ian Hague is honoured with the British Empire Medal, and we also feature a lovely letter from one of our readers, Dorothy Minett.

Wishing you a very happy Christmas and a healthy New Year.

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

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## HELLO EVERYONE



**You could be forgiven for thinking that with all our pension schemes in good financial health that the Co-op Pensions Team can take it easy these days – but I don't think we've ever been busier!**

Many years ago, managing pension schemes involved spending a great deal of time trying to maximise investment returns. Nowadays, the focus is all about

reducing risk to minimise the possibility of unwelcome surprises in the future and increase the certainty that all the pension benefits will be paid.

The Trustee of our largest scheme, Pace, has now completed a series of investments which effectively insure the pension benefits payable. This means that even if investment markets were to perform really badly, the financial health of the Scheme would not be affected, and pension benefits would remain secure. This is helpful to our other pension schemes too because it strengthens their position, by largely removing the likelihood that the Co-op would be required to pay into its biggest scheme in the future, and sits well alongside the decisions they've taken to further reduce risk in their own investments.

Alongside this we've been doing lots of work to make sure that the records and benefit entitlements we hold for our Scheme members are correct and up to date, so don't be surprised if you receive a letter from our Pensions Team about this – it's all part of the process of making sure everything is as it should be. Whilst the world of managing pensions continues to evolve (despite its stuffy perception!), I can assure you that the one thing that hasn't changed is our commitment to doing the best job we can, and we never forget how important your Co-op pension is.

Wishing all the very best to you and your families.

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

Gary Dewin, People Director

## HELLO EVERYONE



**With the nights now drawing in, I am reflecting on a busy and exciting 2024 and everything that our Co-op has achieved, with the support of our 55,000 colleagues and loyal six million active member-owners.**

As you might have seen as part September's interim report, we have continued to make great progress over the first half of this year, despite challenging market conditions.

This success has been achieved by placing the needs of our member-owners firmly back at the heart of our Co-op.

The focus we have had in place these last two years – resetting and transforming our Co-op and establishing greater discipline and prudence – has served us well. We have seen our revenue increase, our net debt decrease by 95% and we have driven increased profit numbers.

We are now a stronger Co-op, which is future focused and in control of its own destiny.

We wouldn't be where we are today without the loyalty and dedication of our active member-owners and supporters, including yourselves. I hope that you too are feeling energised and inspired by the positive momentum we have achieved over the year so far.

I'm encouraged by the many examples I have seen of co-operation across our Group to keep building more value for our member-owners every day. If we continue to maintain our focus and rigour, we can fulfil our ambitions in the short and long term – this includes our target of eight million active member-owners by 2030.

We are confident about our plans and optimistic about the future of our Co-op. I am eager to share more updates with you soon, and I strongly encourage you to stay engaged with our news and take advantage of opportunities for member-owners to provide feedback on the performance of their business.

Stay safe and well,

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

Shirine Khoury-Haq, Group CEO

# POSTBAG

## RV there yet?

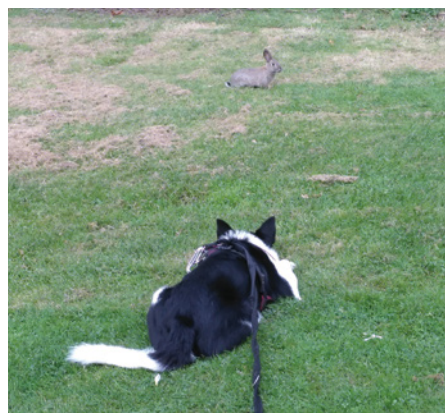
Nessie, our campervan, has not been taking us to as many places this summer. Every time Sammy the dog and I started to think about going off, something happened.

Most of the time it was people saying, 'Do you fancy coming to this?' and describing something enticing, which was rather nice. Then at the end of July, Sammy hurt his paw. Thankfully it wasn't serious, but the poor lad had to wear a cone round his head to make sure he didn't lick it. Dear Nessie is a bit too small to have a dog with a cone moving around comfortably, so we stayed at home until it was completely better.



September is always our main time for travelling and we set off, heading north, in the last week of August. Our first night was at Kielder, where there are trails through the nearby woods with lots of carved life-size characters. From there, we headed to Aberdeenshire to a campsite with a huge dog-walking field, then after that, the world was our oyster. We don't tend to plan far in advance!

Not planning works well for us. We stay at a campsite for a while and explore, until somewhere else attracts us, then stay there for a while. Sammy loves lying beside Nessie, watching the people and wildlife around the campsite. When people are putting up tents, he watches so closely that I think he is becoming a bit of an expert. When going from place to place, we stop off in search of a mixture of refreshments and walks.



One interesting stop last year was at a place called Luss, on the banks of Loch Lomond. I thought it looked a likely place for a nice coffee shop and thought we might have a walk by the Loch. We stopped in the huge car park and my eye was taken by signs for a fairy village.

Never having seen a fairy village, we headed off in that direction. The path goes through thick woodland and lots of the trees have doors in them for the fairy folk to use. Sammy was a little surprised to see doors that were too small even for a collie dog to enter. In one part of the wood, there were signs warning visitors to walk quietly as there were trolls sleeping there. Needless to say, we tiptoed past – just in case!

**Gillian Lonergan**



# Co-op pensioner honoured with BEM for community service

The awarding of the British Empire Medal (BEM) to Ian Hague was a momentous occasion that marked his significant contribution to the community of Sheffield, South Yorkshire. This prestigious honour is a testament to the enduring spirit of service and the impact one person can have on the lives of many. The BEM is a symbol of civic achievement and dedication and serves as a beacon of inspiration, encouraging others to follow in Ian's footsteps and contribute to the common good.

Ian's journey from a retired CIS financial adviser to a pillar of the community is a story of passion and commitment. For over 20 years as chair of the Crosspool forum, Ian has been instrumental in encouraging a sense of unity and progress within his community. The award ceremony, held on 13 August 2024, was not just a formal recognition, but a celebration of community spirit and collective endeavour.

His leadership within the Crosspool forum has been pivotal in initiating programmes and activities that have enriched the community's cultural and social fabric. The award acknowledges not just Ian's individual efforts but also the collective action of the Crosspool forum team, committee members and residents who have worked alongside him to create a supportive and vibrant environment.

His Majesty the King's approval of this award is not only a personal milestone for Ian but also a source of communal pride and motivation. It's a call to action for all members of the community to continue striving for excellence and to make a positive impact on the world around them.

Ian said: 'It's a privilege to be part of the remarkable community of Crosspool. Receiving the BEM in recognition of my service to the community of Sheffield, South Yorkshire is a great honour and humbling experience for me. This award is not only a recognition of my voluntary work, but also a celebration of the incredible work that community groups do every day to improve the quality of life and wellbeing of those who live and work in Sheffield.'

**Ian Hague**



## A letter of thanks...

I just wanted to thank you and share with you the affection my husband Brian and I have for the Co-operative Society movement, also past and present family members.

Brian left school at 15 years old in 1955 serving 46 years' service – he was always thought of as a very worthy employee. We met at education evening classes as I worked in the ladies department of the Mansfield and Worksop Society.

Brian became electrical manager first at the Kirkby in Ashfield shop, later manager at the then Toton superstore. He later became manager at the Bulwell store in Nottingham, where he retired in 2003. We were able to enjoy 20 years of retirement and 60 years of marriage spent with family and friends until ill health, when Brian passed away last year. We were, of course, very well looked after by the Co-operative Funeralcare.

I wanted to thank you for continuing to send out the *Evergreen* magazine as I enjoy reading it and being brought up to date with the latest news.

Thanking you so much, looking forward to the next one.

**Dorothy Minett**





# My Co-op journey continues...

John Briddon has enjoyed an impressive career with the Co-op. Below, he shares with us the journey he went on and how he continues to be part of the Co-op today, even in retirement.

**M**y Co-op journey started around 40 years ago, in early 1985, as trainee manager at Wigan food hall. I then trained and worked across all departments in the Hindley superstore and in various stores locally as a relief manager. These experiences helped me to become store manager of a new concept fresh food store in 1986, in Chorley, Lancashire.

In the early 90s, following the merger of United and Norwest Co-op Societies, I became area manager covering the East Lancashire area, followed by the Wigan and Stoke-on-Trent areas. I became regional manager in the mid 90s, initially covering around 100 stores in the south of United Norwest Society, then moving on to the Yorkshire region when the United Norwest/Yorkshire Societies merged in 2002, covering around 200 stores. During this time, I was heavily involved in acquisitions including Hanbury's, Nevin's, Dawn til Dusk and Quality Fare, as well as the mergers of United/Yorkshire, Leeds and Sheffield Co-op Societies. Following the big United/Co-op Group merger in 2007, I became regional director, covering 500 stores across the North of England, coast to coast.

