

Spring 2026

# Evergreen

The magazine for Co-op retired colleagues

**Win**

a family cooking  
experience to  
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**co  
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# HELLO EVERYONE



**I do hope you're well. To be honest, I didn't enjoy the winter much, but then it does always make me appreciate the lighter, brighter and hopefully drier months that follow.**

My eldest daughter is getting married in May at a largely outdoor venue (in the UK!), so we definitely need the weather to do us a favour. I'm very proud and delighted for her but also astonished at how she - or indeed how I - can be old enough for this to happen. She may be 30, but a part of me still thinks of her as being 3!

**Speaking of things changing, I have some news to tell you: this is going to be our last edition of *Evergreen*.**

Our much-loved magazine has been running for many years, but a combination of huge increases in the costs of production and postage, alongside considerably less engagement as reader habits change, means that it's time for *Evergreen* to retire. Even long-serving magazines deserve a good retirement! However, while this is goodbye from *Evergreen*, it's absolutely NOT goodbye from the Co-op.

From a pension perspective, our schemes have never been in better shape. As many of you know, increasing the security and certainty of members' pension benefits have been longstanding priorities for the Trustees and our Co-op. The last few years have seen particularly positive steps with the insurance of the Pace Scheme, which not only benefits Pace Scheme members but also effectively increases security for the United and Somerfield Schemes too. If you receive a pension from one of our pension schemes, you'll continue to receive updates. If you need any information about your pension at any time, just get in touch with the team looking after your scheme. All current contact details are shown on page 31, and we've also included contact details for many of the regular contributors to *Evergreen* over the years so that you can stay in touch with them too.

From a Co-op perspective, I know most of you will already be members, but if not, what's stopping you, given everything that Co-op Membership offers? The Co-op App is a great way to access fantastic member-only offers on a wide range of products and services right across our businesses. Plus, there are opportunities to choose a local cause to support, chances to join in with events/quizzes and to have a say in how our Co-op is run. Please see page 7 for more details.

It's been a real privilege to write this column, and great credit goes to Brian Green and Jackie Carr for their efforts over the years in managing to produce such a consistently engaging magazine.

Thank you to those past and present for the wonderful stories, articles and pictures you've shared. Thank you for reading and thank you for being - and continuing to be - great co-operators.

All the very best to you and your families.

Gary Dewin, People Director



## HI EVERYONE



**I hope you're keeping safe and well. Although 2026 is well under way for all of us, I know this message comes just after the publication of our Annual Report and Accounts, outlining how our Co-op performed in 2025.**

You will have seen from our report that it was a unique and challenging year. Our marketplaces shifted and shoppers' spending habits changed. As my 53,000 colleagues continued to work hard and keep pace, we also faced a criminal cyber attack, a subsequent loss of

transactions in our Food business and significant cost increases across all our businesses.

This had a bearing on the Group's financial performance but presented an opportunity to take stock and consider even greater potential for our Co-op. Our appetite to achieve, innovate, deliver and disrupt stayed with us in 2025.

We launched a new Group Commercial and Logistics department to create savings and efficiencies for us and our partners. We found new ways to reward and support our colleagues, with incentives for everyone, new neonatal care leave and more paid leave for those who experience pregnancy loss.

Even our cyber attack went on to drive positive outcomes. We piloted a new programme of workshops with social impact business 'The Hacking Games', guiding talented young Co-op Academy students towards bright futures in cybersecurity.

We saw active membership exceed seven million before the end of the year, as we continued to return value for members and contribute to the UK's overall economic stability and wider growth ambitions. Backing Britain remains a priority in 2026.

As you might have read elsewhere, I will have stepped down as CEO by the time you read this. It was important for me to use my last note, in our last *Evergreen*, to reassure you that co-operation amongst our members, our colleagues and with others is keeping our Group strong, with the agility to adapt and lead meaningful change - even after 180 years. Thank you for your loyalty and support of everything we've done, and will continue to do, within our Co-op and beyond.

Please look after yourselves.



Shirine Khoury-Haq, Former CEO,  
The Co-op Group

## HELLO EVERYONE

**After many happy years, the time has come for me to retire. I began working at the Co-op in 1996 as a switchboard operator, and it's hard to believe how quickly the years have passed. My first day was Monday 17 June, but the bomb on Corporation Street (just down the road from New Century House) had gone off on the Saturday, so all the Co-op offices were closed for safety checks until Tuesday! I started my role in Pensioner Welfare in June 2001, looking after all our retired colleagues.**



Working here has been a privilege. I've had the opportunity to be part of a team that genuinely cares about its retired colleagues, and I've always been proud of the work we do. Over the years, I've met so many supportive, dedicated and friendly people who've made coming to work a pleasure.

I've learned a great deal, shared plenty of laughs and made memories that I'll always treasure. I'm incredibly grateful for the support, teamwork and friendships I've experienced throughout my time at the Co-op.

As I say goodbye, I'd like to wish everyone all the very best for the future. Thank you for making my journey here such an enjoyable and rewarding one.

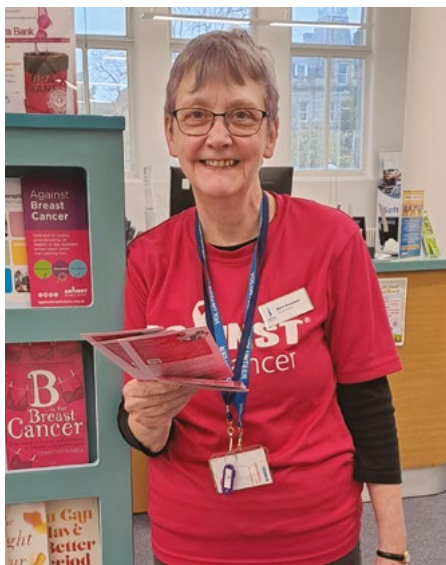


Jackie Carr, Pensioner Welfare Officer

# POSTBAG

## BERNI'S BRA BANK

Berni wrote in to share what she gets up to when she's not examining or chaperoning children at the youth theatre!



hand them to me everywhere: in church, at yoga classes, in the pub, outside my flat - the list really is endless. It's certainly a conversation opener, and it never fails to make me smile how quickly word spreads once people know you're 'the bra lady'!

My aim since starting the project in September 2021 has been to reach a full metric tonne, which would raise £700 for ABC. I'm delighted to say I'm firmly on track, and with my next dispatch later this spring, I'll finally crack it.

One of the real highlights of my involvement came recently, when I was invited to an open day at ABC's research labs at the University of Southampton.

It was fascinating to meet the team, learn more about the cutting-edge research they're doing and see first-hand how fundraising efforts like the bra recycling scheme directly support their work.

As a result of my collections, I've also received some lovely recognition, both from ABC and closer to home. My story was featured in ABC's autumn magazine *Together*, the *South Lancashire Leader* (an SI magazine) and I was also included in the Southport University Extension Society newsletter - a real honour, and a reminder that small actions can add up to something much bigger.

By Berni Reynolds

Over the past few years, I've been very busy running my own bra bank collections in support of the Against Breast Cancer (ABC) bra recycling scheme, a 'women supporting women' project I brought to Soroptimist International (SI) of Southport. The scheme collects unwanted or unloved bras and uses them to raise vital funds for breast cancer research, generating £700 per tonne. Bras that can be reused are sent to support small businesses in developing countries, while others are responsibly recycled, helping to reduce landfill waste at the same time.

Over four years, I've sent almost 930kg of bras to the recycling plant. I've become so well known for my efforts that people



**WELL DONE, BERNI, FROM EVERYONE AT THE CO-OP!**

To find out more about bra recycling in your area, including where to send any bras you'd like to donate, visit [againstbreastcancer.org.uk/recycling/bra-recycling](https://againstbreastcancer.org.uk/recycling/bra-recycling) or scan the QR code below.



# INTRODUCING THE CO-OP YOUNG MEMBERS' GROUP!

Our Young Members' Group has been working hard to support the Co-op in its mission to make membership work better for young people.



**H**ello, we're Caty, Remell, Tom, Nishika, Ivan and Iqra. We're a core team of six Co-op members aged between 16 and 25, and we work with the Co-op for a few hours each month to share our voices, thoughts and ideas. We also help the Co-op connect with more young members to make sure our collective voice is heard across the business.

