

Spring 2023

# Evergreen

The magazine for Co-op retired colleagues

**Win**

Dinner, bed &  
breakfast  
for two  
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**co  
op**

# Welcome

It's wonderful to welcome you all to another spring issue of *Evergreen* magazine.



I hope you have all managed to keep warm this winter and are looking forward to sunnier (and, more importantly, warmer) days. We have some tips on keeping warm from our friends at National Energy Action on page 33 and ideas of

where to get extra financial support if you are struggling with rising prices - the Co-op Credit Union (page 9), GroceryAid (page 24) and the Money & Pensions Service (page 37).

I was delighted to hear from my former boss, Brian Green, who is enjoying his retirement and trying out new things - which you can read about on page 31. As usual, this issue is packed with ideas for activities and hobbies to help you keep active, both mentally and physically.

We also have the usual selection of great competitions and prizes, including a stay at a Classic Lodges Hotel, which is always one of our most popular prizes. Get your entries in by 9 June for a chance to win!

Please do keep your stories, letters and photos coming in - we love to hear from your Co-op back in the days.

Have a great summer and see you again in the autumn.

*Jackie*

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

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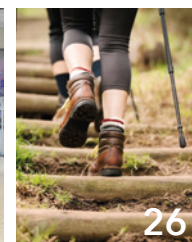
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# Hello everyone



**I'm pleased to report that on the pensions front there is not much new to say. Our schemes continue to be in very good health and our focus remains, as always, on the fundamentals of managing risks, increasing benefit security and delivering a quality service.**

So I wanted to take the opportunity to ask for your help, dear *Evergreen* readers.

There are a number of people in my life who think that I sell pensions for a living. These include my mum, both my daughters and two of my closest friends. I have explained what it is I do (and for the record I've never sold a pension in my life!) but they quickly glaze over. Maybe it's the subject matter. Or maybe it's just me.

Putting to one side the possibility that it's because I'm really boring...there is something about longer-term planning that makes people switch off. This topic is particularly difficult at the moment, given the cost-of-living challenges - it's not easy to think about the future when getting through each day can be hard going. But things will not always be this way, and like many things in life it's about trying to strike a balance.

The team and I are always looking for ways to engage colleagues on this subject and not just in terms of how much money you will need or have. We've learned it's about finding different ways to engage and get people thinking.

I know from talking to many of you over the years that you greatly value your pension, but that you've had to work at being successful in later life too. So I'd like to ask for your help. What's the best piece of advice you've had or you can give our colleagues? What do you wish you had thought about? What do you wish you had known? How do you make it as good as it can be?

I would be delighted if you would share your tips and thoughts (please write to Evergreen, Pensioner Welfare Team, Co-op Pensions Department, Dept 10406, 1 Angel Square, Manchester M60 0AG or email [evergreen@coop.co.uk](mailto:evergreen@coop.co.uk)). This will be used to shape future communications and enable our colleagues to benefit from your wisdom. If we get enough responses, we'll do a piece in the next *Evergreen* about it. And for the very best tips, there will be an open invitation to come to Angel Square and help me sell a few pensions...

Very best wishes to you all.



Gary Dewin, People Director

# Hello everyone

**Now spring is nearly here, I am thankful for the lighter, brighter nights ahead of us even though unfortunately the cost-of-living crisis prevails for our colleagues, customers and members - something I referenced when I last wrote to you.**

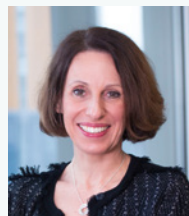
The macroeconomic backdrop has continued to challenge us to operate efficiently, and I am glad that the decisions we took in 2022 have provided us with a solid platform upon which to face into the tough trading conditions 2023 will demand we navigate. We acted quickly and are in a strong position to weather the storm, with each and every one of our businesses confident in their strategies and the growth they will deliver. Sincere thanks to all of my 59,000 colleagues who got us there.

Internally, we have spent time revisiting our roots and understanding our Co-op Difference. I have the privilege of seeing this daily, through the communities we are in, the partnerships we have and the members we support. Right now, our collective co-operative ability to convene the right connections is at the core and I do hope to see many of you at our AGM in May, where we will talk in more detail about how

we are continuing to deliver our vision of Co-operating for a Fairer World.

I also want to mention the DEC Campaign for the Turkey-Syria Earthquake Appeal; I am pleased that we are supporting this appeal and have been humbled by the support our colleagues, customers and members have given through their generous donations - especially given the difficult times everyone is experiencing.