As part of the Co-op's fantastic community involvement, I was delighted to be Chair of Governors for the Co-op academy of Leeds, up to 2016 – one of the initial three secondary academies at Manchester, Stoke-on-Trent and Leeds. It's great to see how this has grown and developed with many further academies now added.

**I believe life is too short. We must embrace what we have, no one knows what's around the corner: be happy, be positive and enjoy life to the full!**

Throughout my career, I've benefited from working with so many wonderful and talented people, too many to mention by name, but all of whom shared a desire to be successful and deliver excellence through the Co-operative principles. Since retirement in 2016, I've enjoyed more time with the family, watching our daughters grow and develop their careers. As they've flown the nest, my wife Dawn and I enjoy days out and holidaying to warmer climates. The family Sunday roast around the table is still a highlight of our week.

Now having more time on my hands, I enjoy cooking and playing social golf in the summer months, whilst also watching football with the team I've followed all my life, Bolton Wanderers.

I continue my Co-op journey by being a Member-Nominated Director of the United Pension Scheme, along with fellow Trustee Directors and the pensions team, overseeing the Scheme on behalf of its members.





# Win an overnight stay for two people

Be in with a chance to win an overnight stay at the White Lion in Weston, including an evening meal, a bottle of prosecco or house wine, and breakfast the next morning!



In the heart of the Cheshire countryside, step into the White Lion, a charming venue with history dating back to the 17th century. Originally Green Farm in 1652, it became a local inn during the 19th century and retains its inviting atmosphere and original features today.

The lucky winner will enjoy a dinner and overnight stay for two worth over £200. Begin your evening with a two-course evening meal, featuring comforting dishes from our menu, paired with a bottle of prosecco or house wine.

The White Lion bar offers a selection of fine wines, crafted cocktails and locally brewed ales for you to enjoy. After dinner, you'll relax in one of our comfy ensuite bedrooms, then wake up to a tasty breakfast to start your day.

The White Lion combines historical charm with modern comfort, making your stay unforgettable. Enter our competition today and be in with the chance of making lasting memories in this picturesque setting.

For a closer look at the White Lion, you can visit [thewhitelionweston.com](http://thewhitelionweston.com)

## How to win

To be in with a chance of winning this luxury break, all you have to do is answer the easy question below and send your answer (which you'll find in this issue of *Evergreen*) to:

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

Remember to include your name, address and telephone number.

**What year was the Co-op born?**

- A 1995
- B 1844
- C 1762

The closing date is **Friday 17 January 2025**. The winner will be selected at random from all the correct entries received.

**10%**  
off

*Evergreen* readers can enjoy a 10% discount at the White Lion Weston when booking. To redeem this offer, please contact 01270 587 011 or [relax@thewhitelionweston.com](mailto:relax@thewhitelionweston.com) and quote 'Co-op'.

Please note that this offer is not redeemable online.

### Terms and conditions

Only one prize to be won. Cannot be exchanged for a cash equivalent. Winner must book their stay by calling The White Lion Team. Prize to include: a two-course dinner, bottle of house wine or prosecco, overnight stay and continental breakfast. Any additional drinks and food are chargeable. Prize must be claimed and booked within 12 months of winner being contacted.



**THE WHITE LION**  
WESTON



# CO-OP LIVE IS PROPER SOUND

Co-op Live opened its doors on 14 May this year and we are so proud to see the venue deservedly take the entertainment world by storm!

Co-op Live has been called the ultimate live music experience, with industry praise for its superior acoustics and visuals. Co-op's venue partnership is a unique naming rights deal with Oak View Group and City Football Group – the very definition of co-operation, working together on nearly every aspect of the building from the branding (how it looks, feels and sounds) to its values (what it stands for and represents), to the food they serve fans (there are Co-op products sold throughout the venue).



'To put into words what makes this venue so special, we joined forces with Salford legend John Cooper Clarke to craft a poem, aptly named Proper Sound.'



To put into words what makes this venue so special, we joined forces with Salford legend John Cooper Clarke to craft a poem, aptly named **Proper Sound**. The poem serves as a testament to the deep bond between Co-op and Manchester and celebrates the unique partnership that has helped create an incredible venue built on Co-op values, which include:



**Exclusive benefits to our members** – including priority access to tickets through the Co-op Member presale, with 20% of all ticket sales so far going directly to Co-op members.



**Co-op food like you've never experienced before at our in-venue concessions** – from our grab-and-go shops and our bespoke hot food menu served at the Co-op Kitchen.



**Doing right by communities** – at least £1m a year to the Co-op Foundation to fund its youth strategy and support initiatives such as Young Game Changers that launched earlier this year. You can find out more about Young Game Changers here: [coopfoundation.org.uk/how-we-fund/young-gamechangers](https://coopfoundation.org.uk/how-we-fund/young-gamechangers)

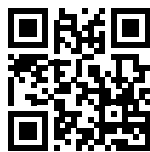


**Green credentials** – with smart designs that make it one of the most sustainable music venues in Europe.



**Rewarding our colleagues and members with tickets to events.**

The poem was brought to life in a short film set in Manchester. Proper Sound is a rhythmic journey through the heart and soul of this city. From the humble days of 'outdoor bogs' to the modern marvel of Co-op Live, John Cooper Clarke paints a vivid picture of resilience, community and the boundless power of music.



Watch the film here:  
[coop.co.uk/coop-live](https://coop.co.uk/coop-live)



# REINTRODUCING THE CO-OP TO THE NATION

The Co-op has been doing right by people since our day one, back in 1844. Now, we're on a mission to re-introduce the Co-op to the nation through our new brand promise:



## 'OWNED BY YOU. RIGHT BY YOU.'

**F**rom humble roots in Rochdale, an entire co-operative economy and global movement was born.

When a group of working-class pioneers acted to put a stop to food inequality, they created the means for their shoppers to be listened to and treated with honesty, fairness and respect. In doing so, they created a better way of doing business, owned by the people who use it, and through the power of co-operation, they were able to meet both the needs of their member-owners and make a positive impact on society.

Now, as we mark the 180th anniversary of the Co-op, our relevance in the world has never been more apparent. We may have been born in 1844 but we're a brand for today. Our membership of over five million active member-owners is growing and we have a clear focus to increase that number to eight million by 2030, with a new vision that is singular and proud about continuing Co-op's commitment to serving its member-owners: 'Co-operating to build value for our member-owners every day'.

Membership growth also demands that we bring in more people to join us. More people who understand our co-operative difference and why that is meaningful to them. We needed to reintroduce the Co-op to the nation and a whole new generation.

Research insights showed that although the Co-op was familiar to people through our food retail store presence and funeral homes, understanding of our co-operative difference had been lost or forgotten over time.



In a world where we're surrounded by memberships or subscriptions, it was easy for people to mistakenly assume that ours was a traditional loyalty scheme. While the new government has pledged to double the co-operative sector, our own Co-op survey showed that over 50% of consumers don't understand what it means when a business is described as co-operative or mutual.



*A still from our new 60-second TV advert.*



The new brand platform allows us to cut through against bigger competitors so that a louder and even prouder Co-op can unashamedly 'walk into the room'.

'Through our 'Owned by you. Right by you' campaign, we will remind the nation that by simply shopping at the Co-op as a member-owner, you get a say in how the business is run, lower prices on the products and services you need, and the opportunity to create better societal outcomes in the communities where you live.'

**YOU CHOOSE  
HOW WE SPEND  
OUR MONEY  
IN YOUR  
COMMUNITY**

**goop**  
OWNED BY YOU.  
RUN BY YOU.

**YEP, WE  
ALSO DO  
SCHOOLS.**

**goop**  
OWNED BY YOU.  
RUN BY YOU.

We believe everyone, everywhere has the right to excellent in-class education. That's why we invest in on-site classrooms.

**“WE MAY HAVE BEEN  
BORN IN 1844 BUT WE’RE  
A BRAND FOR TODAY.”**

WE'RE NOT OWNED BY A WEALTHY FEW  
WE'RE OWNED BY YOU & YOU & YOU & YOU  
& YOU & YOU & YOU & YOU & YOU & YOU &  
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**WE'RE 'OWNED BY YOU'**  
BECAUSE WE'RE BORN WITH  
A DIFFERENT SET OF VALUES  
AND DRIVEN BY A DIFFERENT  
SET OF DECISIONS.

**WE CAN 'DO RIGHT BY YOU'**  
BECAUSE WE'RE ON A RESTLESS  
QUEST TO DO THE RIGHT THING  
FOR PEOPLE, COMMUNITY  
AND PLANET.

**OUR FOOD BUSINESS IS  
'RIGHT BY YOU' THROUGH  
QUICK COMMERCE AND  
OUR LOCAL STORE PRESENCE  
IN EVERY POSTAL AREA.**

**OUR LIFE SERVICES  
ARE 'RIGHT BY YOU' IN  
LIFE-DEFINING MOMENTS.  
AND WE'RE 'RIGHT BY YOU'  
THROUGH A PEOPLE STRATEGY  
WHICH RECOGNISES  
OVER 56,000 DEDICATED,  
HARDWORKING COLLEAGUES.**

# IT'S A WIN-WIN FOR YOU AND YOUR COMMUNITY

Every month throughout 2024, we gave Co-op Members the opportunity to win £500 for themselves and £5,000 for their chosen Local Community Fund cause as part of our prize draw: 'Winners share it all'.