## Shaped with young members, for young members

We've loved working with our Co-op colleagues over the last 12 months, trying to learn how we can make membership work even better for others our age. We've already heard from thousands of young people, keen to help us understand what young members want and need from the Co-op, and now we're working with teams to build what we've learned into future plans.

The best part is that the Co-op is already responding to our feedback. Part of that response has been to make it easier for young people to take part in the AGM by reducing the spend threshold required to get a vote - something we've heard is a barrier for young members. We also helped test a new employability toolkit, which has since been made available for free to all members and the wider community.

## Looking to the future

Good stuff is happening, and there's more coming up! This year, we want to understand what it really means to be a member-owner of a co-operative, and why that's different to other types of businesses, so more young members can understand our Co-op and hopefully take part in it. We want to encourage more young members to vote at our AGM and make sure their voices are heard.

We're collaborating with the Co-op Foundation to launch an annual survey for young members to help us dig deeper into the issues they've told us are important to them. We'll be asking young members for their views and experiences to help ensure the work of the Co-op Foundation and the Co-op Young Members' Group continues to meet their needs.



## GET IN TOUCH

To learn more about the Co-op Young Members' Group, visit [coop.co.uk/CYMG](https://coop.co.uk/CYMG). You can contact the group via email at [coopyoungmembersgroup@coop.co.uk](mailto:coopyoungmembersgroup@coop.co.uk) or follow [@coopyoungmembers](https://www.instagram.com/coopyoungmembers) on Instagram.



From weekly personalised offers to having a real say in how your Co-op is run, there's so much more to enjoy when you take your Co-op Membership online.

Co-op Members save more. With Member Prices on everyday food items, as well as exclusive discounts across Funeralcare, Insurance and Legal Services (England and Wales only)\*. But that's only the beginning!



# GET MORE FROM CO-OP MEMBERSHIP

Online and in the Co-op App, you can also:

- ✓ save on the things you buy most with weekly personalised offers
- ✓ support a local cause close to your heart, with a share of Co-op's profits donated to help
- ✓ have your say on how the Co-op is run - from shaping our products to campaigning for change
- ✓ be among the first to hear about new offers, deals and opportunities to get involved by signing up to membership emails.

You can let us know how you want to hear from Co-op at any time through your online account or the app.

Visit [coop.co.uk/membership](https://coop.co.uk/membership) to get started today.

## Join the conversation

Every month, members are invited to take part in discussions about the future of Co-op Membership - sharing views, hearing from other members and discovering new ways to make the most of their benefits. Find out more at [coop.co.uk/joinin](https://coop.co.uk/joinin)

## Need a helping hand?

If you'd like extra support getting online, Co-op's network of Member Activators works within local communities to help members make the most of their membership. Find your local Member Activator at [coop.co.uk/member-activators](https://coop.co.uk/member-activators) or ask in-store.

## Even more in the Co-op App

The Co-op App puts your membership in your pocket! Through it, you can:

- ✓ select your weekly personalised offers
- ✓ choose your local cause
- ✓ enjoy regular chances to win with monthly Member Prizes and in-app games
- ✓ vote in the AGM\*\*, helping to shape Co-op leadership and priorities.

You can download the app at [coop.co.uk/coop-app](https://coop.co.uk/coop-app), or scan the QR code on this page using your phone camera.



\*Member benefits are not available in independent co-operative societies, some Co-op Live concessions stores, Co-op franchise stores or in non-Co-op branded stores (such as Nisa). Exclusions and restrictions apply. Full terms available at [coop.co.uk/terms/membership-terms-and-conditions](https://coop.co.uk/terms/membership-terms-and-conditions)

\*\*AGM voting requires qualifying purchases totalling £100 in the previous year. Find out more at [co-operative.coop/get-involved/aggm](https://co-operative.coop/get-involved/aggm)

^£1 joining fee applies. For full membership terms, visit [coop.co.uk/terms/membership-terms-and-conditions](https://coop.co.uk/terms/membership-terms-and-conditions)

**Not a member yet? Sign up for Co-op Membership today^ and start enjoying the benefits straight away.**

# DREAMSEATS



## Bag your 'Dreamseats' with Co-op Live

We're giving thousands of Co-op members the chance to win Dreamseats - premium live music experiences at Co-op Live and some of the UK's biggest festivals.

### Co-op Live Dreamseats

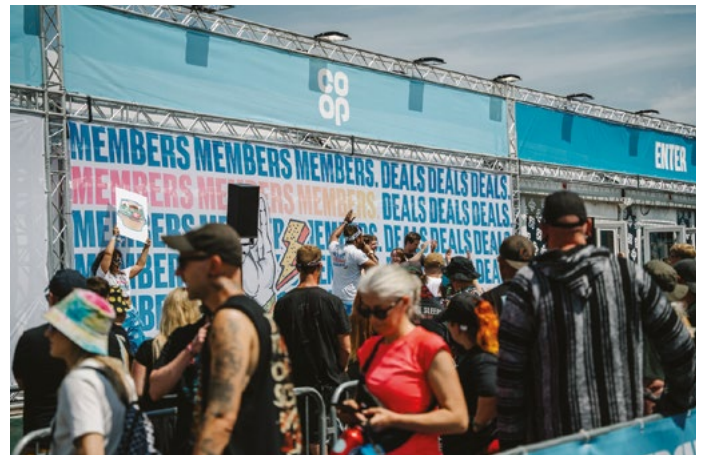
We're turning up the volume on our Dreamseats experience at Co-op Live. From a dedicated premium entrance, guests can head to Level 2's Dreamseats Lounge to soak up the pre-show atmosphere with Co-op hot food and drinks. When it's time for the main event, they'll take their seats on the Dreamseats terrace for unrivalled views of the stage. Even when the music stops, the night doesn't have to - guests can head down to the Hideaway, our exclusive, intimate bar on Level 0.

There are plenty of ways to unlock the Dreamseats experience throughout the year, from buying promotional products in-store to entering member ballots and prize draws. To be in with a chance of winning, sign up to our member newsletter for details of the monthly ballot, and keep an eye on in-store promotions, the Co-op App and our social media channels.

### Festival Dreamseats

Co-op members can win hundreds of festival Dreamseats at eight of the biggest UK music festivals this summer. Simply pick your festival and we'll handle the rest.

There will also be chances to win unmissable Dreamseats experiences for you and three friends. It's the full premium



festival experience: weekend camping tickets, a 'side of stage' moment with an exclusive Dreamseats camping chair, a pre-pitched tent and £500 added to your Co-op member wallet.

Our festival Dreamseats competitions run until 30 May for the 2026 season, so keep an eye on the 'Discover' tab in the Co-op App to enter! Download the app by visiting [coop.co.uk/coop-app](https://coop.co.uk/coop-app)

For more information on Dreamseats, including our current prize draws, visit [coop.co.uk/dreamseats](https://coop.co.uk/dreamseats)



# Win a family cooking experience to remember

Enter our competition to win a place on one of The Avenue Cookery School's much-loved cooking workshops - a wonderful day out to enjoy with family!



One lucky winner can choose a class for two adults, or opt to share a session with the grandchildren, making it the perfect opportunity to spend quality time together while learning something new.

The Avenue Cookery School is a family-run school based in South-West London. On arrival, guests are welcomed into fun, hands-on sessions led by expert chefs, who guide you step by step through preparing delicious dishes from scratch. There's plenty of time to cook, chat and enjoy the relaxed atmosphere, and best of all, everyone sits down together at the end to enjoy the food they've made. It's a delightful experience for food lovers of all ages, and a lovely way to create lasting memories around the table.

They offer over 80 classes and experiences to suit all interests and abilities, from short, sociable public classes (sometimes delightfully boozy!) to intensive one and two-week courses. We also run corporate team-building events, private celebrations, hen parties, children's cookery parties and online masterclasses - there really is something for everyone!

Join the mailing list for more competitions, delicious recipes and updates. Visit [theavenuecookeryschool.co.uk](http://theavenuecookeryschool.co.uk)



## How to win

To be in with a chance of winning this cooking experience, 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.

**Who wrote the 1925 novel, *Death of a Millionaire*?**

- A GDH and Margaret Cole
- B Agatha Christie
- C Henry Wade

The closing date is **Friday, 19 June**. The winner will be selected at random from all the correct entries received.