Finally, I am so glad that our pension schemes are in the hands of Gary and his team - he is certainly not boring and we are lucky to have their expertise to best realise the value we all benefit from. I look forward to hearing the ideas you share!



Shirine Khoury-Haq, Group CEO

# POSTBAG

## Just the package!

Iain Ferguson, the Co-op's recently retired Environment Manager, has been honoured by the Institute of Materials Minerals and Mining with the Frank Paine Packaging Award, which is presented for outstanding contribution to the packaging community on a global basis.

Iain (pictured on the right) continues to contribute to improving packaging recycling and reuse; he is a trustee of RECOUP, a plastic recovery charity, and is on the advisory board of Re-Universe, a company developing digital solutions for deposit return systems and reuse systems.



## Travels with Nessie: searching for the perfect co-op

Our September trip to Scotland in Nessie the campervan began with a trip through Dumfries and Galloway and up the coast, an area I have not visited for a long time.

Some of the place names conjure up books for me - Dorothy L Sayers' *Five Red Herrings* is set around Kirkcudbright and Gatehouse of Fleet and travelling through Ballantrae will always get me thinking about Robert Louis Stevenson.



Sammy and I stopped off for a lovely walk on a beach overlooking the island of Ailsa Craig, wondering about how far the curling stones quarried there have travelled and remembering a house I found on a walk which had a row of curling stones alongside the path to the front door.



One of the highlights of travelling for us is a stop at a café for coffee and cake. Sammy is not tempted by the coffee, but can often be persuaded to test the cake.

We often see wildlife on our walks - it's fun walking by the sea and looking over to see a seal's head poking out of the water watching us go by. In Ullapool, the first time we headed towards the river walk, we found a beautiful bench. Sammy, following a fascinating scent nearly walked into the bench, looked up and was startled to see a cat just sitting there, not taking any notice of him. It took a while for Sammy to realise that the cat is wooden and even in later visits, he treated it with great suspicion.



Having spent my working life with co-operatives and still being involved with a couple of them, it's not surprising that I do some 'co-op spotting' on my travels. The range of co-ops and community-owned businesses is amazing. So far on our travels, we've done our shopping in co-operative shops, stayed in a community-owned campsite, bought wool at a co-operative of wool workers, found a box belonging to a fishing co-op washed up on a beach, and found products from Suma workers' co-operative in West Yorkshire in a village store about 450 miles from their origins.

There will be many more co-ops to explore in the future. My ideal would be to find a community-owned café by the sea, with lots of nice places to walk with Sammy and selling wool for me to knit and books for me to read. If I ever find it, we'll probably have to move there.

By Gillian Lonergan

# Do you remember Bill (William) May?

In 2021, *Co-op News* ran an obituary for the late Bill (William) May who had spent 30 years in the movement before retiring in 1991.

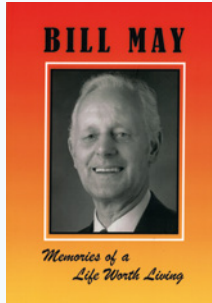
The piece covered the way Bill had first come to co-operatives through his involvement in socialist organisations and unions. As a youth, Bill had worked on his family's North Yorkshire farm with his brother Basil (as their father had been disabled during the First World War). After serving in the Royal Navy himself during the Second World War and getting married in 1951, Bill was able to study at college and develop himself through adult education courses.

Working for the Transport and General Workers Union and then the Worker's Education Association (WEA), Bill found out more about the role of education in the world of co-ops. He joined St Alban's Society in 1962 and dedicated the rest of his working life to helping others develop and learn according to co-operative values and principles.

Bill began working as Education Officer with the Royal Arsenal Co-operative Society and later he joined the then Co-operative Union in 1978. Bill's remit was the Northern region, and he worked with many of the retail societies at a time of great change; many societies were then merging with CRS (Co-operative Retail Services) and CWS, which eventually formed the Co-op Group. The Co-operative Union itself went through a number of changes shortly after this period as it merged in 2001 with the Industrial Common Ownership Movement (ICOM - an organisation formed to support worker co-operatives).

Bill's son Martin has presented the Co-operative Heritage Trust with a book he has written about his father's life, as well as documents and photographs belonging to Bill.

The building in which the collection is held was also Bill's former place of work - so it's interesting to us not just to



reflect the way the organisation worked with co-ops and their staff but also to capture personal memories from the recent past and the 'life' of a building and an organisation.

Martin is looking for contact from any former colleagues of Bill's who remember working with him, particularly in the late 1980s and early 1990s and we have agreed to put him in touch with anyone who responds to this article.



