Autumn 2025

Evergreen

The magazine for **Co-op retired colleagues**

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Welcome

I hope autumn's *Evergreen* finds all of you well. The colder days and darker nights have certainly been a shock to the system after such a lovely, warm summer!

I've stepped in once again to help produce *Evergreen* while Jackie is away, and it's been a real pleasure to read so many updates from our members and across the Co-op. I hope you enjoy catching up on everything as much as I have.

To complement the sudden dip in temperatures, this issue has a suitably chilly theme. On page 5, Co-op Insurance share some helpful tips on preparing your home for the colder months. If you'd rather embrace the outdoors, turn to page 22 for an article from the Ramblers charity, who highlight some of the wonderful walks to enjoy in autumn and winter.

If you need a little warming up after that, turn to page 8, where you'll find another interesting article provided by the Co-operative Heritage Society. For this issue, they explore how coal powered not just co-ops, but the communities around them.

Finally, we've shared a lovely letter sent in by Mr Samuel Ferguson (BEM), on page 4, and our usual array of celebrations on page 18. Don't forget, if you'd like to celebrate an accomplishment or occasion with us, send it in! We love reading your stories and looking through your photos, and you might even make it into a future edition of *Evergreen*.

Before I go, I'd just like to wish you all a very happy Christmas and a healthy New Year. I look forward to seeing you all again in the summertime.

Tracy Elliott
Pensions Support Manager

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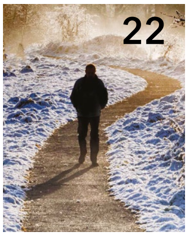


On the cover:

HELLO EVERYONE

At the Co-op, we talk a lot about colleague wellbeing and provide a balanced range of benefits, support services and policies. You can never do enough and can't please everyone all the time, but we're constantly learning what works best and what's most valued; identifying emerging priorities and how to get key information across, which is no mean feat with over 50,000 people spread out across the UK.

Similarly, pensioner wellbeing requires a balance of ingredients. It isn't just about physical health, it's a combination of income security (and there seems no better point to say that your Co-op pension continues to be very well funded and secure), social connection, purposeful activity and access to mental healthcare. This can be challenging, but there are many ways to support wellbeing and build resilience. We always try to touch on a number of these in *Evergreen*, and hopefully you've found some useful prompts.

Over the last few years, I've been closely involved in our Life Services business and sit on the Co-op's Funeral Plan board. Funeral plans are actually not that dissimilar to pensions: putting money away now to provide for the future and give peace of mind in the meantime.

In my 20-plus years here, I think the range and quality of products right across our Co-op has never been better – and I've been putting my money where my mouth is! In addition to shopping almost every day in our food stores, in the last few months I've used Co-op Legal Services to set up both a will and Lasting Powers of Attorney. The team made it very easy to do, and at a really competitive price too. Not only that, but I felt a really positive lift knowing that I'd completed something important that was outstanding for longer than it should have been!

So, as we approach the traditional festive season, how about a pre-New Year's resolution – do something today that helps your wellbeing tomorrow!

Gary Dewin, People Director

HI EVERYONE

Through an eventful year, where our Co-op experienced a sophisticated and significant cyber attack, I want to begin by thanking you all for your support.

I continue to be very proud of how we responded in April and the months that followed. We kept trading, prioritised vulnerable communities with 'lifeline' stores and launched a partnership with the Hacking Games to tackle youth disenfranchisement – the root of many cyber threats.

Through our recovery, I've been amazed by our colleagues and their determination and tenacity. Many of them worked long hours and found ingenious 'workarounds' to serve members to the best of their ability. Although the attack presented challenges, which had a bearing on our interim performance, it highlighted our agility – as a member-owned business – and our resilience, following more than three years of financial discipline, careful spending and considered decision making.

It also offered us an opportunity to pause and re-evaluate our businesses. We recognised the benefit in taking some time to determine how we keep our Co-op fit for the future. As a result, we are reviewing how we best serve and support our member-owners and our customers, while making structural changes that will set the Group up for long-term success.

This builds on the momentum we generated in the first half of the year, having established important new partnerships and introduced new products, new technologies and new concepts – look out for our food 'micro-stores'!

I look forward to sharing more with you in the future as we realise the potential of 2025 and look forward to what's to come in 2026.

Thank you, look after yourselves and each other.

Shirine

Shirine Khoury-Haq, Group CEO

POSTBAG

Receiving my British Empire Medal

By Mr Samuel Ferguson (BEM)

I was recently awarded the British Empire Medal (BEM) for services to the community.

I retired from Co-op Insurance in 1999, after serving as an agent for 21 years in the Belfast North office. In 1967, I became a volunteer member of my local credit union, serving on several committees, and for approximately 20 years I held the position of Hon. Secretary. Eventually, I was elected to the position of President and Chair of the Board. It was my daughter and the treasurer of the credit union who nominated me in 2023 for this award.

Last year was very much a rollercoaster for me, having had two major operations and spending three weeks in the ICU.

I was told at my age I had a 50/50 chance of survival. To then learn I was on the King's New Year's Honours list was a pleasant surprise. My family of two daughters and one son were delighted for me.

I've included with this letter a photograph of me receiving my award from the Lord Lieutenant of the County of Antrim on Tuesday, 8 April at Hillsborough Castle. The citation reads: President, Chair of the Board Abbey Credit Union, for services to the community of Newtown Abbey, County Antrim.

My family and I had a lovely day out.

What is the BEM?

The BEM is a medal awarded for meritorious (meaning 'deserving reward or praise') civil or military service worthy of recognition by the Crown. The current medal was introduced in 1922, replacing the original version established in 1917 as part of the Order of the British Empire. Those who receive the BEM are entitled to use 'BEM' after their names.

Why is the BEM awarded?

The medal is often awarded for practical, 'hands-on' service to the local community. This could be long-term charitable or voluntary activity, or innovative work of a relatively short duration (three to four years) that's made a significant difference.

How are BEMs presented?

The Lord Lieutenant (His Majesty's representative in a specific county) presents the BEM. Medals can be presented to military personnel or civilians at local ceremonies by the Lord Lieutenant, Vice Lord Lieutenant or one of their deputies.

How do I nominate someone?