*The Avenue*  
COOKERY SCHOOL

### Terms and conditions

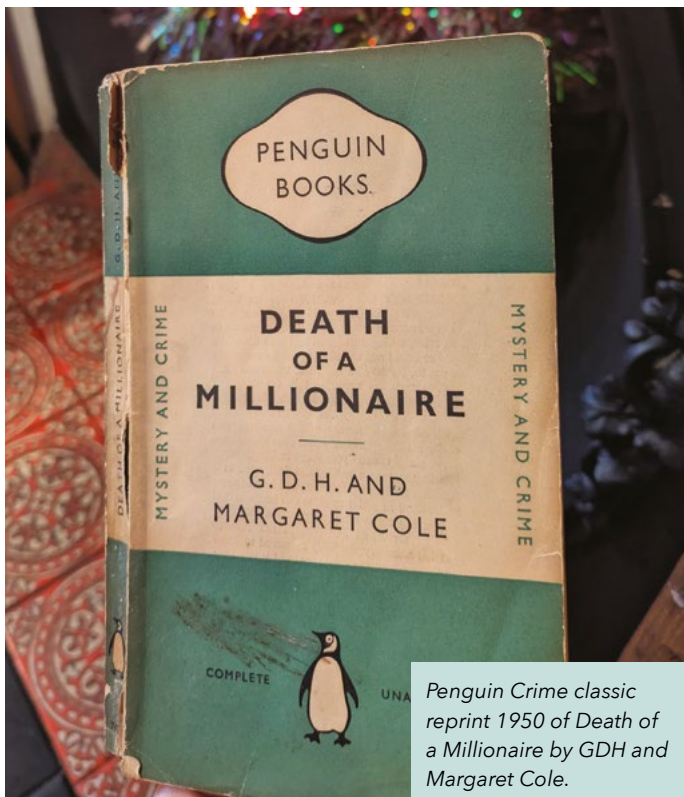
The prize is for a cooking class at The Avenue Cookery School, with a total prize value of £150. The prize is subject to availability and must be booked in advance. The prize must be redeemed within one year of the winner being notified. The prize is non-refundable and non-transferable, and cannot be redeemed for cash or shop products.

The prize cannot be used in conjunction with any other offer or promotion. Some classes may be age-restricted, and minimum age requirements will apply and will be advised at the time of booking. The winner will be selected at random from all correct entries received by the closing date. The decision is final and no correspondence will be entered into.

# Co-op Heritage book club: 'Death of a Millionaire' (1925)

Warning: spoilers ahead!

Most of the books we have in our archive are labour and political histories. One history, written in 1944 by George Douglas Howard Cole, outlines a hundred years of co-operative retail trade.



Known as 'Douglas', Cole was a socialist Oxford professor committed to co-operatives, and he wrote extensively about social economics and political reform. He married fellow writer Margaret Postgate in 1918, and the couple embarked on a series of 28 novels during the 'golden age of detective fiction', later joining Agatha Christie and other mystery writers in forming 'the Detection Club' in 1930.

Each wrote for the other to critique and edit the drafts, and in *Death of a Millionaire*, their regular sleuth, Superintendent Wilson, solves his cases the same way - with the help of his wife, Mrs Wilson.

It's unusual to find something fictional in our materials, so today we'd like to invite you to join our Co-op Heritage book club! Here's our summary of *Death of a Millionaire* by GDH and Margaret Cole, first published in 1925.

## Plot summary

The novel opens in a discreet London hotel, where wealthy American Hugh Radlett - who vanished eight years earlier - suddenly reappears. Shortly afterwards, a trader named Culpepper claims to have witnessed Radlett's murder, telling police the body was removed in a trunk. Suspicion initially falls on Radlett's secretary, Rosenbaum.

We soon discover that Radlett is central to a lucrative and controversial mining scheme backed by the new Soviet government, designed to attract British investment. Among those involved is the Earl of Ealing, who - alongside Superintendent Wilson - begins searching for the beneficiary of Radlett's will: a Canadian named John 'Jack' Pasquett.

'More than a fireside 'whodunnit', *Death of a Millionaire* offers a sharp commentary on the social and economic tensions of its time.'

The Earl sends his nephew, Arthur Wharton, across Europe to track Jack down. During the journey, Arthur meets a charming Canadian traveller - who's soon revealed to be Jack himself - and develops an unrequited affection for him.

Arthur and Jack are sent to Russia to help establish the mining project, working closely with local co-operatives, but soon, Arthur begins to question Jack's story, while Superintendent Wilson uncovers further inconsistencies. It emerges that Culpepper's daughter, Norah, is secretly involved with Jack and has provided him with a false alibi, helping him travel between Britain and Europe by motorboat at the time of the supposed murder.

Eventually, Wilson reveals the truth: there was never a body in the trunk, and no murder at all! The crime was an elaborate fraud designed to make it appear that Radlett had only recently died, allowing Jack to inherit under the terms of the will. In reality, the true Radlett had died years earlier in Siberia, buried under Jack's name. A handwritten autobiography later reveals Radlett's past in a County Durham mining family, where trade union loyalties had turned him and Jack into bitter enemies.

**The book also works as a social satire, poking fun at capitalists, military figures and the nobility, while touching on wider political issues of the era.**

Although the fraud is uncovered, Jack escapes with Norah, and the pair begin a new life abroad under the name Mr and Mrs Pearson.

### Closing thoughts

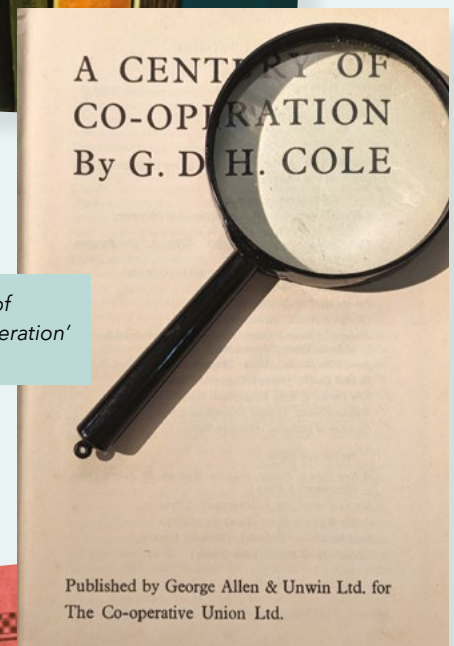
While not regarded as a classic on the scale of *The Mysterious Affair at Styles* (1920), *Death of a Millionaire* stands apart from the cosy country-house mysteries popular at the time. Blending thriller elements with police procedural storytelling, Superintendent Wilson frequently relies on the help of his wife and ordinary people rather than aristocrats or social elites.

The book also works as a social satire, poking fun at capitalists, military figures and the nobility, while touching on wider political issues of the era. Figures such as the Earl of Ealing and the blustering General Sir Evan Bunker are portrayed as far less trustworthy - and often more ridiculous - than servants, workers and Russian miners.

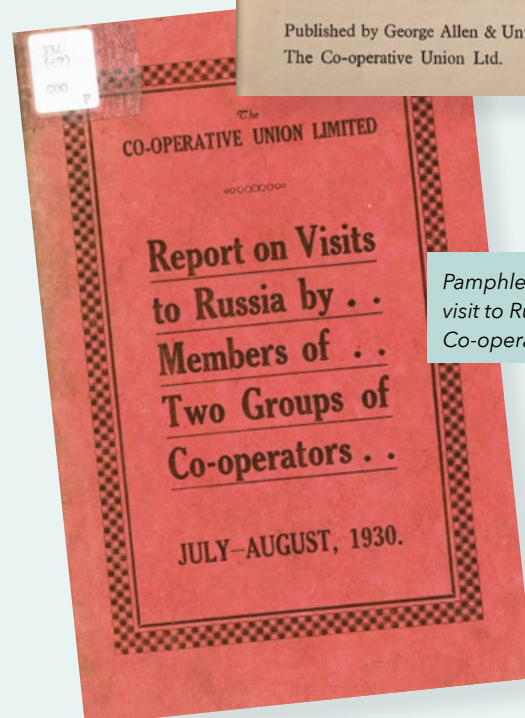
More than a fireside 'whodunnit', *Death of a Millionaire* offers a sharp commentary on the social and economic tensions of its time, while remaining an engaging and unconventional detective story that can still be enjoyed today.



The spine of 'A Century of Co-operation' by GDH Cole.