Are you in this retirement party photograph or do you know any of the people here? What can you tell us about your job at the time? What did you wear to work, and what were your workplace and working relationships like at the time?

Contact *Evergreen's* editorial team or email the archive directly at [archive@heritagetrust.coop](mailto:archive@heritagetrust.coop) to be put in touch with Martin, and if you're interested in sharing your own stories, we're keen to record these.

# Building the communities of the future together

At the Co-op, we believe that working together can shape a brighter, bolder future for all of us. Below, Nick Crofts, CEO of the Co-op Foundation, explains how our charity's new strategy will help it build fairer and more co-operative communities, aligned with the Co-op's vision.

**C**o-operating for a fairer world - what a wonderful collection of words to perfectly sum up the Co-op Group's vision.

At the Co-op Foundation, we think it's so wonderful and so central to what we believe that last year we launched a new strategy with this as our central purpose. I'm delighted to now share this strategy with the readers of *Evergreen* for the first time and to tell you more about what to expect from Co-op's charity in 2023.

I hope by the end of this article, you'll be as excited as I am!

## Who are we

For those of you who may not know about us, the Co-op Foundation is the Co-op's charity, and we're co-operating for a fairer world.

Owing to our co-operative roots, we firmly believe that co-operation is at the heart of strong communities, and this makes us a different kind of funder. We unlock the inherent power of communities by focusing on those who have the most at stake. We've also collaborated with young people to shape our vision, and now we're co-operating with them and others to turn this into reality.

## Our strategy journey

Over the past few years, our work has focused on adding value to the Co-op. In 2017, we began investing in youth loneliness projects, which aligned with the Co-op's wider loneliness campaign with the British Red Cross. Other funding has included supporting social action projects in schools to complement the Co-op's focus on improving youth skills, opportunities and employment.

**'Because of our co-operative roots, we firmly believe that co-operation is at the heart of strong communities, and this makes us a different kind of funder.'**

In 2022, we decided we wanted to go further by developing a new strategy with young people, the Co-op and others that would strengthen our ties evermore with the business. Put simply, we want to co-operate with others and build communities of the future together. Check out the pink box on the next page to find out what we created.





## Our new strategy

Our new strategy was created over a 12-month period, and we believe it to be a frisky addition to the Co-op's existing values. It has three principal components:

1. A vision of fair communities in 10 years' time built on co-operative values. Young people will inherit and lead these communities, so we asked a diverse group of 100 11–25 year olds to shape this vision for us. From this, we've decided on six strategic priorities that all our funding and campaigns would aim to improve. They are:
  - prosperity and access to opportunity
  - safety
  - equity, diversity and inclusivity
  - health and wellbeing
  - sustainability
  - youth activism and shared power.
2. A distinctly co-operative way of funding to bring this vision to life. We're on a journey towards becoming a truly participatory grant-maker and, where possible, we'll be awarding unrestricted, long-term funding to organisations and, for the first time ever, young people directly.
3. A commitment to co-operate with others to make our funds, and Co-op member donations, go even further. We'll also champion co-operation and take a new approach to reporting, steeped in celebration and learning rather than more traditional monitoring.

It's bold, it's trailblazing, and it's totally new for the funding sector.

## What comes next?

We launched the first Future Communities Fund from our strategy late in 2022. We'll be awarding approximately £1.5m of unrestricted grants to organisations over five years, helping diverse young people become leaders. Keep an eye on our blog at [coopfoundation.org.uk/blog](https://coopfoundation.org.uk/blog) to find out who we fund and why.

More funds will follow in 2023, and you, too, can help as a Co-op Member. Simply head to the Co-op app or membership webpage and donate your Co-op Member reward. Every penny will help us build the fair communities imagined by young people.

Let's build communities of the future together.

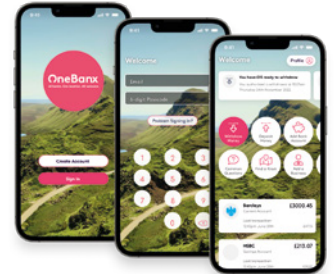
## Building sustainable communities

Last month, we opened applications for round two of funding from our £3.5m Carbon Innovation Fund partnership with Co-op. We'll be awarding grants of up to £200,000 to help organisations working to reduce our farmers' reliance on animal feed and synthetic fertiliser. The Carbon Innovation Fund builds on our strategic commitment to developing more sustainable communities, and we're proud to work together with Co-op to make a difference.



# OneBanx: the pop-up bank revitalising communities

As the world of banking continues to shift its facilities online, what happens to smaller communities that rely on face-to-face services? That's exactly the question Duncan Cockburn asked three years ago when he was scouting locations for a revolutionary concept: a pop-up banking kiosk that could bring banking back to communities abandoned by conventional banks.