If there's someone in your community who you feel is deserving of the BEM, you can nominate them online. Anyone can make a nomination, and honours are usually announced twice a year in the New Year Honours and the King's Birthday Honours lists. If you'd like to find out more, visit **gov.uk/honours/nominate-someone-in-the-uk**

PREPARING YOUR HOUSE FOR WINTER

As the colder months approach, it's important to make sure your home is prepared for everything winter brings with it. To help you get ready for the lower temperatures, Co-op insurance has put together some tips on keeping your house safe and warm.

Outside your home

As well as prepping your garden this autumn, there's lots to consider when protecting the outside of your home. We recommend to:

- get your chimney swept if you have an open fireplace or woodburner
- clear your roof gutters and drains of any debris
- fix any loose roof tiles to stop them falling off or causing leaks
- insulate any exposed pipes to avoid them freezing
- secure items in the garden, like fences and furniture
- store furniture and potted plants in a garage or shed, where possible
- ensure you have a supply of grit in the event of icy weather
- park cars away from large trees in case any branches fall
- if you're in a flood risk area, move your car to higher ground and store valuables upstairs.

Inside your home

Once the outside of your home is good to go, you can focus on preparing the inside. We recommend to:

- get cavity wall and loft insulation to keep the heat in
- fix any draughts around your windows and doors
- bleed your radiators to ensure they work effectively
- buy logs or coal if you have an open fire
- invest in warmer duvets, throws, blankets and rugs
- keep emergency contact details in a safe place
- find out where to switch off your gas, electricity and water at the mains.

The importance of insurance

Making sure your home is covered for any unexpected damage is crucial, especially during the winter months. Check your insurance is up to date with the correct information about you and your home. You should also keep your policy number and the claims line phone number somewhere safe and easy to find, just in case.

WE'RE BUILDING A BETTER WORLD TOGETHER

2025 is the second ever United Nations International Year of Co-ops, where co-ops of all kinds are called on to shout loudly and proudly about how they're helping to build a better world.

At your Co-op, we want to empower our members to choose, start, understand and grow co-operatives, as we know that when people understand what makes us different, they want to play a part in it. This was also a theme that was strongly raised by member owners, and it turned into one of our 2025 AGM motions from our National Members' Council.

Since January, our Member Participation and Council & Democracy teams have been running online opportunities with colleagues from around the business. This was to showcase what makes a co-op unique, and bring to life the ways we work with others to create inclusive, sustainable and resilient communities and economies. So far, we've introduced thousands of members to some of the three million co-ops that make up our worldwide movement and how they're run – all following the same set of co-operative values and principles that guide a fairer way of doing business for people and planet.

When you think of people and planet, Fairtrade is at the core of what makes us different. Thirty years ago, our members called on us to start stocking Fairtrade products and support farmers, producers and their communities with a better way of life. Our partnership with the Fairtrade Foundation and our commitment to Fairtrade has only gone from strength to strength since.

We want people to choose Fairtrade for the next 30 years and beyond, so with our Food Policy Team, we talked to our members about how a lot of our Fairtrade suppliers are actually co-operatives themselves, and how we can build a better world together when we shop ethically. This is more important than ever as we face the climate crisis. We also introduced our members to the co-operative way of water and how we're ensuring water security in the communities that contribute the least to climate change but are the most impacted.

In July, we brought co-operation home during 'Co-op Fortnight', welcoming around 400 members of the International Co-operative Alliance to Manchester. Across one week, we ran the 'Festival of Co-operation' with Co-operatives UK, which was the largest gathering of co-operative leaders in over a decade in the UK. We shared best practices, discussed issues affecting all of us and inspired each other to continue putting a spotlight on the co-operative way of doing business.

As the UN International Year of Co-ops continues, we will be sharing even more opportunities to learn and take part – empowering you to choose, understand, grow and maybe even start co-ops yourself!

If you'd like to catch up on our UN International Year of Co-ops opportunities so far, visit **co-operative.coop/2025-un-international-year-of-co-ops**

Win a £150 Theatre Token to spend at theatres across the UK

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 2026? Enter our competition to be in with a chance to win!

Theatre Tokens are the ideal gift. They can be used at over 300 theatres nationwide, including the very best regional theatres and all of London's West End. The best part is Theatre Tokens never expire, so they can be used into 2026 and beyond.

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

About Theatre Tokens

Theatre Tokens is run by 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 theatre industry.

How to win

To be in with a chance of winning a £150 Theatre Token, 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**