One Co-op Member told us how it felt to be a winner and what it meant to her chosen local cause.

Every time members shop, they're supporting local communities through Co-op's Local Community Fund, which has supported nearly 40,000 projects since it began in 2016.

Co-op Member, Rachel Kellett, says she was shocked and surprised when she learned she was one of 10 lucky winners to receive £500 on her membership card and £5,000 for her local cause just for shopping at Co-op. Her charity of choice was Gildersome's Happy Memories Café, which provides support and a safe space for people with dementia or Alzheimer's to meet monthly.

'It is such an amazing local charity and one that's close to my heart,' says Rachel. 'Family members and friends have lost loved ones through dementia, so it's absolutely wonderful to make a difference and win the money for this café just by shopping at Co-op.'

'I spoke with Jill Bellhouse who runs Happy Memories Café, and she was so thankful. All I did was swipe my membership card, yet the benefit to these local causes is immense. I'm going to be telling everyone to swipe their membership card because you really don't know what a difference you can make to a community group in your local area.'

Overwhelmed by how much community support the group has received in Gildersome since it started last year, Jill says she is still in shock following the £5,000 win.

'It's such an easy process to choose a local cause to support on the Co-op app or online', Rachel adds, who spent some of her winnings on her daughter as she's just become a new mum to her beautiful grandson.

**'All I did was swipe my membership card, yet the benefit to these local causes is immense.'**



The winners  
share it all

**£500** for you  
**£5000** for your community

Our monthly prize draw, 'Winners share it all', continues until the end of the year, so make sure you choose your Local Community Fund cause by logging into your online membership account at [membership.coop.co.uk/causes](https://membership.coop.co.uk/causes) or by downloading the Co-op app. Simply spend £5 in your local Co-op (or shop online) to be entered into the prize draw. Find out more at [coop.co.uk/communities](https://coop.co.uk/communities)

Find out more at [coop.co.uk/communities](https://coop.co.uk/communities)



# CO-OP INSURANCE LAUNCHES NEW TV ADVERT

As part of our new 'Owned by you. Right by you' campaign, Co-op Insurance has launched its first ever televised travel insurance advert - a bold and distinctive ad that showcases the very best of Co-op's values

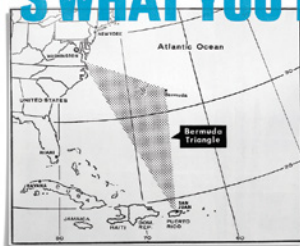
Co-op Insurance were lucky enough to be part of the new 'Owned by you. Right by you' launch - an exciting opportunity that we decided to grab with both hands!

As part of the launch, we put our Travel Insurance product centre stage and created a unique campaign with a new TV advert at its heart - an advert that would be viewed by millions of people throughout August and September.



We've already been receiving fantastic feedback from our colleagues, who have shared a lot of love for the distinctiveness and the energy we've managed to create. We are immensely proud of this advert, and we hope you loved it too, if you caught it when it was airing.

**TRAVEL INSURANCE FOR DIVING  
IN THE BERMUDA TRIANGLE,  
IF THAT'S WHAT YOU'RE IN TO.**



**CO-OP OWNED BY YOU.  
RIGHT BY YOU.**

Alongside the ad, we've also been delivering enhanced social media activity, increased email activity and a revamped webpage to better align with the advert and the overall brand of the launch.

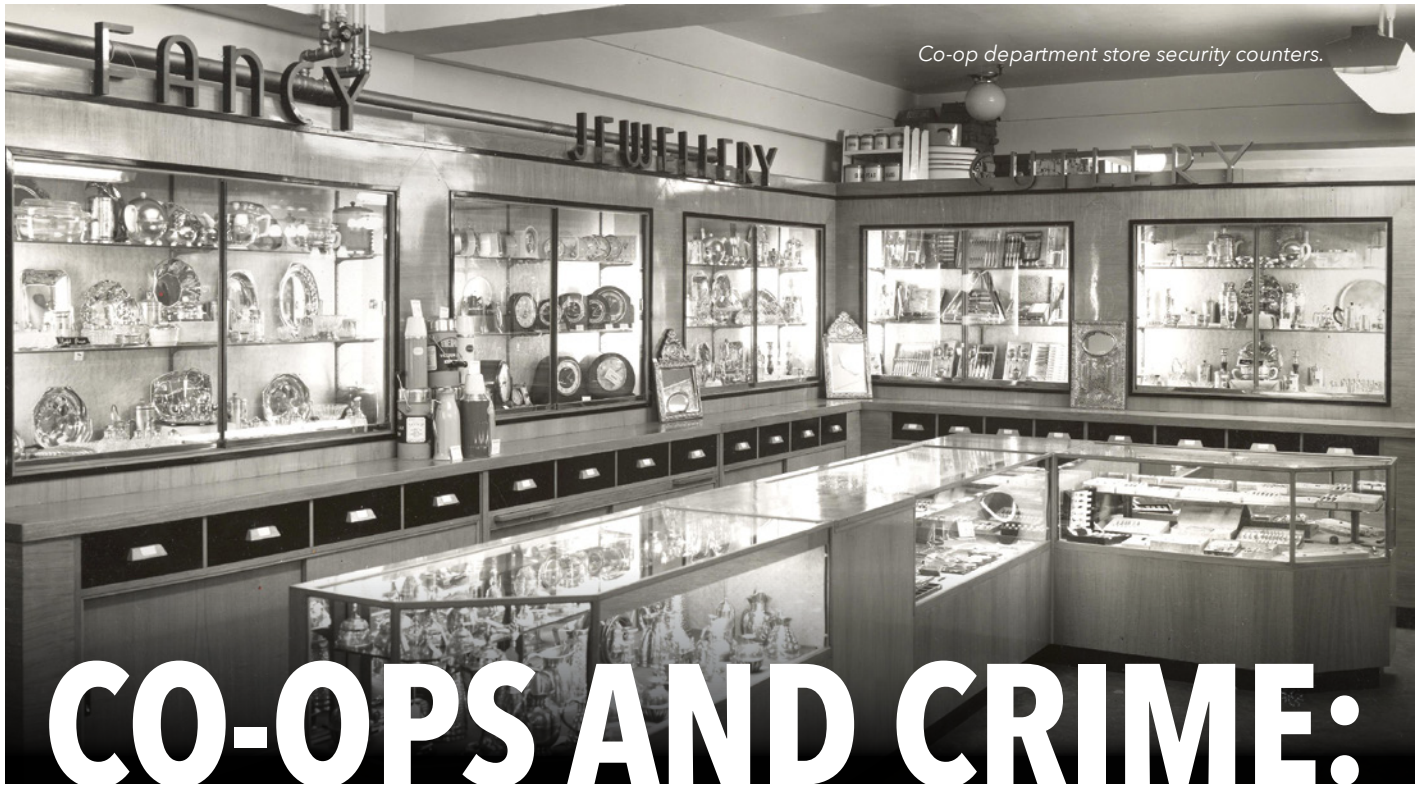
The 30-second advert was built around the new Co-op 'Owned by you. Right by you' mantra, and we're pleased to say that it's bold, distinctive and flips a number of conventions. Our aim was to create a standout in the market, showing that Co-op is walking proudly into the room and making sure consumers not only take notice, but take action!



**Travel insurance to set you free...**

If you're going on a trip this year or next, don't forget your travel insurance!  
Visit [coop.co.uk/insurance/travel-insurance](https://coop.co.uk/insurance/travel-insurance) to find out more.

**CO-OP OWNED BY YOU.  
RIGHT BY YOU.**



Co-op department store security counters.

# CO-OPS AND CRIME:

## a look through the ages

As Co-op pushes for legislation to impose stricter penalties on those who steal from stores, we take a look back at how retail crime has changed from the 1750s to the present day.

**R**etail crime in stores increased by 44% last year, and most of these incidents involved threats or violence against the staff. From opportunistic shoplifting to organised theft by criminal gangs, the response to these types of crime has been shaped by the way shopping has changed throughout history.

Until the 1750s, most people bought goods from stalls on market days and permanent stores sold luxury goods like textiles, but the growth of industrial towns saw an explosion of 'shops' to cater for new populations. Between John Kay's invention of a loom with a 'flying' shuttle in 1733 and the invention of James Hargreaves' spinning jenny in 1766, the number of shops in the UK had tripled.