The opening page of 'A Century of Co-operation' by GDH Cole.



Pamphlet report of a visit to Russia - 1930 Co-operative Union.



# WHY IT MIGHT BE TIME TO REVIEW YOUR WILL

You've made a will, signed all the paperwork and put it away for safekeeping. Job done, right? Well, not necessarily. Many people think a will is something you do once and never have to revisit, but life doesn't stand still, and neither should your will!

**H**ere are four reasons why it's worth taking another look at your will, and why doing so can make all the difference for you and the people you care about most.

## 1 Making or breaking relationships

Marriage, divorce and new relationships can have a big impact on your will. Did you know that getting married automatically invalidates any existing will, unless it specifically mentions your upcoming wedding? That means if you've tied the knot and haven't updated your will, it may no longer be valid.

Divorce also changes things. While your will doesn't become invalid upon divorce, any references to your ex-spouse are automatically altered. This can lead to unintended consequences, such as gifts or responsibilities being reassigned in ways you didn't plan.

## 2 Providing for growing families

Most people understand the importance of having a will when it comes to providing for their 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.

Another important consideration is whether your will reflects any new additions to the family, such as grandchildren or those who may arrive in the future. It's possible to word your will in a way that takes into account children yet to be born, but many wills don't do this. If yours doesn't, updating it is essential to make sure every new family member is included equally.

A good rule of thumb is to review your will whenever your family grows or changes. That way, everyone you care about is included.

### 3 Gaining or losing assets

The assets you have today may be very different to the ones you had when you first wrote your will. This means that your loved ones might not be provided for in the way that you had intended. For instance, you may have left the bulk of your assets to close relatives, with only a small remainder passing to a distant relative. If your estate increases in value and the will isn't updated, that remainder could become a much larger inheritance than you originally planned.

Even if you don't plan to make big financial changes, life can surprise you. If you need long-term care in the future, the cost can quickly eat into your estate, which can significantly reduce what you leave behind.

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

### 4 Giving your family the power to protect you

Something many people don't realise is that if you lose the ability to manage your own affairs, through illness, accident or age, your family can't automatically step in to make decisions for you. Not even your spouse. The only way to give someone legal authority to act on your behalf is through a Lasting Power of Attorney (LPA) or, if this is no longer possible, through a court-appointed deputyship order. The latter is expensive and time-consuming, and many families only discover this when it's too late.

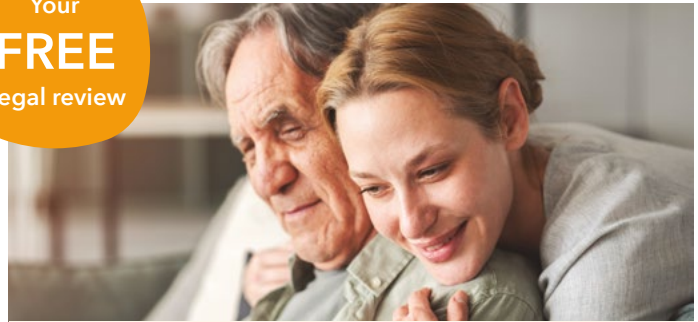
An LPA is a legal document that allows you to appoint someone you trust to make decisions about your health, welfare, property and finances if you can't. There are two types: one for health and welfare, and one for property and finances. You can choose to set up one or both. Putting LPAs in place while you have capacity is one of the most important steps you can take to protect yourself and your family.

#### Make reviewing your will a habit



Try to review your will every three to five years, or sooner if something significant changes. A timely review can save a lot of stress later and give you peace of mind knowing everything's sorted.

Your  
**FREE**  
legal review



## YOUR FREE LEGAL REVIEW

If you're considering your own plans, now is the perfect time to act. To help you get started, you can book a free, no-obligation review of your will and estate planning needs with Co-op Legal Services. Our estate planning specialist will help you understand your options and make informed decisions with expert guidance.

#### A free legal review covers:

- ✓ a review of any existing planning that you have in place, and how effectively it meets your needs
- ✓ advice on how you can retain control of your healthcare and finances in the event of an accident or illness by appointing attorneys
- ✓ how the right will can offer maximum protection for your loved ones
- ✓ advice on how a trust will could provide greater protection for your home and savings
- ✓ what your inheritance tax liability is and ways you can minimise this.

There's no obligation to purchase any legal products or services following your review. However, as an *Evergreen* reader, you'll receive £50 off any product recommended during your review. Just quote **EVERGREENFLR** before 21 June 2026.

#### Book your free review today

Call 0330 606 9422.

#### 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 'EVERGREENFLR' 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 21 June 2026. The discount does not apply to 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).

# OUR SUSTAINABILITY HIGHLIGHTS: 2025

The food sustainability team finished 2025 on a high! Here are some of the highlights...

## The Summer in Nature campaign

Throughout July and into August, our Summer in Nature campaign encouraged colleagues and members to get outside and connect with nature. The six-week challenge, run in partnership with Nature Neighbourhoods, inspired more than 92,000 actions, logged a combined total of 585,000 hours in nature and provided tips and resources to help communities support nature and tackle the climate crisis.



## Food redistribution

Last September, we celebrated the Co-op's partnership with FareShare and the Felix Project, which has now delivered the equivalent of over 13 million meals to people in need, redistributing surplus food from our depots to charities and community groups across the UK. This work tackles food poverty and reduces food waste - a major contributor to climate change - while supporting our goal to halve food waste by 2030.



## Higher welfare across our continental range

In November, we became the first convenience retailer to announce that we'll reach our 100% cage-free commitment across the Co-op's continental meat range by the end of the year! This means that products such as prosciutto, Parma ham, salami, mortadella and chorizo will be sourced from pigs raised without confinement, reinforcing our longstanding dedication to animal welfare and responsible sourcing.



## Aquaculture Stewardship Council certification

During November, we announced our commitment to 100% Aquaculture Stewardship Council (ASC) certification for all farmed seafood by 2027, strengthening our responsible sourcing by ensuring transparency, traceability and sustainable aquaculture practices. The move builds on our existing MSC and RSPCA-assured standards, with fresh seabass already carrying the ASC logo.



## LEAF Marque

In December, we announced that all of the Co-op's UK-grown fresh fruit and vegetables will be LEAF Marque-certified by January 2027. This recognises more sustainably farmed products, ensuring they're grown with care for the environment, wildlife and resources. This is a major step in strengthening the resilience of our supply chain and supporting our growers – who are already working hard to protect their soil health, biodiversity and water resources.



## Looking forward to 2026...

**Great Big Green Week: 6 - 14 June**

**Fairtrade Fortnight: 21 September - 4 October**

**Keep an eye on your member emails for details of our upcoming campaigns!**

## Oxford farming conference

Our Senior Agriculture Manager, Joseph Keating, and our Head of Ethics, Sustainability and Food Policy, Cathryn Higgs, attended the Oxford farming conference in January. This year marked 90 years since its formation! The theme for the conference was 'growing resilience', something which lies at the heart of what we do in the Co-op.



During the conference, Joseph and Cathryn attended a side event organised by the Soil Association Exchange (SAX). Co-op Dairy Group member Cath Morley took part in a panel discussion where she shared her experience of the SAX platform and the difference it made to her farm. Cath, with the support of the Co-op Sustainability fund, benchmarked her farm across key areas like water, biodiversity and nature. Cath did a brilliant job at highlighting how our collaborative approach made her want to take part in the programme. She's used the results to plant more trees and hedges to reduce water run-off and is now planning to create a new pond on her farm.



# We offer a range of funeral plans, all with flexible ways to pay.

**Planning ahead may feel difficult - but putting a plan in place now can make things easier for your loved ones later.**

Retirement is the perfect time to put simple plans in place for the future. One thoughtful step many people take is arranging their funeral in advance. A funeral plan gives you the reassurance that your wishes are understood and that your loved ones won't face unexpected costs later on.

At Co-op Funeralcare, we've been supporting families for generations. Our funeral plans are designed to offer transparency and thoughtful care throughout. We offer competitive pricing without cutting corners, and we're committed to doing the right thing by every client who places their trust in us. Planning ahead today means peace of mind tomorrow.