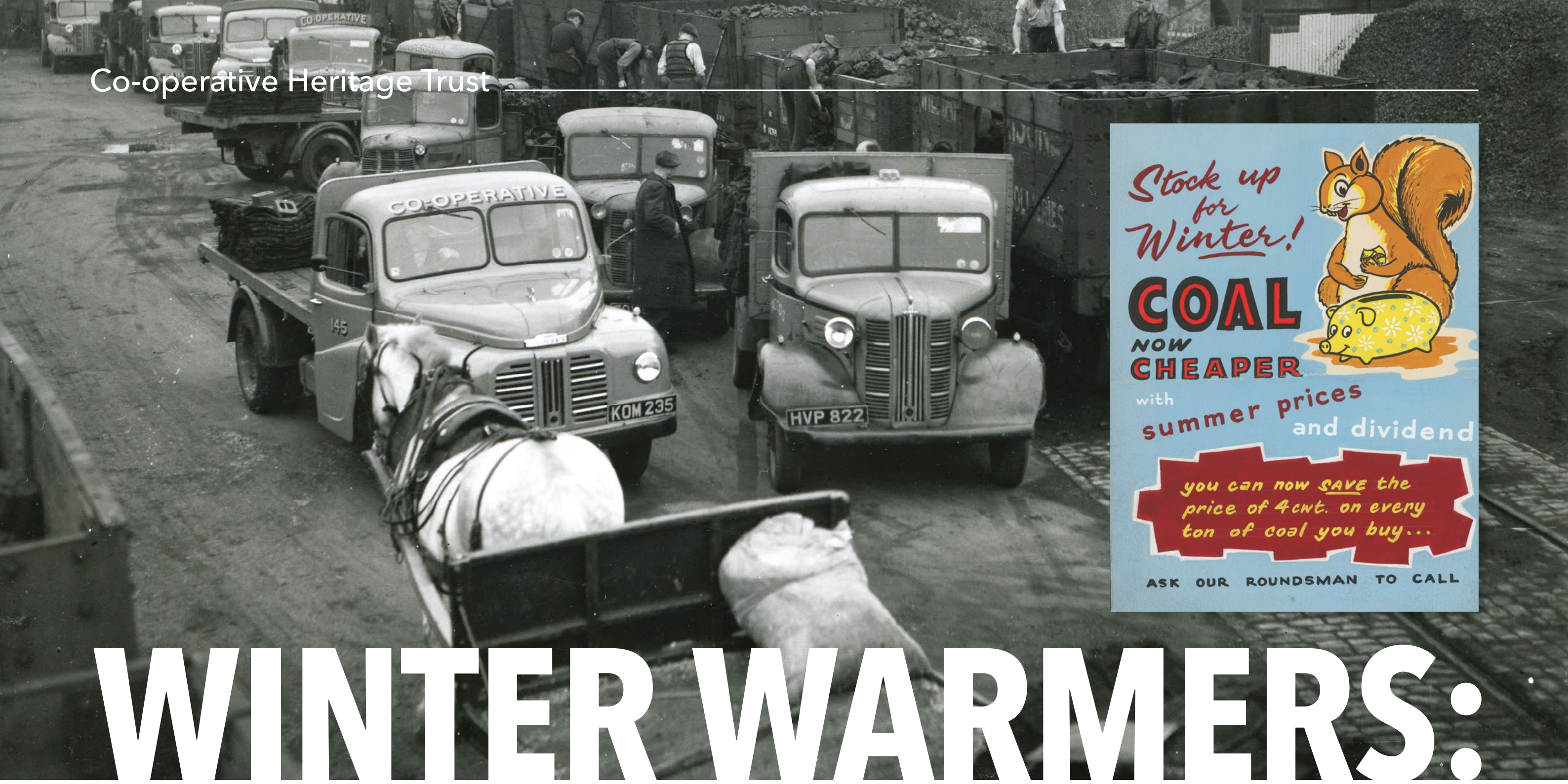
Remember to include your name, address and telephone number.

How many Lasting Powers of Attorney myths have we included in this edition of *Evergreen*?

A Three
B Five
C Seven

The closing date is **Friday, 9 January 2026**. 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**



WINTER WARMERS: CO-OPS AND COAL

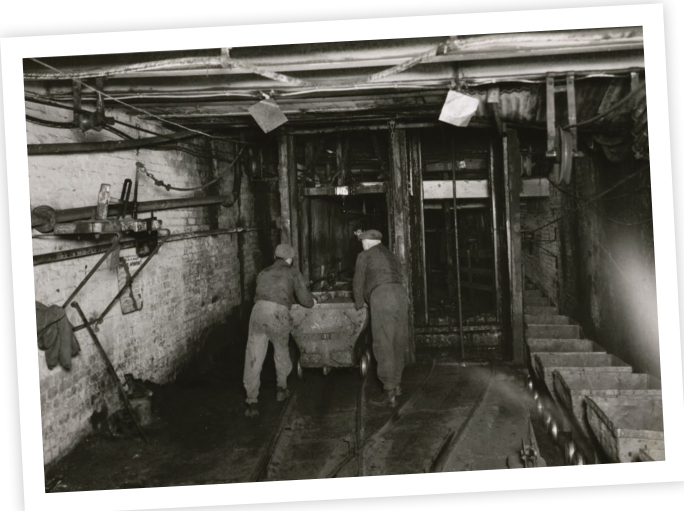
For this issue of *Evergreen*, the Co-operative Heritage Trust traces how co-ops and coal powered not only homes and businesses, but also communities – sustaining families through freezing winters, industrial battles and the closing chapters of Britain's mining story.

Recent patterns of mild, wet winters often prompt memories of colder snaps, such as 2017's 'beast from the east', the big freezes of 2009 and the memorable snowfalls of 1963. In previous centuries, the colder winters led to a high consumption of coal to heat homes and businesses, as well as increasing coal demand in farming. British reliance on coal would only drop below 100% in the second half of the 20th century.

Although co-operatives had a different ethos to shareholder-run firms, they did still need to be profitable and consider their energy costs. The first co-operatives were small, without purpose-built coal stores, using old buildings with open fireplaces. Even the more established grocers weren't designed with customer comfort in mind. The majority of customers shopped through windows or left a list for deliveries, so most stores didn't need to be warm or well lit.

It wasn't easy to turn a profit under ethical management, especially on a small scale, so while the Co-operative Wholesale Society (CWS) opened their mine at Shilbottle in Northumberland in 1916, co-operatives never became big players in the sector, but campaigned for state ownership of the mines. Coal prices began to fall because the cost and difficulties of extraction rose, and cheaper coal was imported.

Financial slumps of the 1920s were followed by the 1930 'Coal Mines Act', which allowed owners to set quotas and prices.



'The members of the Co-operative Women's Guild salute the women of the mining areas for their splendid work during the strike. They have earned a proud place in the long story of the struggle for equality and women's rights.' President Margaret Sirs, 1985.

Fearing pressure on consumers to keep poorly performing pits open, the National Co-operative Coal Association was set up to research and lobby on policy development. During the 1930s, CWS made surveys of its existing premises, and in 1959 published 'the changing face of Co-op stores', which would be bigger, better lit and designed for refrigeration on the eve of the supermarket era.

The 'Clean Air Acts' from 1956 meant that although many working-class families still used coal at home, there was rising demand for central heating and electricity in new suburbia, and coal faced its final challenges in the 1970s and 80s when co-ops also faced a sustainability crisis.

It was a challenge to both move with the times and support members in the coalfields during the miners' strikes through exceptionally harsh winters. At the 'women against pit closures' rally (11 August 1984), the Royal Arsenal Co-operative Society's political committee were on hand to serve tea, sandwiches and ice cream from their ice cream van. Co-op committees might have echoed the campaigns such as 'switch on at six' (a protest to put pressure on the grid and prove demand for local coal), posted notices and supported food donations, but the pressure on the pits was too great to withstand in the long term, and societies in mining communities were absorbed by Co-operative Retail Services.

The last of the mines (Kellingley near Pontefract, also known as Big K) closed in 2015, and although an attempt was made at the time to use the equipment there to create a new co-operative drift mine at Crofton, West Yorkshire, the idea didn't see the light of day (to use an old mining term!).