**D**uncan Cockburn, a former accountant, was on secondment studying coding in Silicon Valley when he came up with the idea of a shared banking branch. His idea was simple enough: a pop-up kiosk where anyone could do their banking, irrespective of who they bank with. He immediately set about finding communities that would benefit from a service exactly like this.

As part of his search he hit upon Denny, a former mining town in Central Scotland. Its 8,000 or so residents had been left without anywhere to do their everyday banking after the last High Street bank had pulled its branch. The only option for thousands of residents was either a round trip to Stirling or Falkirk, or face large queues in the local Post Office. Wandering down the High Street in Denny, Duncan spotted that the local Co-op had just the kind of space he was looking for. It was the start of a beautiful partnership.

The idea behind OneBanx is simple. Whereas conventional banks use digital technology to take the people out of banking, OneBanx is doing the opposite, using the latest technology to make it both cost-effective and secure to provide customers with a fully staffed branch where they can carry out their everyday banking.

Fast forward to the start of 2023, OneBanx has now proved its concept several times over. There's not just one, but three kiosks operating in Co-op retail stores in central Scotland - the other two are in Kilwinning, Ayrshire and Lochgelly, Fife. To date, they have processed nearly 15,000 transactions on behalf of nearly 2,000 people, many of them local businesses that deal mainly in cash and would otherwise struggle to bank their takings.

**Whereas conventional banks use digital technology to take the people out of banking, OneBanx is doing the opposite...**



OneBanx has since teamed up with TSB to provide pop-up facilities in a shopping centre in Nottingham, and has opened kiosks in partnership with the Newcastle Building Society. They have also recently gained the financial backing of Glory, a leading global supplier of cash processing equipment who are keen supporters of the shared branch concept that OneBanx has pioneered. They're now working with Cash Access UK, which comprises the ten biggest UK banks on plans for staffed shared branches across the country, just like the ones that OneBanx has trialled with the Co-op in Scotland.

Duncan is adamant that without the early support from the Co-op, OneBanx would never have gotten to where they are today. He says that the Co-op understood the concept straight away and were quick off the mark, providing the necessary support to get the pilots up and running. Inspired by the Co-op's model of mutuality, OneBanx also recently completed a £1.25m crowdfunding, the idea being not just to raise money but to get communities and supporters to have a genuine stake and say in the business.

'A lot of supermarkets talk about community service, but they're really only paying it lip-service,' Duncan says. 'The Co-op invested based on the vision and the values. We couldn't have done it without them.'



# Pass it on! The Co-op Credit Union is here to help


**Inflation may have peaked, according to the Office for National Statistics, but higher prices are still a serious challenge for many of us.**


**A**s a retired Co-op employee, you're eligible to join The Co-op Credit Union to take advantage of affordable loans and savings schemes, but did you know that family members, friends and other community members can also benefit from it?


Membership is free and open to a wide range of people, including Co-op Members - and anyone can become a Co-op Member first to qualify if they aren't already eligible.

It's certainly something that could come in handy to help with the financial challenges so many are facing now, since the Credit Union offers a wide range of benefits and services to support members with the rising cost of living. Why not take a look at what's on offer and see if this could benefit you or someone you know?

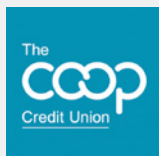
## Find out more and join today

 Website: [co-operativecreditunion.coop/evergreen/](https://co-operativecreditunion.coop/evergreen/)

 Phone: 0345 602 3554

 Email: [credit.union@co-operativecreditunion.coop](mailto:credit.union@co-operativecreditunion.coop)

Scan code with your phone camera to visit website.



In the last three years, The Co-op Credit Union has saved members around £1m in interest they might otherwise have paid on borrowing elsewhere.

## Fair and affordable loans with built-in savings

As a not-for-profit co-op, the Credit Union offers its members competitive rates on borrowing, particularly for those who might struggle to access affordable credit elsewhere. All loan repayment plans include a contribution to a savings account so that once the loan is paid off, a savings pot has built up.

## Online benefits calculator - are you missing out on £££s you could be entitled to?

Over £16bn of benefits and tax credits remain unclaimed in the UK each year, with thousands of people missing out on hundreds of pounds each month in help they are entitled to. The Credit Union offers a benefits calculator tool on its website to make it easy to find out what you could claim. By entering a few details about your situation, you'll get a snapshot of all the benefits you're entitled to and how to claim them. Give it a go now or share with friends and family, it could uncover a valuable source of extra income.