**However you choose to say goodbye, we help you own it.**



*Taking care of the big stuff so they don't have to later*

**It's easy to buy a plan, simply:**



Call our Funeral Planning Team on **0800 289 120\***



Visit **coop.co.uk/funeralplans** to purchase one of our plans online



Book an appointment at your local Co-op Funeralcare home

# Why choose a Co-op Funeral Plan?



## We have a choice of plans

Choose from five plans designed to suit your needs, whether you want a funeral with a service or a direct cremation.



## We keep your money safe

We've been supporting families for over 100 years. Your money is safe and protected with a Co-op funeral plan.



## We offer flexible payment options

Flexible ways to pay to suit your budget from monthly instalments to paying in full.



## We take care of everything

At Co-op, we help you to plan and will also carry out your funeral, taking care of everything.

## You can trust our award winning funeral plans



Money.net has recognised us as being the Best Funeral Plan provider for 9 years.



Our Gold Funeral Plan has a 5-star rating from Defaqto.



★ Trustpilot

Rated 4.6/5 based on 4,172 reviews\*\*

**Co-op Members can save when arranging a funeral or purchasing a funeral plan with us. Plus you can receive exclusive Member Prices and discounts across our family of businesses, such as Insurance & Legal Services.**



## Not a Member yet?

Scan the QR code to sign up and become a Member.



Funeralcare

To become a Co-op member, £1 joining fee applies, see [coop.co.uk/terms/membership](https://coop.co.uk/terms/membership) for full Membership T&Cs. Co-op Funeralcare is a trading name for Funeral Services Limited (FSL) and Co-op Funeral Plans Limited (CFPL). Co-op funerals are provided and sold by FSL and Co-op funeral plans are provided and sold by CFPL. CFPL is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 962119.

\*Calls to 0800 numbers are free from a UK landline, mobile calls may vary. Calls may be recorded or monitored for training purposes.

\*\*Trustpilot score correct as of 28/01/2026.











# There's no age limit on adventure!

Far from slowing down, many over-65s are embracing their retirement years as a chance to explore the world, try new things and tick off long-awaited bucket-list experiences.

**R**etirement can be the perfect time to finally take your dream trip, whether it's hiking through the Dolomites or snowmobiling in Lapland. In fact, our research shows that almost one in ten (9%) people aged 65 and over in the UK have enjoyed a holiday involving hazardous activities or winter sports since turning 60. This appetite for adventure doesn't stop there, with nearly a fifth (18%) saying they'd like to take part in such holidays in the future.

## Adventure tops the retirement travel list

When it comes to holiday choices, today's retirees are swapping sun loungers for hiking boots. The most popular adventure holiday activities among over-65s include:

-  hiking
-  scuba diving
-  mountain trekking
-  skiing or snowboarding
-  horse riding
-  sailing
-  surfing
-  mountain biking
-  rock climbing
-  swimming with sharks.



Take a look at our annual travel insurance. Prices from just £77\*.  
Visit [coop.co.uk/travelinsurance](https://coop.co.uk/travelinsurance)

\*10% of new direct customers paid £77 for annual trip travel insurance between October and December 2025.

Some adventurous travellers even reported running marathons abroad and exploring Antarctica.

## Bucket-list dreams can come true

Retirement is also inspiring dream destinations and once-in-a-lifetime experiences. Almost a third (29%) of retirees want to visit the Great Barrier Reef, while others have their sights set on the Grand Canyon, Machu Picchu and Niagara Falls.

Popular bucket-list experiences include watching the Northern Lights in Iceland, cruising the Norwegian Fjords, driving

Route 66 or taking a hot-air balloon ride over Morocco. It's no wonder that more than two-thirds (67%) of retirees say they regret not travelling more in their younger years – and are now making up for lost time.

## Getting the right cover for every adventure

Co-op Travel Insurance is proud to support travellers of all ages, because adventure doesn't stop at 65 – it's just getting started! Some adventures need extra cover, such as winter sports, so make sure you check your policy so you can enjoy the adrenaline worry-free.

For a closer look at our research, scan the QR code or visit [co-operative.coop/media/news-releases/age-of-adventure-over-65s-prioritise-spending-on-travel-over-grandchildren](https://co-operative.coop/media/news-releases/age-of-adventure-over-65s-prioritise-spending-on-travel-over-grandchildren)





# Zingy spring flavours

This delicious salad is guaranteed to uplift!

## GREEK SALAD WITH MARINATED FETA

Crunchy British cucumbers, tangy tomatoes and savoury black olives - this gorgeous Greek salad has it all.

### INGREDIENTS

- 4 tbsp Co-op extra virgin olive oil
- 1 tsp dried oregano
- ½ garlic clove, crushed
- 1 lemon
- ¼ tsp chilli flakes
- 1 tsp Co-op red wine vinegar
- ½ tsp Co-op Fairtrade caster sugar
- 1 tsp freshly ground black pepper
- 2 tsp capers, drained
- 200g Co-op Greek feta cheese
- 225g Co-op piccolo tomatoes, halved
- ½ Co-op cucumber, cut into 2cm chunks
- 1 small red onion, finely sliced
- 10 Co-op pitted black hojiblanca olives
- 7 mint leaves, roughly torn

### METHOD

1. Make the marinade for the feta by combining the olive oil, oregano, garlic, lemon juice and zest, chilli flakes, vinegar, sugar, pepper and capers.
2. Place the feta in a small dish and pour over the marinade.
3. Chill for at least one hour, or longer if you have time, turning it occasionally.
4. To serve, arrange the tomatoes, cucumber, onion and olives on a plate.
5. Position the feta in the middle, drizzle over the marinade and scatter over the mint leaves.

Each serving contains

<b>Energy</b> 855kJ 207kcal 10%	<b>Fat</b> 18g Med 26%	<b>Saturates</b> 7.1g High 35%	<b>Sugars</b> 3.1g Low 3%	<b>Salt</b> 1.09g Med 18%
---------------------------------------	------------------------------	--------------------------------------	---------------------------------	---------------------------------

% of adult's reference intake | Carbohydrates per serving: 4g

Ready in  
15m

Serves  
6

# Time to CELEBRATE

## CHARLIE'S WONDERFUL 100TH YEAR



Charlie Auborn was born in 1925 and was one of five brothers. He joined the army one month after his 18th birthday, having lived through the Blitz in London. His home was damaged by a bomb, and he lived in Chislehurst caves while the building was repaired. It was here that he got blown off his bike when a bomb was dropped on Chislehurst railway station. The first of many lucky escapes!

He spent his army service liberating Holland and then peacekeeping in Germany, before being sent to Palestine and Egypt. He learnt to swim in the River Nile! Upon his return to the UK, he met, fell in love with and married his beloved Kathleen. They had a very happy marriage until Kath's death some 15 years ago. To this day, he signs all his Christmas cards, 'love from Kath and Charlie'.

After the war, he held a couple of building trade jobs. One day, he was in the local job centre and spotted an advert for the Co-op. He took the card so no one else would apply and showed Kathleen, who'd been to another job centre and picked up the same card! It was meant to be. He spent many happy years working as a painter and decorator. He loved it and tells many a story about his time there.



Charlie's had a wonderful 100th year. In May, he attended the VE80 at Buckingham Palace - where he was sitting right behind King Charles and the Prime Minister - and then he had afternoon tea inside the palace. Princess Kate and Prince George spent ages chatting to him! He was on all the news reports that day, and in every newspaper the next morning.



Then, in September, he was awarded the Liberators Medal Award, presented by the Dutch Embassy, which is given in recognition of the men who freed occupied Holland. This medal meant more to him than any of the others, as it came directly from the Dutch people.

In December, Charlie enjoyed a big family party to celebrate his 100th birthday, where he had a wonderful time.



## A very 1920s birthday

Mrs Ena Lamb celebrated her 100th birthday with family and friends at Wirral Golf Club in December 2025.

It was a fabulous party with a 1920s theme, and all guests dressed appropriately to create a brilliant atmosphere. Ena had a wonderful time.



## Celebrations for John

After demob from the Second World War, John Simpson spent the rest of his working life at the Co-op depot in Enfield as a driver/helper in the garage. On retirement, he and his wife Ella followed their dreams and moved to Tatworth in Somerset.

Ella sadly died 10 years ago, but John continued to live alone with some help until he moved into a care home at the age of 97.

Last year, John celebrated his 100th birthday with a big 'do', organised by his care home, who took excellent care of him.



John passed away peacefully in his sleep on 9 February 2026.