> Did you work in a co-op in coal mining areas in the 1980s? Or were you involved in strike action or supporting others in the 1980s winters? Either way, the Co-operative Heritage Trust would love to hear from you. You can get in touch via **archive@heritagetrust.coop**

FIVE MYTHS ABOUT LASTING POWERS OF ATTORNEY

For many of us, retirement is a time to get our affairs in order. The pension's sorted, the will's written, and there's a comforting sense of having ticked the big boxes. However, one vital safeguard is frequently overlooked: a Lasting Power of Attorney (LPA).

Here, we dispel five common myths about LPAs and explain why they're essential to your future planning.

MYTH ONE: 'I'M TOO YOUNG FOR THIS.'

Many people think LPAs are only for the very elderly or those already facing health challenges, but whether due to illness, accident or cognitive decline, losing the ability to make decisions can affect anyone, sometimes without warning.

If that happens and you don't have an LPA in place, your loved ones could face a lengthy and expensive legal process before they're entitled to help you.

MYTH TWO: 'MY SPOUSE CAN DECIDE FOR ME ANYWAY.'

Many people assume that a partner or spouse can automatically step in if something happens, but legally they can't, not without an LPA. Even joint bank accounts can be frozen if one account holder loses capacity.

When it comes to decisions about your health or care, doctors and care providers may not be able to take instructions from your family without formal legal authority.

MYTH THREE: 'IT'S ONLY FOR THE RICH.'

LPAs are for everyone, irrespective of wealth.

There are two types of LPA:

Property and financial affairs – covering everyday tasks like paying bills, managing bank accounts, accessing pensions and benefits or selling a home.

Health and welfare – covering decisions about medical treatment, home support, care homes and daily routines.

Even if your finances are modest, making an LPA ensures someone you trust can step in to manage your money, property and day-to-day affairs without disruption.

MYTH FOUR: 'IT'S COMPLICATED AND EXPENSIVE.'

Expert, fixed-fee LPA services offer clear guidance and up-front pricing, making this complex legal process both straightforward and affordable.

While it is possible to create an LPA yourself, DIY attempts can lead to costly mistakes. If the LPA is completed incorrectly and key details are missing, the Office of the Public Guardian may reject the application. Or worse, the LPA might be invalid when it's needed most.

MYTH FIVE: 'I'LL JUST DO IT LATER IF I NEED IT.'

This is perhaps the riskiest myth of all. Many people put off making an LPA, thinking they'll get around to it when they're older or if their health declines, but by then it could be too late.

Once you lose mental capacity, you can no longer make an LPA. At that point, your family would need to apply to the Court of Protection, a process that can take months and cost significantly more than setting up an LPA in advance.

WHY LPAS MATTER MORE THAN EVER

We're living longer, which means more of us are likely to face health challenges in later life. That reality makes it all the more important to plan ahead. An LPA isn't about expecting the worst, it's about being ready for whatever life brings. They're a practical, empowering step that ensures your voice is heard, no matter what the future holds.

EXCLUSIVE OFFER FOR *EVERGREEN* READERS

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. This includes a discussion about LPAs, helping you understand your options and make informed decisions with expert guidance.

A free legal review covers:

- ✔ advice on the different types of LPAs and their benefits
- ✔ how and when an LPA can act on your behalf
- ✔ how to appoint an attorney
- ✔ how the right will can offer maximum protection for your loved ones
- ✔ 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 30 January 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 30/01/26. 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).

MAKING A DIFFERENCE: OUR 2025 SUSTAINABILITY HIGHLIGHTS

Our Food Sustainability team has had a busy year! Here are some of our highlights:

Great Big Green Week campaign

The theme for this year's Great Big Green Week was 'swaps'. Not only did our customers make swaps to buy more sustainable products, but we highlighted the swaps we've made to be more sustainable too! As part of the week, Co-op attended the mass lobby event in Westminster, organised by the Climate Coalition. Co-op, along with other organisations, welcomed over 5,000 people to Westminster to meet over 200 MPs. Co-op had a strong presence at the event – from colleagues stationed in the events hall engaging with attendees, to those volunteering to help sign people in and direct attendees. Overall, the event received very positive signals of support from the government and members of the public who attended.

Linner Ruto, FINTEA GROWERS Co-operative Union, Kenya, 2024. Photo credit: Vincent Owino

Fairtrade Fortnight

This year's Fairtrade Fortnight campaign was all about doing it fair! Fairer treatment, fairer pay and fairer futures. In support of the Fairtrade Foundation's campaign, we asked our customers to buy Fairtrade and to lobby their MPs to 'brew it fair'. With a focus on tea, the Fairtrade Foundation's petition to the UK government asked for better regulation of working conditions for tea farmers, and to ensure that aid and climate funding promises are met. We want to thank our members for such huge support over this campaign!

FACSCA programme

In 2024, our three-year project FACSCA (Fairtrade alliance on climate-smart supply chains in Africa) came to an end and we received a shortlist for a Just Transition net-zero Edie award. Through this project, Co-op and Fairtrade worked together to support 12 at-risk tea, coffee and flower supply chain producer organisations in Kenya, Rwanda and Ethiopia. The partnership helped the organisations adapt to climate change, mitigate its impacts and sustain productivity. Feedback from the project has been overwhelmingly positive, with farmers noting that it's helped them to get better yields and sufficient income to support their livelihoods.

Lucii Klanja Njagi, Mutira Coffee Farmers Association, Kenya, 2024. Photo credit: Barrington Reeves.

Farmer Sustainability fund

In January, we announced our Farmer Sustainability fund. Through the fund, we're investing £820,000 to support sustainable farming across our beef, lamb and dairy supply chains. The funding will reward farmers for reducing carbon emissions and enhancing biodiversity. In partnership with the Soil Association Exchange, the first project will help 140 dairy farmers track environmental indicators and implement tailored sustainability plans, such as reducing fertiliser use or adopting solar energy.

World Water Week

Over 703 million people globally don't have access to clean water, and climate change is making the problem worse. That's why water security is a priority for Co-op. During World Water Week, we celebrated the difference our member owners, customers and colleagues make when they shop with us. Through our partnership with the One Foundation and Water Unite, we've raised over £25 million so far for clean water projects across the world. This has touched the lives of over three million people. When you buy any bottle of water or our own-label ice, you'll create change.