## Bank of mum & dad - or gran & grandad!

As a member of The Co-op Credit Union, there are benefits you could share with family members too, such as access to preferential low rates on loans. Funds held in your Credit Union savings account could allow your family member to borrow against them with a share secured loan at the Credit Union's lowest interest rate.

If you've got children or grandchildren who need a hand with their finances, this could be a great alternative to 'The bank of mum and dad'. What's more, they'll be building their savings as they repay - reducing the need for further borrowing and getting them started with a savings habit.

## Cost-of-living help and resources

The Credit Union is there to support members during these challenging financial times and has a range of free resources, support and information available to help with rising energy, food and other living costs.

Support includes free mortgage advice available from the Credit Union's partners, OpenMoney, which could help anyone concerned about rising interest rates.

Plus, there's information on grants and support available to help families with free school meals and childcare costs, along with a free budgeting app and many other helpful tips and useful free resources available to all.



# Co-op Members make great things happen in local communities



By buying Co-op products, members are raising the funds to support community projects. We caught up with Co-op Member Julianne Noon, as she saw first-hand the amazing impact members are having in our new partnership with Your Local Pantry.

I was excited to learn about Co-op's new partnership with Your Local Pantry - a community project that aims to strengthen communities, foster friendships, and contribute to healthier, happier lives. And it's all being made possible by Co-op Members just like me.

Funded through the Community Partnership Fund, the partnership will see the Your Local Pantry network triple within three years from 75 to 225

pantries across the UK. It aims to help improve household finances, while bringing people together around food.

It's something I'd have really valued and benefited from during the pandemic when, like many others, I struggled financially, and now as we face a cost-of-living crisis, too.

During the pandemic, I was a teaching assistant at a primary school, and I never thought there'd be a time when I'd be

unable to go into a classroom. Although I mostly worked full time, I was on a part-time contract, so when restrictions hit, I found myself having to manage on a much tighter budget.

Once I'd paid my rent and household bills, I had a very limited amount of money left. I had to make tough choices about where that money was spent and what the priorities were, meaning I sometimes had to say no to attending places and events.

I live in a small town, and there's still so much stigma around using foodbanks, and I didn't want to admit that I needed help.

Pantries work differently. You pay a small subscription of a few pounds a week to become a member of a pantry and in return you choose groceries worth much more. The great thing about pantries is that anyone can be a member and use one. And because you're contributing to the food you receive, there's no stigma.

When I heard a Your Local Pantry had opened in Middleton, Greater Manchester, I just had to visit.

The pantry looks just like a grocery shop, and that's essentially what it is. The pantry is inviting, small and private when compared to your average supermarket. I was blown away by the variety of food available, and the fact you can get fruit and vegetables for free. And, because it's on my doorstep, the pantry has a nice community vibe too.

While I was there, around 30 other people came in to shop, and volunteers were on hand to help and even give cooking tips.

And, because the Middleton pantry is part of The Lighthouse Project - a neighbourhood hub - it also offers a whole range of other support services too.

I really struggled with my wellbeing, anxiety and depression during the pandemic, but knowing I could enjoy a cup of tea and a chat in a warm, friendly environment, while quietly doing my shopping, would have really helped me get through those tough times.

By becoming a pantry member, you no longer need to worry about food. Instead, you can focus on the things that matter to you.

I've really turned my life around. I've got my own photography business, I've set up a walking group to help support my own and other people's wellbeing, and I



even met my husband - ironically in a shop, but not Co-op! I just feel so much happier and healthier.

I've been telling my friends and family all about Your Local Pantries and how easy it is for Co-op Members to raise funds to support community projects like this.

Until now, I'd never really considered how, just by shopping at Co-op and swiping my membership card at the checkout, I was helping to fund the work that Co-op does in communities.

To know when I buy my everyday essentials like bread and milk, I'm also giving 2p for every £1 I spend to communities makes me feel like I'm doing my bit and giving something back.

It's really opened my eyes to the big impact and difference I can make as a Co-op Member in my local area and communities across the UK too.



You can find out more about the Co-op's partnership with Your Local Pantry, and how you as a Co-op Member can get involved, by visiting [co-operate.coop.co.uk/missions/food](https://co-operate.coop.co.uk/missions/food)

# Down the aisle - Co-op style

The Co-operative Heritage Trust's archives have many artefacts that show the importance of co-operatives in wedding ceremonies and celebrations in days gone by.

Phillip Larkin's famous descriptive poem, *The Whitsun Weddings*, was based on the scenes he witnessed from the window of a train in 1955, as he travelled through Lincolnshire to London, seven weeks after Easter, in the spring.