More shops meant more theft and a new term 'shop-lyfte' was coined, used to describe women lifting up their skirts to hide stolen items. Court prosecutions for this sort of crime shot up in the 1800s, but although the original 1699 Shoplifting Act made stealing goods over five shillings a hanging offence, most who were caught were fined or imprisoned.

Few shopkeepers were prepared to see people hanged for the theft of food, and the rules were easy to get around by prosecuting criminals for more minor offences. Those who were transported or hanged had often committed a more serious crime, such as burglary or violence, or were prolific offenders.



Example of a 19th Century 'shop-lyfte' tactic.



power is the  
 appoint Watchers or Police, and to pay  
 them out of the rates, 12 were appointed  
 and a Captain. No Chief Constable was  
 appointed until August 1829, Mr Charles  
 Johnson of Manchester, being the first  
 and under the County Police authorities  
 When the town was incorporated in  
 April 13<sup>th</sup> 1854, it was decided to form  
 a Borough Police Force, to  
 Chief, 4 Inspectors  
 Sub-Inspectors

A page from George Crossley's notebook.



The development of professional policing from constables paid by the 'boroughreeve' (landowners) to municipal police forces couldn't prevent theft, and the hardest hit were smaller shops. Shoplifting peaked between 4pm and 7pm, and in many cases Co-operative societies opened in the neighbourhoods where deprivation was highest, so kept late hours to meet the needs of factory workers.

However, one of the biggest risks to successful trading was actually unpaid credit. Middle class customers might not settle debts right away and were also more difficult to prosecute for shoplifting. One of the reasons the Rochdale Pioneers had included 'cash trading' in their famous principles of 1844 was to prevent their members being trapped in debt, but also to protect their society from financial difficulty.

In the early days, turnover was only a few pounds a week and the impact of theft on profit (and member dividend) as well as staff and supplier fraud was clear. There must have been cause for the committee to keep a closer eye on the stock and the takings - they had fined one Pioneer (John Kershaw) for not doing the audit properly at a prior meeting, and unfortunately there were only 20 police officers in the town at the time. Contemporary diarist George Crossley wrote about the need to recruit more police in the 1850s to deal with higher levels of robberies 'with violence'.

The Co-operative News (1871-present) recorded cases of societies dealing with crime, and in some society minutes there are debates about what to do about dishonest staff as well as shoplifters. 'Girls and lads' were employed in higher numbers to wait on customers and distract shoplifters to try and prevent theft, - especially during the war years when adult workforces were reduced and rationing was in force.

Shoplifting was being redefined politically and punishments reduced as research showed that it increased during periods of economic decline, with the most routinely shoplifted goods being packaged meat, cheese, alcohol and cosmetic products like deodorant and razors.

Stacking more valuable and portable goods behind counters and on high shelves could help to prevent some of this theft, but different tactics would have to be used when societies experimented with 'self-service' in the 1950s and 1960s. As goods were now designed to be self-selected, new methods of detection and 'loss prevention' had to be used in stores and new supermarkets. The introduction of security sealed packaging, product bar codes, mirrors and 'peephole/vents', security staff, CCTV, alarm barriers and loss prevention training films were some of the developments brought in as traditional staffing was reduced. Interestingly, data published at the time showed that despite concerns, shoplifting didn't increase by more than 0.50% overall.



Northern Co-op store pre War.

## WE WANT TO HEAR FROM YOU

What are your memories of crime at work? Did you work as a cashier or security guard, or perhaps in loss adjustment or auditing? Do you remember how shoplifting was dealt with at neighbourhood branches or department stores? These are the kinds of memories people rarely think about, so it's something we're interested in capturing as Co-op campaigns for better support for their current workers.

You can contact us by email at [archive@heritagetrust.coop](mailto:archive@heritagetrust.coop) or in writing to:

Co-op Archive, Holyoake House,  
 Hanover St, Manchester M60 0AS

You can write to us anonymously if you'd prefer.

# ETHICS, SUSTAINABILITY AND POLICY HIGHLIGHTS

The Co-op Sustainability team has had a very exciting year, and it's not over yet! This autumn, we're delighted to share with you some of our highlights of the year so far...

## Science-based targets initiative (SBTi)

2024 started on a high as we became the first UK convenience retailer to have our net-zero targets validated by the SBTi. This is all about doing our fair part to meet global climate targets, making sure we reduce greenhouse gas pollution fast enough to avoid the worst impacts of climate change. The SBTi was set up by a coalition, including WWF and the United Nations to make sure business targets are in line with climate science. We're doing lots to reduce our emissions which you can read about in our annual sustainability report.

## Fairtrade 30

We're celebrating 30 years of Fairtrade this year and rolled out a new design across 40 Fairtrade products. The design is bolder and braver than ever before! We also launched our new Easter egg



and the star of the show: the 'good egg'! The good egg was a huge success, and we're pleased that 'Fairtrade fortnight' in September was a successful event.

## The One Foundation

For over 15 years, we've been raising money from the sales of our water for the One Foundation, and this year, we celebrated raising £20 million. In June, we went even further and extended donations to include sales from our ice cubes to further support the foundation.



## Co-op and RSPB Peatlands partnership

We came to the end of the first year of our RSPB Partnership to restore some of our precious peatlands, which are one of the UK's key ecosystems. The partnership will run for three years. We were very excited to learn the news back in July that one of the locations we're supporting, Lumbister, was granted the status of a UNESCO World Heritage Site!

## WWF Palm Oil scorecard

Our work has been recognised by WWF and we placed sixth globally out of 285 businesses. We were recognised for our long-standing commitment to responsible sourcing of palm oil. We go way beyond responsible sourcing though, which you can read about on the next page.

## What a year!

We've had an amazing year in the policy team so far, and we're not finished yet. We hope that you will continue to support us and the work that we do.



# Responsible palm oil: everything you need to know

Palm oil is used in almost everything, from food to cosmetics, but irresponsible palm-oil production can have a devastating effect on the natural environment. Here, we explain the concept of 'responsible' palm oil and share some of our work supporting Chester Zoo.

**P**alm oil has no smell, it doesn't taste of anything and it comes as a liquid or solid, making it one of the most versatile ingredients out there. Three quarters of globally produced palm oil is used in supermarket food products. Due to its unusual versatility, high yield and low price, it's in high demand.

## What's the fuss?

Oil palm trees thrive in tropical climates, and most of the world's supply comes from Indonesia and Malaysia. The tropical rainforests in these two countries are home to an abundance of wildlife, but to make room for oil palm trees, these forests are destroyed. Irresponsible palm oil production can be a major driver of deforestation and degradation of natural habitats.

The International Union for Conservation of Nature (IUCN) say that in Borneo, between 2005 and 2015, at least 50% of deforestation was caused by palm oil production. These forests are one of only two places in the world where the iconic orangutan lives. The orangutan is listed as a critically endangered species on the IUCN red list with the primary cause of this status being habitat loss.

## Should we boycott?

There are concerns that boycotting palm oil would lead to larger scale producers shifting their production to other oil-producing crops, which make less efficient use of the land. With lower yields and lower returns, chances are that



## CHESTER ZOO: DOING WHAT MATTERS MOST

Since 2019, we've been supporting Chester Zoo on a conservation project aiming to replant the rainforests of Borneo and create wildlife corridors. We've funded some of their reforestation efforts, which aim to reverse deforestation and restore the wildlife (including orangutans) within a former palm oil plantation that was devastated by overproduction.

Our target is to support the planting of 50,000 trees by the end of 2025.

Image courtesy of Chester Zoo.

producers would start looking for additional land to farm intensively, potentially leading to more deforestation or conversion.

The palm oil industry employs millions of people including smallholders, and in some areas it plays a huge role in poverty reduction and rural development.

We don't believe that people or retailers, like Co-op, should boycott palm oil. We do believe that we should work for better, more sustainable palm oil and that is also a view that's supported by the WWF.

## Right by you

We're committed to sourcing any palm oil used in Co-op products as free from deforestation, conversion or severe degradation of natural ecosystems. All of the palm oil used in our products is covered by one of the Roundtable on Sustainable Palm Oil (RSPO) certification schemes. RSPO sets the environmental and social standards for sustainably sourcing palm oil.





# IS IT TIME TO REVIEW YOUR WILL?

**You've made a will, signed all the paperwork and put it away for safekeeping, so you're set for life, right? Well, not necessarily. A standard will might not consider risks such as care home fees, inheritance tax or the impact of divorce and remarriage.**

**A**s you move through life, it's likely that your priorities will change, and it's important that your will continues to suit your needs as that happens. There are certain life events that act as a trigger to review your will, so you can make sure it continues to provide for your loved ones in the right way.

## **Making or breaking relationships**

A relationship ending or starting can have a significant impact on how you'd like to distribute your estate after you die. If someone new has come into your life or a previous relationship with a partner, friend or family member has broken down, you should check your will still reflects your wishes.