From Vera Lynn to Vengaboys

What the UK's favourite funeral songs say about us.

Music is more than a tribute; it's a reflection of our personality and individuality.

From timeless ballads to cheeky pop hits, the songs chosen for funerals speak volumes about the personalities, passions and memories of those we love. Co-op Funeralcare's 2025 Funeral Music Chart* paints a vibrant picture of the UK's most requested send-off songs - tracks that have brought comfort, smiles and celebration to families over the past year.

A celebration of personality

This year's chart also celebrates the wonderfully unexpected. Families are increasingly choosing music that reflects the humour, quirks and individuality of their loved ones.

Among the most unique choices:

- **We Like to Party!** Vengaboys
- **Gangnam Style** Psy
- **Jaws** movie soundtrack
- **Ding Dong! The Witch is Dead** The Wizard of Oz
- **Dance Monkey** Tones & I
- **Countdown and Shipping Forecast** themes
- **Firestarter** The Prodigy
- **21 Seconds** So Solid Crew
- **Take Me Home, Country Roads** John Denver

Music, memory and meaning at funerals

The choices made when selecting music for funerals often reflect not just personal taste but also cherished memories and joyful moments. While some selections might surprise, their ability to uplift reminds us that funerals can be as much about celebration as remembrance.

"These selections may surprise, but they also uplift - reminding us that funerals can be joyful, personal and even playful."

Songs such as "You'll Never Walk Alone" by Gerry and the Pacemakers continue to hold enduring popularity, with others like Tina Turner's "Simply the Best" rising in the rankings.

Gill Stewart, Managing Director at Co-op Funeralcare said:

"Music holds a special place in all our lives, so it's only natural that it also plays a meaningful role in how we say our final goodbyes. The songs chosen for funerals often carry deep personal significance for individuals and their families, although some tracks continue to be favourites across the UK, and we are thrilled to reveal this year's funeral music chart."

The importance of personal choice

The music selected for a funeral often reflects the unique personality and memories of a loved one. While many families choose songs with special meaning, certain tracks continue to feature prominently year after year. This year's funeral music chart celebrates both these enduring favourites and the individuality behind each choice.

The soundtrack to your send off

Thinking about the future isn't always easy, but planning ahead can make a big difference. A pre-paid funeral plan is a simple way to arrange and pay for your funeral in advance. From the big decisions to the little details, you choose how you want to be remembered, giving you, and those closest to you, extra peace of mind.

You can find out more by visiting coop.co.uk/funeralplans or call 0800 289 120 – plus as a Co-op Member you can save more when buying a funeral plan^.**

Whether it's choosing a favourite song, deciding on the type of service, or simply starting the conversation, making your wishes known is a meaningful step. Co-op Funeralcare encourages everyone to consider taking that step, because your goodbye should be your way.

Find out who top this year's charts by visiting **coop.co.uk/funeralmusic** or **scan the QR code.**

* Research was conducted among Co-op's Funeral directors and arrangers during May and June 2025 based on approximately 90,000 funerals conducted in the last 12 months. For more information, visit coop.co.uk/funeralmusic.

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

^ For full membership T&Cs, visit coop.co.uk/terms/membership-terms-and-conditions. £1 joining fee applies.

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 962119.

Good food for any mood

These wintery delights deliver big flavours that are guaranteed to satisfy!

ROAST BEEF AND APPLE SLAW SANDWICH

We've used a delicious Dorset apple in this crunchy slaw, which is lovely with leftover roast beef!

Ready in 10m

Serves 4

INGREDIENTS

1 Dorset apple, coarsely grated
1 celery stick, finely sliced
½ small red onion, finely sliced
1 carrot, coarsely grated
50g Co-op Irresistible Somerset extra mature Cheddar, coarsely grated
3 tbsp Co-op reduced fat mayonnaise
30g Co-op unsalted butter, softened
8 slices Co-op wholemeal loaf
8 slices leftover roast beef
30g Co-op wild rocket
Co-op Irresistible crisps, to serve (optional)

METHOD

1. In a small bowl, mix together the apple, celery, onion, carrot, Cheddar and mayonnaise to make a slaw.
2. Spread the butter on the bread, then fill the sandwiches with a generous helping of the apple slaw, plus the roast beef and wild rocket.
3. Cut each sandwich in half, then serve with crisps on the side, if you like.

Each serving contains

Energy	Fat	Saturates	Sugars	Salt
2543kj 608kcal	28.8g	12.9g	8.8g	1.16g
30%	High 41%	High 65%	Low 10%	Med 19%

% of adult's reference intake | Carbohydrates per serving: 42g

SWEDE AND SPINACH TART

Try a whole new way to eat swede – this tart is packed with delicate flavour.

Ready in 50m

Serves 6

INGREDIENTS

1 swede, peeled and cut into 5mm-thick half-moons
1 tbsp rapeseed oil
1 onion, thinly sliced
350g Co-op baby spinach
½ tsp ground nutmeg
Zest of 1 lemon
50g Co-op mascarpone
320g Co-op ready rolled puff pastry
1 Co-op British free-range egg, beaten
2 tbsp pine nuts
½ x 125g pack of Co-op British goat's cheese, crumbled
1 tbsp thyme leaves
Salad, to serve (optional)

Each serving contains

Energy	Fat	Saturates	Sugars	Salt
1619kj 389kcal	26.2g	11.9g	9.6g	0.58g
19%	High 67%	High 5%	Low 11%	Low 10%

% of adult's reference intake | Carbohydrates per serving: 28g

METHOD

1. Preheat the oven to 200°C/fan 180°C/gas 6.
2. Cook the swede in a pan of boiling water for 10-12 minutes, until tender.
3. Drain and leave the swede to steam dry for two minutes.
4. Meanwhile, heat the oil in a large frying pan over a medium heat.
5. Fry the onion for five minutes, then add the spinach and cook for five mins more, until wilted and any excess liquid has evaporated.
6. Take off the heat and stir through the nutmeg, lemon zest and mascarpone, then season.
7. Unroll the pastry onto a nonstick baking tray and spread with the spinach mix, leaving a 2cm border.
8. Lay the swede slices on top, then fold the pastry border up around the edges of the filling.
9. Brush the pastry border with the egg. Bake for 25-30 mins, sprinkling over the pine nuts for the final 5 mins, until golden and risen.
10. Scatter with the goat's cheese and sprinkle with the thyme.
11. Serve with salad on the side, if you like.