## Many happy returns to Wilf!

Wilf Wilsher, retired Co-op insurance agent, celebrated his 100th birthday last year with a party in October. Wilf's daughter and son-in-law, Marie and Tony, together with his son and daughter-in-law, Rob and Sue, organised the party, inviting 70 guests.

Wilf also enjoyed a party at Caldicot Methodist Church, where he was presented with a delicious chocolate birthday cake festooned with candles! The following day, he flew to Kefalonia with Rob and Sue, to visit his granddaughter, Amy. His other granddaughter, Sammy Jo, flew out to join them. Happy birthday, Wilf!



## Happy 100th birthday,

Muriel



Muriel Irons recently enjoyed her 100th birthday, attended by 30 members of her family at the Yeoman of England in Wootton, Northampton.





The Money & 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, including information to support financial wellbeing. In this article, James Kelly (the Partnerships Manager who leads MaPS' long-term relationship with the Co-op) discusses how to progress a loved one's estate when they didn't leave a will.

# Managing a loved one's estate without a will



Did you know that just over half of adults aged 50 to 65 haven't got a will? If someone you love has died without one in place, here's some helpful information to guide you through what to do.

## 1 Apply for a Grant of Representation

A person's 'estate' refers to someone's property, money or other possessions. A relative or friend willing to manage the estate can apply for a 'Grant of Letters of Administration', also known as a Grant of Representation. This makes them the 'administrator' and allows them to handle the person's assets.

## 2 Apply for probate

Probate is the legal right to deal with someone's estate when they die. The probate application requires copies of important documents, including:

- a birth certificate
- a death certificate
- a marriage or civil partnership certificate.

You'll also need to value the estate and include this information on the forms. The value of the estate includes:

- any gifts given away in the seven years before the person died
- any debts they have
- how much the estate is worth after the debts are paid
- any jointly owned assets.

You'll need to send this information to the Probate Registry Office for a small fee. Guidance on the probate process, including any fees, can be found at [gov.uk/government/collections/probate-forms](https://gov.uk/government/collections/probate-forms)



## 3 Contact organisations that hold the assets

After receiving probate, you can contact organisations that hold the person's assets, including banks, building societies and pension providers.

## 4 Collecting assets

Upon receipt of the assets, it's useful to open a separate bank account to avoid confusing it with your own account.

Once you've got the value of the estate in one place, you'll need to work out how much inheritance tax is due. We have information on our MoneyHelper website to help you calculate this - simply visit [moneyhelper.org.uk](https://moneyhelper.org.uk)

## 5 Distributing the estate

After paying the debts and taxes, you must distribute the estate according to the intestacy rules.

### How MaPS can help

You'll find lots of free and useful resources online via [moneyhelper.org.uk](https://moneyhelper.org.uk)

You can also contact MaPS directly every working day of the year on **0800 138 7777**, or even send a query via WhatsApp using the number **07701 342 744**.

Please remember that as an arms-length government body the Money & Pensions Service along with our empathetic colleagues are here to help. We do not sell financial services products but want to assist people who are feeling financially squeezed with useful, relevant guidance.

# TaxAid: here to help with tax and retirement

Understanding your tax situation is important. In this article, we've answered some of your most commonly asked tax questions.

## Do I pay tax on my State pension?

You usually do pay tax on your State pension, unless your total income for the year is below your Personal Allowance (currently £12,570, before any adjustments) and you have no other source of income. Tax on your State pension is usually paid through other sources of income, like jobs or private pensions, or through Simple Assessment.

## What is Simple Assessment?

If your State pension is above your Personal Allowance, and HMRC can't collect the tax on it from any other income, they'll normally send you Simple Assessment calculation (PA302). This shows how much tax you need to pay. It's important to check this carefully and contact HMRC within 60 days if anything looks wrong or if you have other income they don't know about.

## What if I have another pension or a job?

If you also receive a private or occupational pension, tax is usually deducted directly from that pension. HMRC may also use it to collect the tax due on your State pension, meaning there's often nothing extra to pay at the end of the year.

If you have another job, it works in much the same way. If your State pension is over the Personal Allowance, then the tax you owe on your State pension will be taken from your earnings.



## What tax code should I have?

Regular pension income is taxed using Pay As You Earn (PAYE), which is how taxes are taken from your wages. It's important to check your tax codes carefully to make sure they're right.

There are two main codes to look out for:

- **1257L** is the most common tax code. It shows you're entitled to the standard Personal Allowance. This means you start paying tax when your income is over £12,570. If you've got more than one source of income, it's important to check this tax code is only used on one of them, otherwise you could end up owing tax.
- **BR** means all of your income from your job or pension is taxed at the basic rate, which is 20%. This usually applies to a second job or a pension, and when your Personal Allowance is already being used by another job or pension.

## Need help? We're here.

TaxAid is here to make things clearer and calmer, so you can feel confident about your taxes.

You can find lots of information about tax and pensions on our website, [taxaid.org.uk/pensions-and-tax](https://taxaid.org.uk/pensions-and-tax)

We also resolve tax issues for people on low incomes or with difficult personal circumstances through our helpline - call 0345 120 3779.



# TaxAid



You can find out more about the support we offer at [taxaid.org.uk](https://taxaid.org.uk)

# Getting active can move you forward



Age UK Manchester has supported older Mancunians since 1976. They're an independent charity and a partner of Age UK National, which gives them insight into the challenges and needs of older people locally and nationally. In this article, they share how activity groups can help tackle loneliness.

Loneliness has become one of the most pressing issues facing people today. Recent figures from the Office for National Statistics show that one in four adults report feeling lonely at least some of the time, with around 17% of people aged 50 to 69 and those over 70 experiencing loneliness often or always.

There are many reasons why loneliness can affect people later in life, from illness and disability to the loss of partners and friends. In an increasingly digital world, where everyday services such as banking are moving online, some older adults also risk becoming socially and digitally excluded.

Loneliness doesn't just affect emotional wellbeing. It's been linked to higher risks of depression, heart disease, stroke and dementia, making social connection an important part of staying healthy.

## Hope is on the horizon

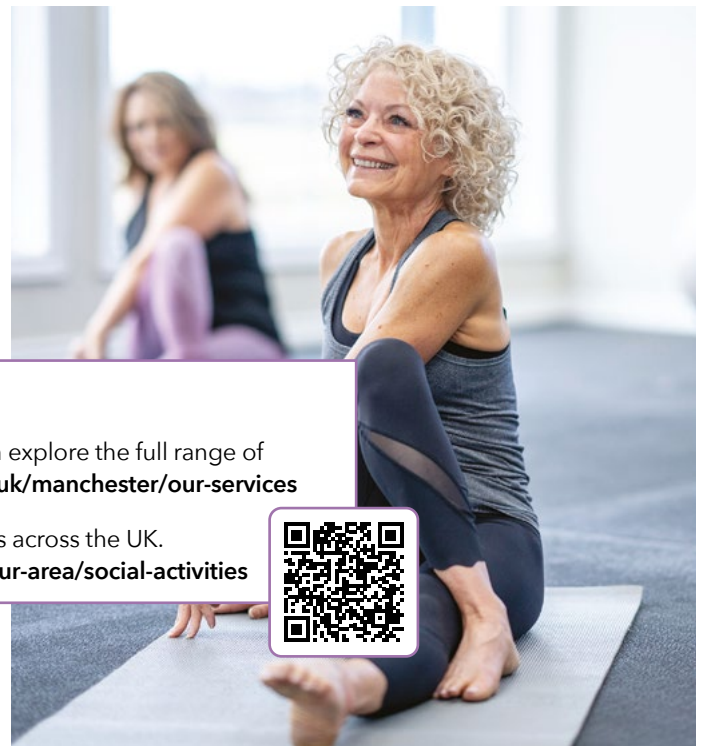
One of the most effective ways to tackle loneliness is through community activity groups. These bring people together, build confidence and offer opportunities to learn new skills and form friendships. Research shows that staying socially active can help slow cognitive decline and support mental wellbeing.

Across the country, Age UK helps older people stay connected through a wide range of local groups and activities, from gentle exercise and creative sessions to social clubs designed simply to bring people together.