It's also important to know that getting married and getting divorced both directly affect the terms of any valid will you have at the time. When you get married, any existing will automatically becomes void unless it contains specific wording about your upcoming wedding. When you get divorced, the terms of your will automatically change wherever it relates to your ex-spouse. The best way to mitigate these risks is to make a new will clearly setting out your wishes.

**'What you own when you die might not be the same as when you wrote your will.'**



## Providing for growing families

Most people understand the importance of a will when it comes to providing for children, but what about when those children become adults? As children grow up, their needs and circumstances can alter dramatically, and you'll want to ensure that your will still provides for them in the right way.

You should also make sure that you've catered for any new family members who arrive. It's possible to word your will in a way that takes future children into account, but if your will doesn't accommodate new arrivals, you'll need to update it to ensure they don't miss out. For example, if you've left an inheritance to your two grandchildren, Laura and Thomas, who have been specifically named in your will, and then a third grandchild, Sophie, is born, she could miss out.

## Gaining or losing assets

Another significant risk of making a will and then never reviewing it is that your estate might not look the same when you die as it did when you wrote your will. For example, imagine you wrote a will that divided up all of your significant assets between your close relatives, then you left your remaining estate to a distant relative, because this was a small amount. If your estate then grows in value and you don't update it, that distant relative might be entitled to a much bigger share than you had intended.

On the flip side, you might have sold one of the assets you'd included in your will, meaning the close relative who was due to receive this might receive nothing.

Even if you don't have plans to sell off any of your assets before you die, the decision could be taken out of your hands, so it's still important to consider. For example, if you go into care, the local authority will look at how much you own to see if you're entitled to financial support for your care fees. The cost of care can easily run into thousands of pounds per month and can significantly reduce your estate.

## How a trust will could help

If you're married and you and your spouse want to limit how much could be spent on care fees, you may want to consider a trust will. Trust wills can work in a number of ways and can appear complex, but with the right advice, a trust will can be a simple and effective way of ringfencing some of your estate.

## LETTING YOUR LOVED ONES STEP IN IF YOU NEED THEM

Finally, have you thought about what will happen if you ever lose the ability to manage your own affairs, and who could step in to take care of things for you? Many people wrongly assume that if they're injured or become unwell and lose the ability to make decisions, their family could step in and take care of matters. In reality, no one can automatically start making decisions about your health, welfare or finances. Not even your husband or wife.

There are only two ways to give a loved one this authority. That's either by you putting a Lasting Power of Attorney (LPA) in place while you have sufficient mental capacity to, or by your family applying to the court for a deputyship order after you have lost capacity.

The latter is a very costly and time-consuming process, but many families don't learn this until it's too late. An LPA is a legal document in which you can appoint someone you trust to act as your attorney and make decisions on your behalf.

There are two types of LPA; one covers your health and welfare, and the other covers your property and finances. You can choose to put one or both types of LPA in place, depending on what you feel is most suitable.



**Offer**  
**£50**  
discount  
until 31 Jan 2025

**Book a free review of your will and estate planning and ensure your will provides the protection you need.**

A Co-op estate planning expert will review your needs and current arrangements. They'll provide tailored recommendations, helping you protect your assets and put the right plans in place for you and your loved ones.

As an *Evergreen* reader, if you choose to purchase a recommended service after your free review, you'll receive a £50 discount.

Book now: call 0330 606 9422 and quote EVERGREEN1024.

### Offer terms & conditions

This offer is available to Co-op Members who are eligible for a free legal review. Offer only available in England and Wales and is subject to a suitability assessment. The discount is only valid where the offer code EVERGREEN1024 is quoted at the time of booking an appointment, and can only be applied to Co-op Legal Services' fee for either a will (standard, mirror and trust wills) or a fully advised LPA purchased before 31/01/25. The discount does not apply to VAT or disbursements; and is non-transferable; it cannot be used in conjunction with any other discount or offer, and may not be exchanged for cash. Co-op Legal Services reserves the right to withdraw this offer at any time. Co-op Legal Services is a trading name of Co-operative Legal Services Limited, which is authorised and regulated by the SRA (567391).

# Your funeral, your way

Have you thought about your funeral? We know it might not be top of everyone's list when it comes to topics of conversation, but talking about it now can help your loved ones later.

That's why at Co-op Funeralcare we've partnered with Channel 4 to create *Celebrity Send Off*, a bold new digital mini-series where celebrities have a loved one organise a mock funeral based on what they think they would want. By sharing your funeral wishes with your loved ones, you can make sure you're remembered the way you want to be.

## Why talking matters

Whether it's a simple funeral with just the essentials, or something more unique, there are many ways you can make sure your funeral reflects who you are. Here are some of the options on offer to help make a send off truly personal.



## Personalised flower arrangements

Flowers create a beautiful focal point at any funeral, and they don't need to be traditional arrangements like wreaths or sprays. You could have them in the shape of a favourite animal or instrument, or even include a treasured item as part of the flowers, to create a truly personal tribute.

## How to start the conversation

Talking about your funeral wishes doesn't have to be taboo, or even sad. To get the conversation started you could try talking about which music you'd like, or saying if you'd prefer to be buried or cremated.

Once you've talked about your wishes with someone, it's a great time to ask them about theirs and keep the conversation going.

For more help to start your conversation, visit [coop.co.uk/conversation](https://www.coop.co.uk/conversation)





### Unique hearses

You don't have to stick to a black hearse. You can choose something a little different, from a horse-drawn carriage to a Land Rover or even a motorbike hearse. You could even choose to tailor the cortege route to pass a special place.



### Bury or scatter ashes

After a cremation, you could choose for the ashes to be buried or scattered. There are many options to consider, such as choosing to bury the ashes and marking the spot by planting a memory tree, or scattering the ashes by drone at a meaningful location.



## Scan the QR code to watch Celebrity Send Off

or go to [coop.co.uk/celebsendoff](https://coop.co.uk/celebsendoff) and be inspired to make your own decisions for a unique, meaningful send off.





# CLASSICS, WITH A TWIST!

Whether you're looking for something comfortingly festive, or want a new spin on some Christmas party classics, our Co-op cookbook has got you covered...





## MINCE PIE BROWNIES WITH BEN & JERRY'S

A twist on the classic chocolate brownie using Christmas mince pies, served with a delicious dollop of Ben and Jerry's.

### INGREDIENTS

175g Co-op slightly salted spreadable  
2 x 100g bars Co-op Irresistible single  
origin 70% cocoa dark chocolate  
1 tsp vanilla extract  
4 Co-op medium free-range eggs  
250g caster sugar  
115g Co-op British plain white flour  
40g cocoa powder  
½ tsp baking powder  
1 orange, zest only  
6 Co-op Irresistible luxury mince pies  
Edible glitter or sprinkles, optional  
Ben & Jerry's cookie dough ice cream,  
to serve

Ready in  
**45mins**

Serves  
**20**

Each serving contains

Energy	Fat	Saturates	Sugars	Salt
2305kJ 454kcal	23.9g	13.1g	37.6g	0.28g
23%	High 34%	High 65%	High 42%	Low 5%

% of adult's reference intake | Carbohydrates per serving: 55.8g

### METHOD

- 1 Line a 20 x 30cm swiss roll or brownie tin with non-stick baking paper. Heat oven to 180°C/fan 160°C/gas 4
- 2 Melt the spread in a large pan over a low heat. Once bubbling, remove from the heat and add the chocolate. Leave for a few minutes until the chocolate has melted then stir to combine
- 3 Place vanilla extract, eggs and sugar in a large mixing bowl, whisk with an electric hand whisk for three minutes until doubled in volume
- 4 Sift flour, cocoa and baking powder into the egg mixture, then pour in the melted chocolate. Finely grate in the zest of about half the orange. Fold the mixture well with a metal spoon to combine
- 5 Remove lids from mince pies, then chop the remainder into chunks. Scrape the batter into the prepared tin and level the surface
- 6 Scatter the mince pie chunks and lids over the surface and press into the batter slightly. Finely grate the remaining zest over the surface
- 7 Bake for 30 mins until surface is set, but the mixture is still squidgy. Remove from the oven and leave to cool completely
- 8 Cut into 20 pieces with a sharp knife. For the neatest brownies, chill the cooled brownies in the fridge for a few hours before cutting. Bring back to room temperature to serve. Sprinkle with edible glitter and serve with a scoop of Ben & Jerry's ice cream



### INGREDIENTS

2 pints Co-op semi-skimmed milk  
250g Co-op macaroni  
1 bay leaf  
150g leftover mixed cheeses  
(a mixture of blue, mature and  
rinded is ideal), crumbled, grated  
or cubed depending on style  
600-700g leftover cooked vegetables  
(or fresh, see tip), including sprouts,  
carrots, peas  
2 tsp Dijon mustard  
2-3 tbsp cranberry sauce  
4 cream crackers to crumble on top,  
optional

## LEFTOVER CHEESEBOARD MACARONI

Turn your party leftovers into the star of the show with this comforting cheesy creation.