Time to Celebrate

ALAN AND BARBARA ORMEROD'S 60TH WEDDING ANNIVERSARY

Barbara and I celebrated our 60th wedding anniversary on 7 August 2025. Barbara was a switchboard supervisor at CIS Head Office on Miller Street in Manchester until she retired in 2004.

We've known each other for most of our lives, having attended the same school throughout our childhood.

100th birthday

Happy 100th birthday, Robert!

Robert Daniel recently celebrated his 100th birthday with family and friends at Strelley Hall, Nottinghamshire. The party included his son, daughter, partners, grandchildren and great-grandchildren, with some grandchildren travelling especially for the get together from New Zealand and the USA! He said it was one of the best days of his life.

Send us your celebrations!

If you recently celebrated a 100th birthday or special anniversary, we'd love to hear from you. To be featured in *Evergreen*, send your photos and a brief message to **evergreen@coop.co.uk**. Alternatively, you can write to us at *Evergreen*, Pensioner Welfare Team, Co-op Pensions Department, Dept. 10406, 1 Angel Square, Manchester M60 0AG.

Win a **luxury overnight escape** for **two people**

Enter our competition for the chance to win an overnight stay at the Aldwark Manor Estate, plus a £30 gift card to use at Clem's, the self-service wine tasting room.

At the Aldwark Manor Estate, timeless charm meets modern indulgence in the heart of North Yorkshire's countryside. Your stay at the estate will include an overnight retreat in one of our beautifully appointed classic double bedrooms, designed to offer the perfect balance of comfort and elegance, with views that stretch across our exquisite 200-acre grounds.

In the morning, you'll enjoy a delicious Yorkshire breakfast, freshly prepared and served with the warm hospitality that defines Aldwark Manor. Whether you prefer a leisurely start with coffee and pastries or a hearty cooked breakfast, you'll be set up for a perfect day ahead.

During your stay, you'll also receive a £30 gift card to use at Clem's, our unique self-service wine tasting room.

Clem's invites you to sip and savour an expertly curated collection of wines from around the world, all kept in pristine condition for your enjoyment. From bold reds to crisp whites, it's a chance to explore at your own pace – the perfect pairing to a luxurious getaway.

For those wishing to extend the indulgence, Aldwark Manor also offers a choice of three distinctive restaurants to suit every taste.

To find out more about Aldwark Manor, visit **aldwarkmanorestate.co.uk**

How to win

To be in with a chance of winning this luxury overnight escape, 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

Remember to include your name, address and telephone number.

What was the theme of this year's Great Big Green Week campaign?

A Crops
B Shops
C Swaps

The closing date is **Friday, 9 January 2026**. The winner will be selected at random from all the correct entries received.

Terms and conditions
Prize excludes Christmas, New Year, Valentine's Day and bank holidays. Prize cannot be used in conjunction with another offer and is non-transferable. Prize must be taken within six months of the winner being notified. All additional charges must be settled on departure. Transport to and from the hotel, and dinner in any of the restaurants, is not included. For full terms and conditions visit **aldwarkmanorestate.co.uk/terms**

THE ALDWARK MANOR ESTATE

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. For this issue of *Evergreen*, James Kelly (the Partnership Manager who leads MaPS' long-term relationship with the Co-op) discusses the impact of inflationary pressures, along with how to understand more about your own financial circumstances.

Budgeting and money conversations

Tracking your costs and spending

Many people find it useful to create a budget to manage their finances and keep on track.

To make a budget, it's important to work out how much you're spending each month. Start by listing everything you spend, including items such as:

- household bills (heating, food etc.)
- financial products (insurance or bank charges)
- travel costs (fuel and/or public transport fares)
- leisure (TV packages, meals out or other entertainment).

Split your costs into **wants** and **needs**. If you can't afford all your wants, decide what matters most to you, or look at ways of cutting costs.

Catch James Kelly on BBC Radio Manchester every other Monday afternoon in 2025, where he'll be answering a range of financial queries.

Money & Pensions Service

How to budget and plan ahead

There's a range of tools, calculators and apps that can help you prepare a complete budget, but writing it down on a piece of paper is fine too.

MaPS has an online budget planner, which takes about 20 minutes to fill in. It could help you review your household spending and prompt you to think about things you may have forgotten to include.

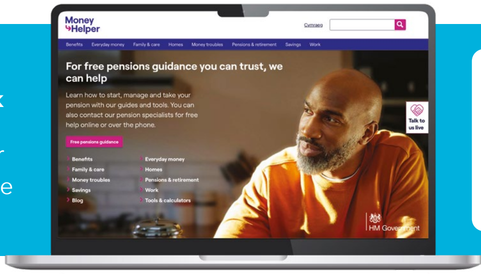
Money conversations

You can speak with MaPS colleagues via the contact information below on every working day of the year. Our colleagues regularly present about financial wellbeing via both national and local media, including television, radio, print and web updates.

How MaPS can help

You'll find lots of useful resources online via **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.

Walking in a winter wonderland

It can be tempting to batten down the hatches and stay indoors when it's cold outside, but according to the Ramblers, you'll be missing out on the wonders of winter walking if you do.

Winter wildlife is thriving – don't miss it!

As winter rolls in, familiar landscapes are entirely transformed. From fields dusted in frost to the gleam of bright winter berries, local scenery becomes instantly more dramatic and beautiful.

The winter months also bring with them their own unique wildlife, from over-wintering birds that can't be spotted any other time of year, to the choruses of coastal seals whose breeding season makes the colder months the perfect time for a sighting.

Enjoy the many benefits of being outdoors

For many, the lack of daylight is the biggest factor that keeps them cooped up indoors, but shorter days can actually be a blessing in disguise. With the sun rising later and setting earlier, it's far easier to catch the delights of a sunrise or sunset without having to drag yourself from bed in the middle of the night!

Provided you're kitted out in your warmest coat and have a torch to hand, intrepid walkers can also take full advantage of the longer nights to indulge in some stargazing. At this time of year, the UK's skies are at their most awe-inspiring with the stars shining brightest.