At Age UK Manchester, weekly classes and social groups are already making a real difference. One of our yoga class attendees shared:

*'I've had difficulties with my mobility and motivation to leave the house, but going to Age UK Manchester's yoga classes every week has given me confidence to get out, meet people and feel better in myself. It's helped my mobility too!'*

Stories like this reflect the impact of Age UK's 'Ageing Well' initiative, which supports older people to stay active, build skills and maintain strong social connections. From exercise and craft groups to community workshops and support sessions, these activities help improve both physical and mental wellbeing.



## Find support near you

If you live in the Manchester City council area, you can explore the full range of services offered by Age UK Manchester at [ageuk.org.uk/manchester/our-services](https://ageuk.org.uk/manchester/our-services)

If you're based elsewhere, Age UK runs social and activity groups across the UK. Find what's available in your area at [ageuk.org.uk/services/in-your-area/social-activities](https://ageuk.org.uk/services/in-your-area/social-activities)



# Win a city break for two plus tickets to see *My Neighbour Totoro*

One lucky winner will receive two theatre tickets, plus an overnight stay at the Cumberland Hotel in the heart of London.



**W**ow is too small a word' (Broadway World) to describe *My Neighbour Totoro*, the 'utterly spectacular' (Telegraph) and 'remarkably beautiful' (Financial Times) stage adaptation of Studio Ghibli's beloved animated film. Winner of six Olivier Awards, this acclaimed production features 'awe-inspiring' (Time Out) large-scale puppetry and iconic songs from the film performed by a live band and vocalist.

*My Neighbour Totoro* tells the captivating story of sisters Satsuki and

Mei, who discover a magical world of spirits, sprites and other mischievous creatures as they adjust to a new life in the Japanese countryside. Perhaps it's all a dream, or perhaps they really are best friends with a giant, playful protector of the forest named Totoro.

Discover this 'huge, healing hug of a show' (The Stage) about the life-changing power of imagination and the boundless wonders of nature. Hop aboard the Catbus for a delightfully artful evening of unforgettable theatre! Now booking until August 2026.

## About the Cumberland Hotel

The Cumberland Hotel is where style and comfort are mixed with a contemporary music vibe. In a prime position just off Oxford Street, it's the perfect base for your London visit. You'll be close to famous shopping districts, museums, historic landmarks and just yards from the green space of Hyde Park.

## How to win

To be in with a chance of winning, 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's the name of our premium live music experience at Co-op Live?**

**A** Heavenseats

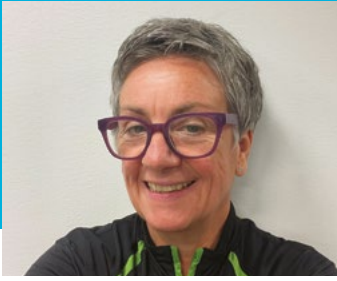
**B** Greatseats

**C** Dreamseats

The closing date is **Friday, 19 June**. The winner will be selected at random from all the correct entries received.

### Terms and conditions

The prize consists of two tickets to see *My Neighbour Totoro* at the Gillian Lynne Theatre in London, and a one-night stay for two at the Cumberland Hotel, including breakfast. Valid on Tuesday - Thursday evening performances, excluding peak weeks. All elements are subject to availability. At least one person must be over the age of 18. No other expenses are included and there is no cash alternative. A winner will be selected at random from entries. Full prize must be redeemed by 1 July 2026.



# HEALTH MATTERS

Justine Anderson is a Programme Director for Nuffield Health Corporate Fitness.

# WALK YOUR WAY INTO SUMMER

With spring in the air and longer days ahead, it's a great time to move more, get outside and enjoy some fresh air.

Walking is one of the simplest ways to stay active while taking in your surroundings. Whether it's a short stroll to the shops, a loop around your local green space or a walk with a community group, it all counts.



## DID YOU KNOW...

May is National Walking Month. It's the perfect opportunity to start your walking journey and find a walking group in your local community you can join.

## Good for your body, good for your mind

Keeping your body moving each day is important, not only for physical health but for mental wellbeing too. Walking offers valuable opportunities to connect with others – even a friendly hello to passers-by can lift your mood!

If you live alone, it's easy to feel isolated, especially if you haven't been out much recently. A walk is a simple way to meet up with friends or family, and the social interaction can be just as beneficial as the exercise itself.

## Keep your strength up!

As we get older, our muscle strength naturally decreases, which is why staying active is so vital. Using your muscles regularly helps maintain strength, mobility and confidence.

When strength declines, people often become less active, particularly if they start to feel unsteady on their feet. This loss of confidence can make it harder to get out and about, but gentle, regular walks can help reverse this.

The more you walk in your local area, the more confident and comfortable you're likely to feel. Over time, walking can improve balance and reduce the risk of falls.



## Getting started

If you're not currently walking every day, begin with a gentle 5 or 10-minute walk around your neighbourhood. Each week, try adding a few more minutes until you're comfortably walking for around 30 minutes at a brisker pace.

Everyone's walking speed is different, so aim for a pace that feels slightly quicker than normal. You should feel warmer and a little out of breath but still able to hold a conversation.

## ENJOY THE BENEFITS

Walking more in later life can:

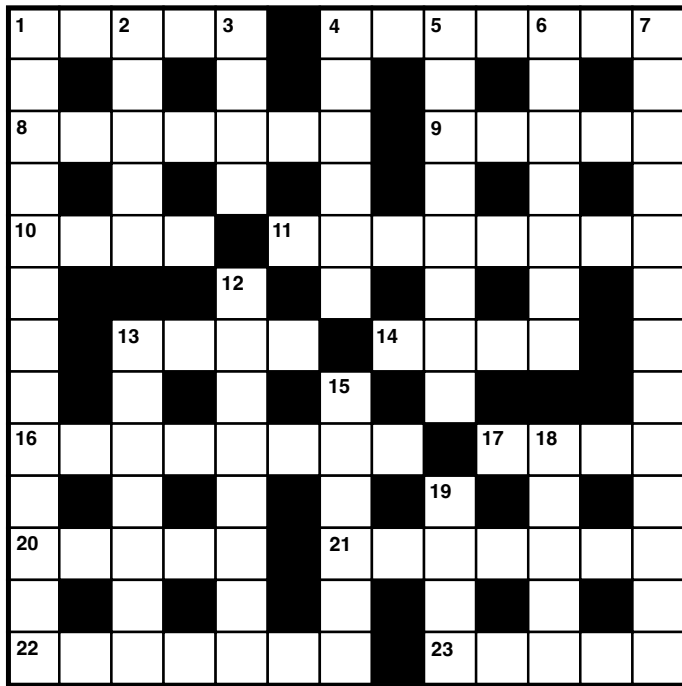
-  improve your heart and lung fitness
-  strengthen leg muscles
-  support better balance
-  increase body temperature (great for colder days!)
-  boost circulation
-  help manage blood pressure and cholesterol
-  increase your confidence and independence
-  reduce the risk of falls.



And remember – something is always better than nothing! Do what feels comfortable for you and try to make it part of your daily routine.

# Puzzle time

Exercise your grey matter with our fun puzzle page.



### Across

1. Heavy cavalry sword with a curved blade (5)
4. 'Mortality' is this comedian's latest Netflix show (7)
8. Mountain first climbed by Hillary and Tenzing (7)
9. He makes the decisions on 'The Apprentice' (5)
10. Intense dislike (4)
11. Citrus fruit with a loose, yellow-orange skin (8)
13. Great British runner known as 'the Jarrow Arrow' (4)
14. And 12 Down. Famous novel by Leo Tolstoy (4,8)
16. Gambling game featuring a ball on a revolving wheel (8)
17. Woodwind instrument with a double-reed mouthpiece (4)
20. Graham Greene's novel 'The Comedians' is set in this country (5)
21. Word formed by re-arranging the letters of another word (7)
22. Mythical sea creature with long, flowing golden hair (7)
23. Colour associated with conservation (5)

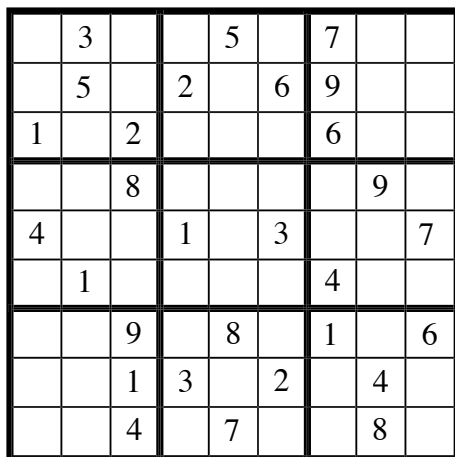
### Down

1. Actor who plays Eddie Miller in the television drama 'Adolescence' (7,6)
2. 4 Across' character in 'The Office' (5)
3. Adam and Eve's Garden (4)
4. Rich cake, typically one containing layers of cream or fruit (6)
5. Person living somewhere permanently (8)
6. North African country (7)
7. She became manager of the England women's national football team in 2021 (6,7)
12. See 14 Across
13. Company employee who transports commercial packages (7)
15. Thin lock of hair (6)
18. Long, flat-bottomed canal boat (5)
19. Large sharp tooth of a wolf (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.