Ready in  
**30mins**

Serves  
**4**

### METHOD

- 1 In your largest saucepan, gently heat the milk, macaroni and bay leaf, stirring until it begins to simmer. Cook over a low heat for about 15 minutes, stirring often, until the pasta is just cooked. Season with lots of black pepper
- 2 Meanwhile, chop the veg into bite-sized pieces
- 3 Heat grill to high. To the pan, add three quarters of the cheeses and the cooked vegetables and cook for two minutes until the sauce has thickened and the vegetables are hot. Stir in the mustard and discard the bay leaf, season with plenty of black pepper
- 4 Pour the mixture into a 1.5-2 litre heatproof dish, and scatter with the remaining cheese. Add the cranberry sauce in small blobs, and ripple through the surface with a spoon. Place under the hot grill for two or three minutes until golden and bubbling
- 5 Optional: crumble cream crackers and scatter on top to serve

Each serving contains

Energy	Fat	Saturates	Sugars	Salt
2692kJ 641kcal	22.3g	9.5g	14g	1.19g
32%	High 32%	High 48%	Low 16%	Low 20%

% of adult's reference intake | Carbohydrates per serving: 92.5g

# Time to CELEBRATE

## Happy anniversary to George and Sylvia

George and Sylvia Seabury celebrated their golden wedding anniversary in April 2024 at Bowburn Hall Hotel in County Durham with their two children and three grandchildren.

They met at Co-operative House in Nottingham in 1971. George worked in the grocery department and Sylvia in the ladies hairdressing department.

George served 38 years on the Co-op for Greater Nottingham and later the CWS. They now live in Tyne and Wear near their family.



## Happy 100th birthday to Margaret

Margaret Russell celebrated her 100th birthday in May 2024. Family and friends joined her at the Inn at Charlestown Fife for the festivities. The Provost of Fife Jim Lieshman, deputy Lord Lieutenant Clare Mitchell and local councillor Gordon Pryde also dropped by to offer their congratulations to Margaret.

Margaret has lived in the Dunfermline area her entire life. She's the widow of Adam Russell and mother of Jan and Leslie. She loves reading (her favourite author being Mark Twain) and watching a good story on television.

In her younger days, she enjoyed playing sports and dancing. She's a long-standing member of Viewfield Baptist Church and, although no longer physically able to attend services, remains in contact with fellow members.

Her first job was a secretary at a local firm, and during the war she worked at the main post office in Dunfermline. After the war she moved on, and after passing the Civil Service exam she worked at the tax office until she married Adam in 1950.



## Special birthday celebrations for Betty Davis



For her 100th birthday, Betty Davis enjoyed a massive family party in the village hall attended by family, friends and a few of her Co-op colleagues. She very much enjoys talking about the old days at the Co-op, which is unsurprising as they constituted her entire working life! Betty worked for Northampton Co-operative Society for 40 years, starting at age 14 until retirement, working in all aspects of clerical, payroll and accounts departments.

Following retirement, she was secretary of the Northants REA for 25 years until its closure. The REA became her main focus of attention during her retirement, indeed she often said she regarded it as her job, not a hobby. Betty says she has been retired now almost as long as she worked - 40 years/40 years!





# You could win a **£250 Theatre Token**

Are you looking for the perfect festive gift for your theatre-obsessed partner, friend or family member? Or maybe you've promised yourself you'd see more shows in 2025? Enter our competition to be in with a chance to win!



**T**heatre Tokens are the ideal gift this Christmas. From the biggest musicals and hottest new plays to the funniest pantomimes and stunning operas and ballets, give yourself or a loved one the gift of an unforgettable night of magic and entertainment.

You can choose from over 300 venues nationwide, including the best regional theatres and all of London's famous West End stages. Best of all, Theatre Tokens never expire so can be used into 2025 and beyond!

You can purchase Theatre Tokens online or in person at select Co-op stores across the UK.

## About Theatre Tokens

Theatre Tokens is run by the Society of London Theatre (SOLT), a not-for-profit organisation representing the London theatre industry, so any profits made go directly back into supporting the industry.

## How to win

To be in with a chance of winning £250 worth of Theatre Tokens, all you have to do is answer the easy question below and send your answer (which you'll find in this issue of *Evergreen*) to:

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

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

Remember to include your name, address and telephone number.

**How many centres does cancer care charity Maggie's have across the UK?**

- A** 14
- B** 20
- C** 24

The closing date is **Friday 17 January 2025**. The winner will be selected at random from all the correct entries received.

You can find out more on the Theatre Tokens website at [theatretokens.com](https://theatretokens.com)

# AT MAGGIE'S I FOUND SUPPORT WHEN I NEEDED IT MOST...



Cancer changes lives and can leave you feeling overwhelmed, anxious and alone. If you or someone you love is diagnosed with cancer, Maggie's can help.

**F**or many, the Christmas break is something to look forward to, but for others, managing a cancer diagnosis during the holidays can be an isolating time. During the Christmas period, people with cancer may be dealing with difficult side effects, uncertainty about the future or families may be facing the loss of a relative, all while trying to put on a brave face around people celebrating.

Maggie's is here to help. With 24 centres across the UK, our expert and professional staff are always on hand to help people find the support they need.

Khorshed Bhote, 67, found Maggie's at Christmas time, following a breast cancer diagnosis and talks about how the centre had a positive impact on her life.

During surgery, Khorshed experienced an anaphylactic shock and was placed in an induced coma for three days. After being discharged just before Christmas, she found it challenging to process the ordeal and began receiving psychological support at Maggie's in West London.

**'I would say to anyone who is thinking about seeking this kind of help, if you have to seek it, seek it at Maggie's.'** Khorshed Bhote, Maggie's centre visitor





### Khorshed said:

'I had never seen a counsellor or therapist – I didn't even know anybody who had. The first time I came to Maggie's, I felt trepidation, but the first moment you step into the centre, there is someone there with a smile greeting you. It felt so reassuring.

'Not long after I first popped in, I had my first psychology appointment with Lorena. I felt that I trusted this environment and the people in it – I don't think I would've kept coming back if I had not felt that confidence!

'The biggest relief in my first session was to be able to speak openly and honestly with someone objective about my feelings. I had been holding it all back from my family. I felt they have their own lives and they had been traumatised enough.

'I was told I could come to Maggie's as often as I wanted, whenever I wanted and could do different activities and join any group. I went home and felt that I had made the right choice.'

The Maggie's programme focuses on the things that really make a difference, like helping people get ready for treatment, money worries, helping with stress and depression, managing side effects, as well as relationships and family support. It has been shown to improve physical and emotional wellbeing, as well as helping people take control when cancer turns life upside down.

We have cancer support specialists with expert knowledge of cancer and treatment, benefits advisers and psychologists who run workshops, and 1-2-1 support for anyone with cancer and their families. We also have qualified nutritionists and instructors in yoga, qigong, Nordic walking and gentle exercise, who run groups to help with energy levels, mood, sleep and confidence.

All Maggie's centres are bright and uplifting spaces. You won't see a reception desk, signs on the walls or name badges and uniforms. There are no clocks either, as we want people to feel they can stay for as long as they need and can come back as often as they like.

Our centres are open Monday to Friday, 9am to 5pm, no appointment or referral needed, and all our support is free.

## Get in touch

You can find your nearest centre for support and information by visiting [maggies.org/centres](https://maggies.org/centres)



**Call** 0300 123 180



**Email** [enquiries@maggies.org](mailto:enquiries@maggies.org)

### Find us on



**Twitter/X:** @maggiescentres



**Facebook:** /maggiescentres

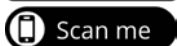


**Instagram:** [maggiescentres](https://www.instagram.com/maggiescentres)



**YouTube:** [maggiescentres](https://www.youtube.com/maggiescentres)

**If you or someone you love has cancer and you are struggling in the run-up to this holiday season, Maggie's is here to support you.**



**Find out how we can support you and your loved ones.**

Scan the QR code to find out more, discover your nearest centre and get the latest Maggie's news and updates.

# HMRC letters and what they mean

Many people can feel worried or confused when they receive the ominous brown envelope from HMRC, but rest assured we're on hand to help! Here are some examples of letters you might receive.



## Self-assessment letters

You may receive a self-assessment letter because you need to fill in a tax return. The letter could show your tax calculation for the tax year and will tell you if you either owe tax or have paid too much tax and are due a refund. There might also be a self-assessment statement showing any tax due, paid or refunded over a set period of time.

Before arranging to pay any tax due, make sure you agree with the calculations in the letter, and if you have any difficulty making the payment, get in touch with HMRC. In many cases, they can arrange for you to pay in instalments.

## Pay as you earn (PAYE) letters

Sometimes, you'll receive a letter and tax calculation if you haven't paid enough tax through PAYE. This can happen when your State pension is bigger than your tax-free allowance.