Larkin wrote about the everyday in British life and was fascinated by the ways in which ordinary people dealt with major events and experiences. This tradition of marrying in the spring was an old one. This was because, in pre-industrial times, there would have been enough extra food and daylight for a community celebration in a season imbued with the symbols of starting a new phase of life.

Our archives have albums for cake makers to design wedding cakes - or toppers if the budget wouldn't stretch far enough for something bespoke. Wedding cakes for co-operatives were factory made at the Crumpsall Works in Manchester, in Scotland and County Durham but lots of local co-ops also had their own bakeries for customers to order from. Some of these master bakers entered national competitions to make elaborate cakes - such as this image of a baker icing a lighthouse-themed cake.



1971 wedding 'outfit', available for sale through Birmingham Co-op



CWS Cake Decorators Catalogue 1955



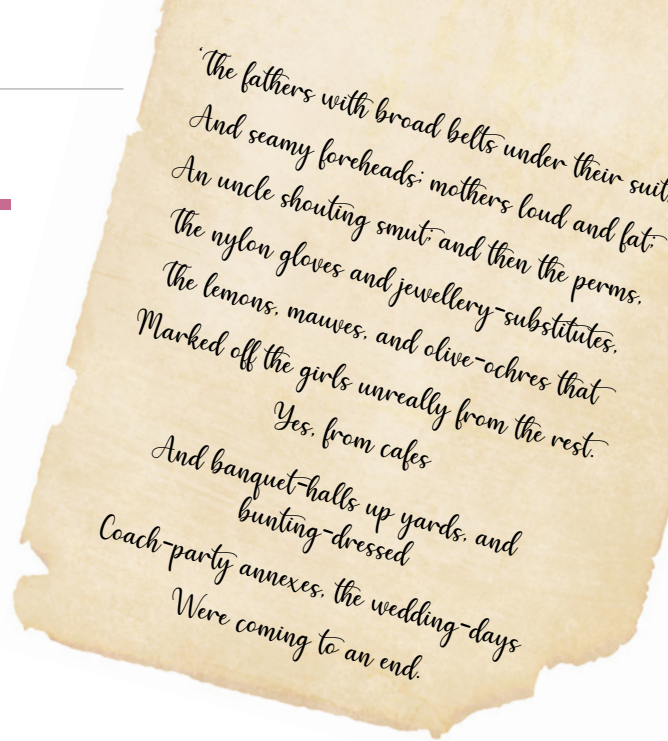
Image from *Ourselves* (1933), the wedding of Margaret Walker and Stanley Lawrence CWS Bristol

There were tasting competitions for the best fruitcake, with gold medals and trophies awarded for occasion cakes - and we have some of these prizes in our museum collections.

The cake and the 'tea', or wedding breakfast, taken care of...the next big expense for the couple was the dress and a good suit. When the poem was written in the mid-fifties, many working-class couples would have had their 'do' at the local co-op hall or at least used their dividend to buy the finery which had become customary for the bride and groom or the attending guests.

While the groom's suit could be used for best or workwear until it wore out, wedding dresses had limited wearability. As they so quickly went out of fashion, many working-class women re-made them into baptismal gowns for children or used elements from them in home-made outfits and hats.

As Larkin points out in the poem, it was women who led the fashion parade - dressed in bright colours and matching handbags with the latest hairstyles. When dating photographs, it's the hairstyles of younger women which usually helps the most, because even the less well-off would be able to copy fashionable hairstyles.



The fathers with broad belts under their suits  
And seamy foreheads; mothers loud and fat  
An uncle shouting smut and then the perms.  
The nylon gloves and jewellery-substitutes,  
The lemons, mauves, and olive-ochres that  
Marked off the girls unreally from the rest.  
Yes, from cafes  
And banquet-halls up yards, and  
bunting-dressed  
Coach-party annexes, the wedding-days  
Were coming to an end.

In the pages of *Ourselves*, a workers' magazine produced by CWS for and about its workforce, there are scores of brides and grooms on their big day - often with information about the department they worked in and the presents they received from colleagues. One article from 1933 tells us that Margaret Walker (known as 'Peggy'), who worked in the office of Bristol Cabinet Works, married Stanley Lawrence from the Depot at the Dean Lane Mission and they were given an oak hallstand and cut-glass vase as presents. The photograph shows the factory employees holding an honorary 'sabre arch' made from turned wood used for banisters and table legs! In some cases, the CWS photograph would be the only one taken - imagine an employer sending a photographer to a staff wedding today?