There are many health benefits to getting out walking, from slowing mental decline for those living with dementia, to strengthening our hearts and preventing future problems. It's also a powerful boost to our mental wellbeing, helping us to unwind, reduce anxiety and improve our self-esteem.

Finding the perfect rhythm

Wondering where to begin? That's where the Ramblers come in! Whether you're a keen walker who's fallen out of the habit or a new starter who wants to improve your health and wellness, the Ramblers have a walk for you.

Walking with others is one of the most effective ways of sticking to a routine. The Ramblers has hundreds of group walks every week, so you'll be sure to find the right one for you. With an experienced walk leader guiding the way, you'll be able to focus on enjoying the sights, sounds and company.

If you're looking to start slowly, 'Ramblers wellbeing walks' are specifically designed for those who want a gentle introduction to becoming more active. All wellbeing walks are over easy terrain, at a steady pace and start at just 10 minutes long. They're the perfect way to make getting out in the fresh air a healthy habit you can stick to.

If you prefer a solo stroll, you can find a walk in the Ramblers' library of easy-to-follow walking routes – routes under three miles are open to all.

Your walk, your way

Taking the time to get out and walk, to stand still and absorb a breathtaking view or simply to be nourished by all that surrounds us is a precious gift. Embrace the wonders of winter walking by visiting our website, **ramblers.org.uk**, to find the perfect walk for you.

About the Ramblers

The Ramblers is a charity dedicated to removing barriers so that everyone can enjoy walking in green spaces. We're also committed to preserving and improving hundreds of thousands of miles of well-loved paths, tracks and trails across England, Scotland and Wales. We're committed to campaigning to keep our countryside open to all and to fighting for the things that matter most to walkers.

If you'd like to support us, or find out more about what we do, visit **ramblers.org.uk/support-us**

RAMBLERS

HEALTH MATTERS

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

CARING FOR YOUR BACK AND JOINTS:

HOW TO STAY STRONG, MOVE WELL AND SEEK HELP WHEN YOU NEED IT

Back and joint pain can affect us all, especially as we get older. Whether it's a stiff neck, aching knees or a sore lower back, these problems can make everyday activities harder than they should be. The good news is that there are simple steps you can take to look after your body, reduce discomfort and keep enjoying the things you love!

Why your back and joints matter

The back is one of the largest and busiest parts of the body, made up of many muscles, bones and joints. Because it works so hard, it's more prone to aches, strains and injuries. That's why keeping your back and joints strong and flexible is so important – it helps with balance, mobility and reduces the risk of pain or stiffness developing.

The benefits of staying strong

Building up your back and core muscles doesn't just help prevent problems, it can also ease existing pain by improving posture and reducing pressure on the spine. A stronger back supports everyday movement, from climbing the stairs to lifting shopping bags, and gives you greater stability and confidence.

If you're already active, you might aim to include back-strengthening exercises two or three times a week, but if you're just getting started, once a week is a great way to build strength gradually as part of a balanced routine. Gentle, regular movement – such as stretching, walking or light strength work – can make a big difference.

When pain strikes

Most of us expect a bit of soreness now and then, especially after activity, but sometimes pain lingers, or movement becomes more difficult than it used to be. That's when it can help to speak to a physiotherapist. They can assess your condition and suggest simple, tailored exercises or hands-on treatments to ease discomfort.

THREE SIGNS YOU MAY BENEFIT FROM PHYSIOTHERAPY

1. You get pain when sitting for long periods

It's quite common to feel pain when sitting for long periods, especially as we get older. Our bodies love movement, and staying in one place for too long can mean that our muscles and joints can start to strain, causing pain. A physiotherapist can ensure you're moving regularly and safely, but even standing up, stretching or walking around the room more often can help.

2. You're in constant pain

Pain that doesn't settle after an injury or continues for weeks may need extra attention. This is particularly common with lower back and neck pain. Physiotherapists can work with you to assess the issue and provide a targeted exercise and rehabilitation programme that will ease your suffering and get you back to your best.

3. You're not moving as easily as you used to

It's normal for our bodies to feel a little less flexible as we age, but if you've noticed your movements are more restricted than usual (for example, you're struggling with everyday tasks or finding certain stretches painful), a physiotherapist can help with exercises to gently restore mobility.

Taking care of yourself

Looking after your back and joints is about finding the right balance between movement, strength and rest. Keep active, make time for gentle exercise and don't ignore persistent pain. With the right care, you can keep moving comfortably and confidently at any age.

If you think you might benefit from the help of a qualified physiotherapist, visit **nuffieldhealth.com/physiotherapy** to book an initial assessment face-to-face or online.

Try Nuffield Health's FREE joint pain programme!

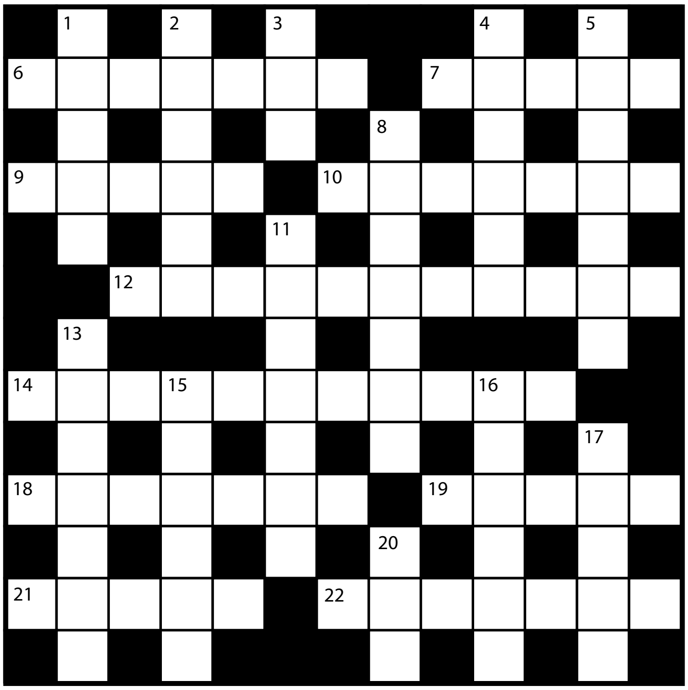
If you struggle with joint pain, try Nuffield Health's joint pain programme. It's a free six-month programme, hosted in a friendly group environment, where you'll learn how to manage your joint pain through exercise, healthy eating, relaxation and better sleep.