These letters and calculations can also be issued to take account of the transfer of marriage allowance. The marriage allowance lets you transfer £1,260 of your personal allowance to your husband, wife or civil partner. If you think this applies to you and you haven't made a claim, check your eligibility online as you can get up to four years of tax refunded.

## Tax refund letters

If you completed a tax refund claim form, HMRC will send you a calculation with details on how to receive the refund you are entitled to. This will probably apply if you paid too much tax on savings interest (usually for PPI repayments) or paid too much tax on a pension lump sum.

## What to do next?

Always look through the letter carefully to see if you agree with HMRC's figures. If you agree and understand why you owe tax, then pay the tax owed. If you need time to pay, call HMRC to let them know and they will help you. If you think the calculation is wrong, contact HMRC and explain why.

## Do you need help with your taxes?

If you're on a low income, you may want to consider contacting one of these tax charities for help:

**Tax Help for Older People**  
01308 488066

**TaxAid**  
0345 120 3779 (if you are younger than 60)

**TAX HELP**  
FOR OLDER PEOPLE

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 paid tax help.





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We hope you enjoy Silversurfers.



The Money and Pensions Service (MaPS) is an arms-length government body that assists people across the United Kingdom by providing free, independent guidance on a range of money matters. In this article, James Kelly (the Partnership Manager who leads MaPS' long-term relationship with the Co-op) explains the threats presented by pension scams, plus how to spot and prevent them.

# Pension scams: how to spot and prevent them

## Pension scams

Scammers can have very convincing websites and other online presence, which make them look like legitimate companies. Always check with the Financial Conduct Authority (FCA) to make sure they're registered and have a look at the FCA's warning list for unauthorised or cloned firms.

Pension scams can take many forms and usually appear to be a legitimate investment opportunity, but pension scammers are clever and know all the tricks to get you to hand over your savings. Watch out particularly for people contacting you out of the blue, or adverts claiming to offer free pension reviews or no-obligation consultations.

## Scammers claiming to be from government-backed organisations

Beware of official-looking websites encouraging you to fill in your details. This is a trick scammers use to get around the pension cold-calling ban. If you're not sure, check the FCA register at [register.fca.org.uk](https://register.fca.org.uk)

Some scammers might imply that they're part of the government-backed Pension Wise service. They do this by including 'wise', 'guidance' or 'pension' in their name. A Pension Wise free appointment offers impartial and free information and guidance on your pension options. The service will never contact you out of the blue to offer you a pension review and the only place you'll find information online about Pension Wise is on the MoneyHelper website.

## Help and advice is available





There's lots of useful information available online via [moneyhelper.org.uk](https://moneyhelper.org.uk), including further resources that may help you spot and prevent a pension scam. You can also contact MaPS directly on 0800 138 7777, or even send a query via WhatsApp using the number 07701 342 744.

**REMEMBER:** since January 2019, there has been a ban on cold calling about pensions. This means you should not be contacted by any company about your pension unless you've asked them to contact you.

As an arms-length government body the Money and Pensions Service along with our empathetic colleagues are here to help. We do not sell financial services or products but assist people with a range of financial guidance including about pensions.

## How to spot pension scams

There are a few common, tell-tale signs that mean you're dealing with a pension scam, such as:

-  the company contacting you won't allow you to call them back
-  pressure to make a decision very quickly
-  claims of tax loopholes or extra savings
-  high rates of return on your investment





# FRIENDS AGAINST

Scams are taking surprising new forms as technology advances and it's important you stay alert to the risks. Adam Carter, Senior Project Officer at the National Trading Standards (NTS) Scams Team, talks us through some of the more unexpected scams that the team are seeing.

## SCAMS

### QR code scams

Quick response (QR) codes are becoming more and more popular. They're (usually) black and white squares that are scanned using a smartphone camera, which will then take you through to some form of online content (such as a website). They're often used in places like car parks and restaurants, offering a quick and simple way for people to pay for services. Unfortunately, QR codes are often exploited by criminals who replace legitimate QR codes with their own ones directing people to fraudulent websites and payment services.



If you scan this QR code, it will take you through to the Friends Against Scams website.

### How to protect yourself

- Check the QR code for evidence of tampering. If it looks suspicious, don't scan it and alert a member of staff.
- If you're asked to download a QR code scanner onto your smartphone, be wary: these are sometimes linked to scams. Most smartphone cameras can scan QR codes without an app.
- When you scan a QR code, a link should appear on the screen for you to click on. Always check if the link looks right. If it looks suspicious, don't click on it.

### Pendant alarm scams

Recently, criminals have been targeting people who have telecare devices such as pendant alarms. They tell victims that because of digital switchovers (landline phones being moved onto a digital network), their current equipment will no longer work and they must upgrade. A lot of these scams are just a ploy to get you to share your bank details, but some will send non-approved, faulty equipment that won't work in an emergency.

### How to protect yourself

- If you or a loved one has one of these devices, contact the company or authority that originally set it up. Ask them directly about any digital switchovers to make sure your current system will continue to work.
- If you're contacted out of the blue, verify the information you've been given by visiting the TSA website to check if the company is registered with them. Visit [tsa-voice.org.uk](https://tsa-voice.org.uk)

If you think you've been a victim of any of these crimes, call your bank immediately and ask for any future payments to be stopped. You may also be entitled to some or all of your money back. You should also report the crime to Action Fraud, either online or by calling 0300 123 2040.

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





## DOCTOR'S CORNER

Lisa Gunn is a Mental Health Prevention Lead at Nuffield Health. Although Lisa 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.

# HOW TO TACKLE FINANCIAL ISOLATION THIS WINTER

As the days get shorter and the weather gets colder, winter can be a lonely and hard time for many – especially as the cost of necessities, such as energy bills, continues to rise, putting more people at risk of financial isolation than ever before.

**T**he above statement rings true for those of retirement age in particular, as they're likely to use more energy during the winter months and often the cost of living is increasing more quickly than their income.

### The link between financial health and mental health

When it comes to your financial situation and mental health, they are most certainly intertwined. According to statistics from the Money and Mental Health Policy Institute, half of adults in debt have mental health issues and 86% said their financial situation had made their mental health worse.

Financial worries can take a severe toll on mental health, causing anxiety and/or depression, and without adequate support, these concerns can erode an individual's confidence and sense of identity. This may also impact their ability to reach out for help, causing them to feel isolated.

Older people are known to be more isolated during winter, however, the effects of isolation may be further exacerbated by the cost of rising energy bills, which force individuals to skip meals or stay home more than usual to save money.



For free articles, advice and support tools, visit: [nuffieldhealth.com/mental-health-support](https://nuffieldhealth.com/mental-health-support)  
Or, for further resources, visit: [nhs.uk/mental-health](https://nhs.uk/mental-health)



# SO, HOW CAN PEOPLE AVOID FINANCIAL ISOLATION THIS WINTER?

1

## BE VOCAL ABOUT MONEY ISSUES

A problem shared is a problem halved and that applies to money worries. Reach out to a friend or family member to ease the burden and reduce any anxieties you may have about your financial situation. If you're feeling isolated, try and connect with someone once a day online or on the phone, or invite them over for a cup of tea and a chat.

If you don't have someone close who you can chat with for support, or would rather talk to someone in confidence, online advice hubs such as Mental Health and Money Advice ([mentalhealthandmoneyadvice.org](https://www.mentalhealthandmoneyadvice.org)) exist that cover money and financial problems. Alternatively, mental health charities such as MIND (0300 102 1234) or the Samaritans (116 123) offer support.

2

## PRACTISE MINDFULNESS AND SELF-CARE

While you may feel like you're in a vicious cycle as money troubles continue, it's important to focus on the things you can control daily. Take five minutes out to breathe, calm your mind and focus on the things you have to feel grateful for. Concentrating on your breathing can be a massive help and can decrease the body's stress response.

Treat yourself how you would like to be treated - with compassion and kindness, and remember that you're not alone and will get through this.



3

## PRIORITISE PHYSICAL HEALTH

In times of uncertainty, it's more important than ever to prioritise your physical health and doing so doesn't need to cost anything. While going to the gym may not be on the agenda, remaining active and taking a short walk outside can be hugely beneficial for your mental health and ease stress and anxieties caused by money troubles.

Plus, maintaining a sleep routine and balanced diet, avoiding drinking too much alcohol or stopping smoking can increase feelings of wellbeing.



5

## SEEK ADDITIONAL SUPPORT

If you find yourself experiencing ongoing low moods or feelings of loneliness or isolation, it might be worth reaching out to a mental health professional for support. They can advise you on options available to support your emotional wellbeing, such as Cognitive Behavioural Therapy (CBT) where you learn techniques such as focusing on what you can control and developing a better relationship with your finances.

In addition, don't forget you may be able to access monetary support. The government has benefits and schemes currently available to utilise, such as pension credit and housing benefit or cold weather payments. Meanwhile, some energy suppliers offer discounts for pensioners, charitable trusts or funding schemes to help people in crisis.