After the 1970s, there's a gap in the world of co-op weddings. Even though weddings became significantly more expensive, fewer people needed to rely on their local co-op as much to afford the venue or the clothing. Workers' magazines and bulletins into the 1980s and 1990s became more corporate and less about the personal lives of staff, so this is an area of interest for us at the archive.

Did you meet your partner at work in this period or through a co-operative? What was your wedding like and do you have any photographs of you and your colleagues? Contact us by email at [Archive@heritagetrust.coop](mailto:Archive@heritagetrust.coop)



Example of post-war 'cake topper' made at CWS Crumpsall (Museum Collections)



CWS Crumpsall prize winning wedding cake, 1908 - The Franco British Exhibition

## WOMEN'S OWN CORNER

*Many of us women remember our bottom drawer with nostalgia. Everything that went into it helped to build up our girlish dream for the future. So, if you know a bride-to-be, there is nothing nicer to give than something for her bottom drawer. Young married girls will be grateful for that extra pair of sheets, blankets or pillow slips.*



Colour ad for 'bottom drawer gifts' from co-operative stores (1964)

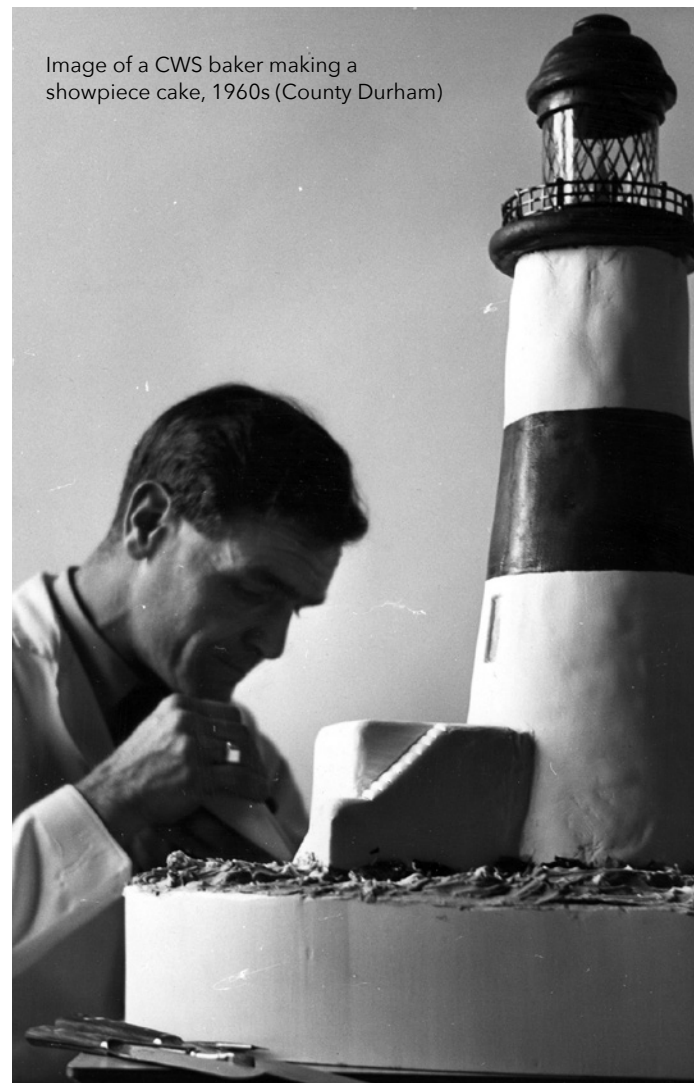


Image of a CWS baker making a showpiece cake, 1960s (County Durham)

# Meet the Ethics, Sustainability and Policy Team

Meet the team at the heart of the Co-op's food business, building relationships and upholding Co-op values to ensure we continue to provide 'value with values'.

## Environment Team

The Environment Team helps to set a clear strategic approach when reviewing key issues such as food waste, packaging and achieving our climate targets. The team also works with non-government organisations (NGOs) to understand what best practice looks like and how the Co-op can help to achieve this.

Key initiatives for the team include the Courtauld Commitment, WWF Retailers Commitment for Nature, and the UK Plastics Pact. The team has a solution-focused approach and aims to

collaborate with partners across government, NGOs, suppliers and competitors to meet collective ambitions.

## Policy Development & Campaigns Team

A key area of the Policy Development & Campaigns Team is co-ordinating communications and campaigns on behalf of the food business. Campaigns aim to bridge the gap between the wider team and the customer to ensure the great work we do is communicated to our customers. Key campaigns include Fairtrade Fortnight and Great

Big Green Week, with the aim being to inspire and change conversation.