The crossword answers will be added to the back page of the digital edition of *Evergreen* on Monday, 22 June 2026.

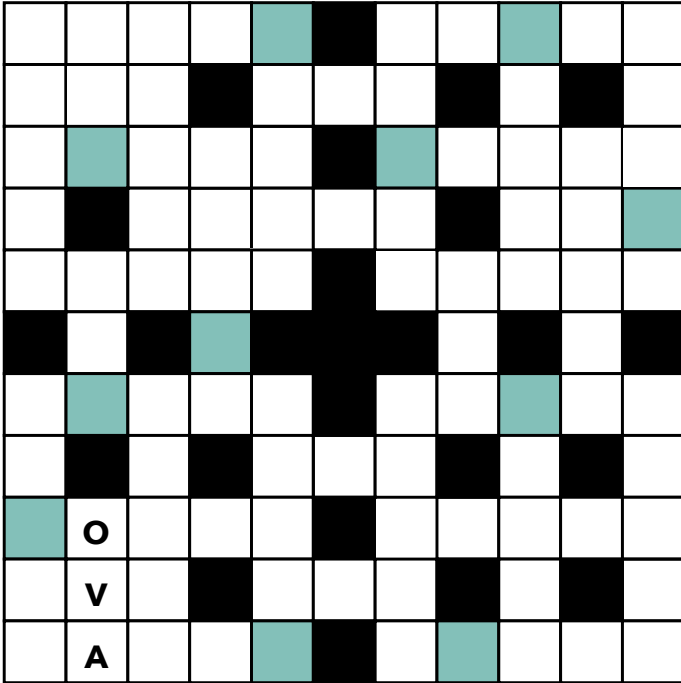
### Answers to the last issue's crossword

**Across:** 6. Apricot 7. Crook 9. Lions 10. Francis 12. Canary Wharf 14. Keir Starmer 18. Johnson 19. Heron 21. Queen 22. Liberia

**Down:** 1. Spain 2. Vienna 3. Rob 4. Trench 5. Topiary 8. Gruyere 11. Warthog 13. Decorum 15. Rinder 16. Eleven 17. Boris 20. Sir

# Word Fit

You must fit all the words into the grid. Once the grid is complete, rearrange the letters in green squares to form a TV series.



- |                  |                  |       |       |
|------------------|------------------|-------|-------|
| <b>3 letters</b> | <b>5 letters</b> |       |       |
| CAT              | AMEND            | HEAVY | PARTY |
| EAR              | ARENA            | INNER | PEACH |
| ELM              | BASTE            | LASTS | PSALM |
| EVE              | BELLY            | LAYER | RALPH |
| KIT              | BERYL            | LINES | SILLY |
| SAM              | BETEL            | MUDDY | SLOOP |
| USA              | EARLY            | NADAL | SMILE |
| USE              | ETHER            | NAVAL | TONIC |
| VIE              | EVERY            | OUNCE | YUCKS |

## Word Fit answer





## Errors in last issue's Word Fit

We were recently notified of a couple of errors in last issue's Word Fit puzzle. The coloured squares were intended to spell the name of a famous pop group, not a colour, and one square was printed incorrectly.

We're very sorry for any confusion and inconvenience caused, and we thank everyone who got in touch, especially those who still managed to solve the puzzle. To make up for the mistake, we'll be selecting three winners from this issue's Word Fit entries instead of one. Happy puzzling!

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, 19 June 2026.

## Competition winners

- Luxury overnight escape**  
Mrs M Chapman - North Yorkshire
- Theatre ticket**  
Mr A Shedden - Scotland
- Coopdoku**  
Mr R J Fisher - Norfolk

- Word Fit**  
Mrs S Clark - Kent
- Crossword**  
Mr K Price - Kent

## Access for all

**Evergreen is available in large print 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

## Data Protection

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# REA

# NOTICEBOARD



## MANCHESTER REA

The REA held a variety of events in 2025. Thank you to all who have supported us at our lunches and outings!

The photo shows the Mercure hotel in Piccadilly, Manchester, prepared for our well-attended Christmas lunch last year.

**Brian Rains**  
Chairman

## Contact your REA

### Enfield

Secretary: Iris Jenkins  
Tel: 020 8804 8716

Contact us!

### Manchester

Email: manchesterrea@coop.co.uk  
Tel: 07740 417701 (Monday only)  
Address: Manchester REA  
Department, 11801 Ground Floor,  
1 Angel Square, Manchester M60 0AG

### North Eastern

Secretary: Mrs Lydia Humphrey  
Tel: 0191 410 4947

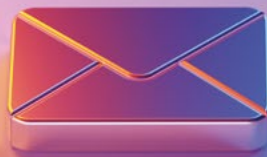
## Enfield REA

Our first meeting in 2026 was our annual dinner in January, where we enjoyed our usual three-course meal. Needless to say, the most popular dessert was Mrs Walker's fabulous meringue!

The committee is currently selecting entertainment for 2026, and we all look forward to another successful year. All members take pleasure in meeting once a month and exchanging many experiences and anecdotes.

**Iris Jenkins**  
Secretary





# USEFUL CONTACTS

## Pension schemes

### Pace Pension Scheme

- **Pace DB:** for both the Co-op Section and the Bank Section, please contact the Co-op Pensions Department on 0330 606 1000\*.

\*Please note: this telephone number is only for current and former employees of the Co-op who are members of Pace or another Co-op scheme. If you have a personal pension plan with CIS, please call 0345 605 7777.

- **Former Plymouth Fund or Yorkshire Fund members:** please contact Aptia on 0370 010 1461.
- **Pace DC:** Co-op Section members can contact Legal & General on 0345 026 8689. Co-operative Bank Pension Savings Plan (was Pace DC) can contact Legal & General on 0345 070 8686.

### United Pension Fund

- **Pensioners:** please contact Aptia on 0345 602 4710.
- **Non-pensioners:** please contact Aptia on 0370 010 1461.

### Somerfield Pension Scheme

Please contact First Actuarial on 0161 348 7497.

Additional information, including alternative methods of communication, can be found on each respective website:

- **Pace - Group Section:** [coop.pacepensions.co.uk/contact](https://coop.pacepensions.co.uk/contact)
- **Pace - Bank Section:** [bank.pacepensions.co.uk/contact](https://bank.pacepensions.co.uk/contact)
- **United:** [unitedpensionfund.co.uk/contact-us](https://unitedpensionfund.co.uk/contact-us)
- **Somerfield:** [somerfieldpensionscheme.co.uk/contact-us](https://somerfieldpensionscheme.co.uk/contact-us)

## Manchester Retired Employees Association

**Chairman:** Brian Rains  
**Email:** [manchesterrea@coop.co.uk](mailto:manchesterrea@coop.co.uk)  
**Telephone:** 07740 417701 (Monday only)

## Enfield Retired Employees Association

**Secretary:** Iris Jenkins  
**Telephone:** 0208 804 8716

## North Eastern Retired Employees Association

**Secretary:** Lydia Humphrey  
**Telephone:** 0191 410 4947

## Co-op Membership

**Website:** [coop.co.uk/membership](https://coop.co.uk/membership)  
**Telephone:** 0800 023 4708

## Co-op Funeral Services

**Website:** [coop.co.uk/funeralcare/funeral-services](https://coop.co.uk/funeralcare/funeral-services)  
**Telephone:** 0808 258 6046

## Co-op Legal Services

**Website:** [co-oplegalservices.co.uk](https://co-oplegalservices.co.uk)  
**Telephone:** 0330 606 9548

## The Co-operative Heritage Trust

**Website:** [co-operativeheritage.coop](https://co-operativeheritage.coop)  
**Telephone:** 01706 524920