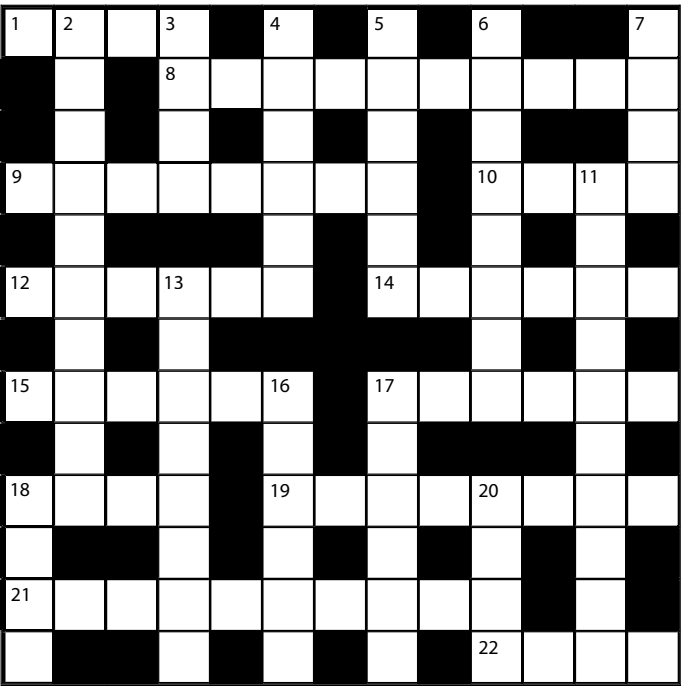
4

## MAKE REASONABLE ADJUSTMENTS

While you may feel the need to use more energy during the winter, there are some things you can do to cut down on your spending. Opting to run the washing machine at a low temperature, utilising heating controls and timers, turning off radiators in rooms not in use and checking for draughts are all great ways of preserving and saving money on your household bills.

# Puzzle time

Exercise your grey matter with our fun puzzle page.



## Across

1. Playing cards with a single spot (4)
8. Original couple in the Bible (4,3,3)
9. Reptile of the Mesozoic era, reaching an enormous size in many species (8)
10. Tehran is this country's capital city (4)
12. The Red Cross has its headquarters in this city (6)
14. Beer mixed with lemonade (6)
15. Lion, tiger or leopard (3,3)
17. Plant cultivated for its oil-rich seeds (6)
18. Elsa's younger sister in the movie 'Frozen' (4)
19. Large burial ground (8)
21. Great Britain's 800 metres gold medallist at the 2024 Olympic Games (10)
22. Irish singer-songwriter who had a hit single with 'Orinoco Flow' (4)

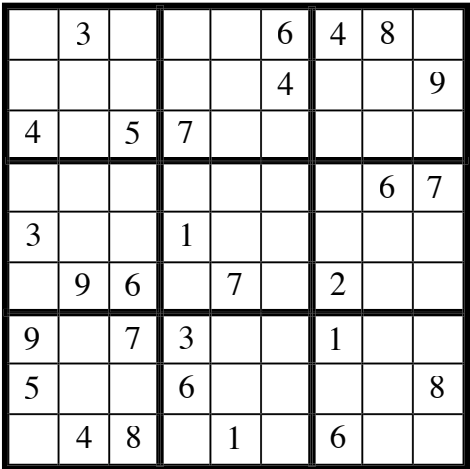
## Down

2. Singer who made a triumphant appearance at the opening ceremony of the 2024 Olympic Games (6,4)
3. Edible starch obtained from a palm (4)
4. And 5 Down. Democratic candidate in the 2024 US Presidential contest (6,6)
5. See 4 Down
6. Most senior commanders of a navy (8)
7. Director whose films include 'Lawrence of Arabia' and 'Doctor Zhivago' (4)
11. Tennis legend whose playing career ended at the 2024 Olympic Games (4,6)
13. Act of giving one thing and receiving another in return (8)
16. Strategy carefully planned to achieve a specific end (6)
17. Triangular savoury pastry fried in ghee and containing spiced vegetables (6)
18. Continuous dull pain (4)
20. In north-east England, Newcastle stands on this river (4)



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.

## Coopdoku



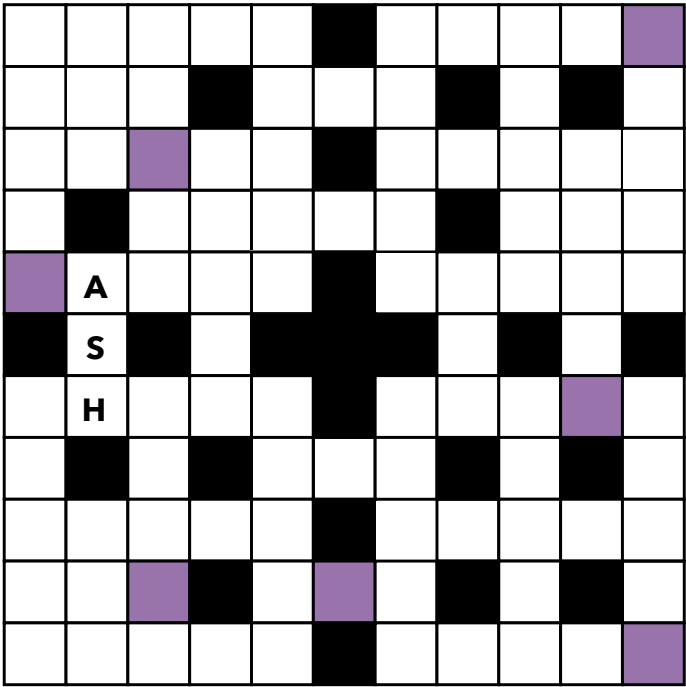
## Answers to the last issue's crossword

- Across:** 1. The Traitors 9. Healthy 10. Bugle 11. Futon 12. Ukraine 13. Impact 15. Meteor 18. Cupcake 20. Plumb 22. Evita 23. Ferrari 24. Vapour Trail
- Down:** 2. Heart 3. Titanic 4. Asylum 5. Tiber 6. Ragtime 7. Chaffinches 8. Peter Rabbit 14. Paprika 16. Emperor 17. Heifer 19. Alamo 21. Umami



# Word Fit

You must fit all the words into the grid. Once the grid is complete, rearrange the letters in purple squares to form the name of a US President.



3 letters	5 letters		
AXE	ABOUT	GREEN	READY
EYE	ADEPT	HANDS	REIGN
NOD	AGILE	LANES	ROUGH
ORE	ALOHA	NOISE	RURAL
OWL	BEARS	NOTES	SWANS
OWN	BLOWN	OPERA	TEENY
RUE	CANOE	ORDER	TITAN
URN	CHANT	PUNIC	UNION
WOE	ENEMY	REACT	YEARN

## 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 Friday 17 January 2025.**

Name

Address

Tel no.

Scribble space

## Competition winners

<b>Coopdoku</b> Mr L Clegg - County Durham	<b>Crossword</b> Mr S Whiting - Suffolk
<b>Word Fit</b> Mrs S Dalby - Northumberland	<b>Classic Lodges</b> Mr P Hillman - Derbyshire
<b>Ruark Radio</b> Mr T Wardle - Reading	

## Access for all

**Evergreen is available in large print, and on tape or CD.**  
**Please ring:** 0330 606 9470  
**Email:** evergreen@coop.co.uk  
**or write to us at:** Evergreen, Pensioner Welfare Team, Co-op Pensions Department, Dept 10406, 1 Angel Square, Manchester M60 0AG

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# REA

# NOTICEBOARD

## MANCHESTER REA

Our outings this year seem to have had a rather wet theme!  
Our first trip was out on the Peaks Canal from Whaley Bridge,  
and we have also had a visit to the lakes which involved a trip  
on a boat.

The AGM was held in May at Angel Square and thanks to the catering facilities a very successful buffet lunch was served. In addition to this, we had a visit to Llandudno in July, and by the time you read this we should have had another visit to York.

We enjoyed a meal at the Marco Pierre White restaurant in the Holiday Inn on Salford Quays on 31 October and visited the Christmas market at Chatsworth House on 19 November. Our usual Christmas lunch is arranged for Friday 13 December at the Mercure Manchester Piccadilly hotel. Thank you to all the members who support our activities!

**Brian Rains**  
Chairman



### Enfield REA

Following on from our annual dinner in January, the committee have been able to book many varied entertainers for our monthly meetings, much to the delight of our members! We're pleased to report that in the second half of this year, several new people have come to entertain us. Our attendance from all members has been excellent this year.

Next year we will be celebrating our 45th birthday - quite an achievement!



### Contact your REA

#### Enfield

Secretary: Iris Jenkins  
Tel: 020 8804 8716

#### Manchester

Tel: 07740 417701 (Monday only)

#### North Eastern

Secretary: Mrs Lydia Humphrey  
Tel: 0191 410 4947