You can sign up by visiting **nuffieldhealth.com/about-us/our-impact/healthy-life/joint-pain-programme** or by scanning the QR code.

Looking after your back and joints is about finding the right balance between movement, strength and rest.

Puzzle time

Exercise your grey matter with our fun puzzle page.



Across

6. Orange/yellow fruit resembling a small peach (7)
7. Shepherd's hooked staff (5)
9. British and Irish rugby team which toured Australia in 2025 (5)
10. Pope from 2013 to 2025 (7)
12. Financial district of London, located in the Isle of Dogs (6,5)
14. See 20 Down
18. See 17 Down
19. Large, fish-eating wading bird (5)
21. Brian May's rock group (5)
22. Monrovia is the capital of this African country (7)

Down

1. Home country of the golfer Jon Rahm (5)
2. City in which Wolfgang Amadeus Mozart died in 1791 (6)
3. And 15 Down. Presenter of 'Amazing Hotels: Life Beyond the Lobby' alongside Monica Galetti (3,6)
4. Long, narrow ditch (6)
5. Art of clipping shrubs into ornamental shapes (7)
8. Firm, tangy cheese from Switzerland (7)
11. African wild pig with curved tusks (7)
13. Behaviour in keeping with good taste and propriety (7)
15. See 3 Down
16. Number of players in a football team (6)
17. And 18 Across. Liz Truss succeeded him as UK Prime Minister (5,7)
20. And 14 Across. He succeeded Rishi Sunak as UK Prime Minister (3,4,7)

Win £50 of Co-op Food Vouchers

Name

Address

Tel no.

Coopdoku

Win £50 of Co-op Food Vouchers

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.

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

Name

Address

Tel no.

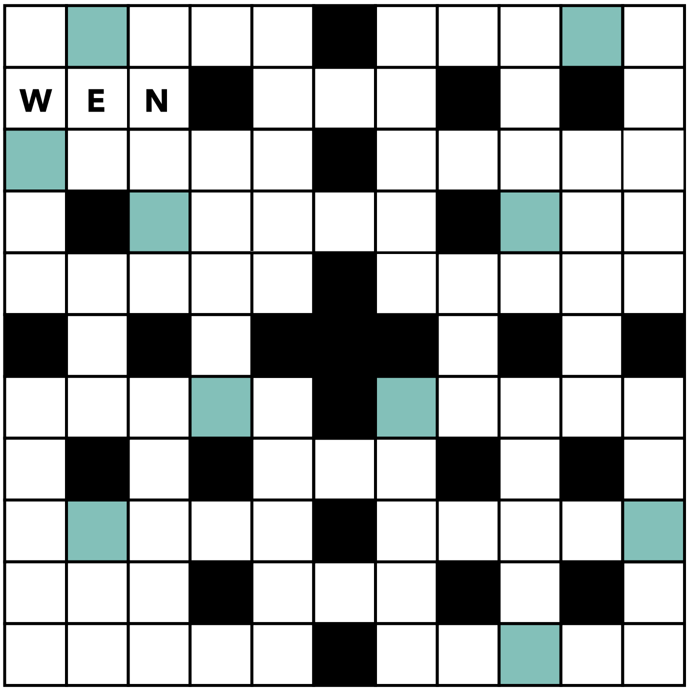
Answers to the last issue's crossword

Across: 1. Pass 8. Opera house 9. Broadway 10. Dime 12. Unison 14. Relics 15. Kismet 17. Asylum 18. Feta 19. Rock Salt 21. Michael Van 22. Dodo
Down: 2. Apprentice 3. Sofa 4. Gerwen. 5. Sawyer. 6. Coldplay. 7. Fete 11. McCausland 13. Sympathy 16. Target 17. Alcove 18. Fame 20. Sand

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 famous pop group.

Win £50 of Co-op Food Vouchers



3 letters
AWN
BAN
CUR
HEN
ILL
LID
LIT
MAN
OHO

5 letters
ABIDE
ADEPT
ARENA
BEDEW
BOOTS
BOWED
DARED
DROLL
ELECT
ENDOW
EVENT
EXTRA
ICING
INGOT
KOALA
LILAC
OVERT
OVOLO
SILLY
SLACK
STARE
THUMB
TWEED
UMAMI
UNDER
UNITE
WOODY

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, 9 January 2026.

Name

Address

Tel no.

Scribble space

Competition winners

Dower & Hall jewellery set
Mr C White – Essex

Ruark music system
Mr D Watkins – Bury

Coopdoku
Mr J Morbey – Essex

Word Fit
Mrs J Dodge – Greater Manchester

Crossword
Mr T G Adair – Northern Ireland

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

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REA NOTICEBOARD

MANCHESTER REA

The Manchester REA continues to be active since the last edition of *Evergreen*.

In March, we had a lunch at the Bridge Inn in Sale, which was enjoyed by all who attended. It was so popular that we had another lunch there in October!

Our outings have taken a nautical theme this year. We've had a visit to Llangollen and a sail on a horse-drawn boat, and a visit to Shrewsbury with a sail along the river. We also had a very interesting trip to Liverpool where we sailed on the Mersey estuary towards the Irish sea. Our final outing this year was to Keighley and the Worth Valley Railway.

Our usual Christmas event will be on Friday, 12 December at the Manchester Mercure Piccadilly Hotel. Details have been issued separately.

If you're not a member of the Manchester REA and would like details of how to join, please get in touch using the details on the right. Please note we are only in Angel Square every other week, so you may not get an immediate reply.

Brian Rains
Chairman

Enfield REA

The Enfield REA are thrilled to report a very happy and successful 2025.

We've had new entertainers, and in May we held our 45th anniversary buffet. We enjoyed some very good food, tea, coffee, orange juice and wine. The photographs show the buffet spread, some members celebrating with the entertainer and our President (Barbara) and Chairman (Sandy) cutting our magnificent cake.

We have entertainment arranged until our AGM, which includes our annual dinner in January 2026.

Contact your REA

Enfield
Secretary: Iris Jenkins
Tel: 020 8804 8716

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