The policy development work monitors and manages internal governance around sustainability and ethical issues. This is done through holding key forums with leaders from across the business to grow their understanding and ensure their work aligns with Co-op values. The team enjoys supporting stakeholders across the business to communicate and strive for change and achieve recognition for the fantastic work the Co-op does in the ethics and sustainability space.





### **Ethical Trade & Human Rights Team**

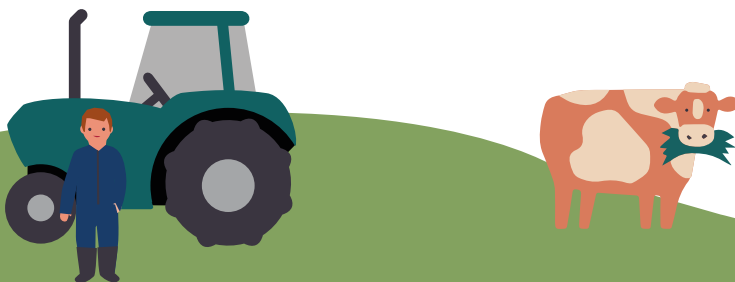
The Ethical Trade & Human Rights Team helps to ensure protection for workers all around the world, whether this be fair pay, safe working conditions or helping to eradicate modern slavery. A key aim of this team is to inspire and incentivise collaboration so that companies can learn from best practice around labour standards. The team is inspired by seeing the improvements they can bring to people, making their working lives better and more rewarding.

### **Farming & Fisheries Team**

The Farming & Fisheries Team is at the heart of the Co-op food business, with the team bridging the link from the products Co-op sells to the farmers and producers who supply them. The team has a passion for the industry, alongside a deep admiration for the producers and farmers whose hard work and dedication help to create a co-operative supply chain. The team ensures that the Co-op's sourcing meets the standards and expectations of our customers across both farming and fisheries.

### **Sustainable Sourcing & International Development Team**

The Sustainable Sourcing and International Development Team drives our responsible sourcing approach for high-risk ingredients. These high-risk ingredients include water, soya, palm oil and peat. High-risk ingredients also include Fairtrade products such as cocoa, coffee, tea and bananas. The team manages certification and partnerships to drive meaningful change in the supply chain. The team also leads campaigns within the supply chain to lobby governments and advocate for change. The team enjoys seeing first-hand the change in people's lives as they work towards improving our global food systems.



# Have you protected your loved ones with a lasting power of attorney?

**Do you know what would happen if you ever become unable to make decisions? Planning ahead can help you to avoid unnecessary stress and expense for your loved ones.**

If you suffered an unexpected accident or illness and could no longer care for yourself, who would make important decisions for you? Decisions such as what medical treatment you receive, or how your bank accounts, assets and investments are managed, should be made by someone you trust.

No one automatically has the legal authority to make these decisions for you, not even your immediate family. This means your bank accounts and assets could become frozen indefinitely, and important decisions could be made for you by people you wouldn't have chosen. Many people don't realise this until it's too late.

## **It happened to Kate...**

This very thing happened to TV presenter Kate Garraway's family, when her husband, Derek, became seriously ill with coronavirus.

'The very worst moment was when they said he could be locked in forever. And I just thought, this is a horror story.' She was unable to access her husband's bank or credit card accounts, their joint savings, or refinance the mortgage.

She is all too aware that this could have been avoided if he had put a lasting power of attorney in place. She explained, 'We had a whole conversation and Derek said we have to appoint power of attorney in case anything happens. He said I'd be his.'

(Taken from an interview with Kate Garraway in *The Times*.)

## **Taking back control with a lasting power of attorney (LPA)**

An LPA is a legal document that lets you appoint someone to make important decisions for you, in case you ever need them to. The people you appoint are called your attorneys, and you can appoint them to make decisions about your health and care or your property and finances, or both.

Making an LPA isn't about giving up control, it's the opposite. By making an LPA, you can retain control over who manages your affairs, how decisions are made for you and what you'd like to happen in certain situations. Without an LPA, your loved ones will face a long, complex and expensive court process to gain the power to make decisions for you.

## **How a lasting power of attorney works**

An LPA is a separate legal document to a will, but many people make them at the same time, as part of planning for the future. Because an LPA is a legal document, which requires some important decisions to be made, lots of people choose to get the help of a legal professional.

There are two types of LPA available in England and Wales. A financial decisions LPA covers any assets, property and money you own in England or Wales, while a health and care LPA covers your welfare, medical treatment and day-to-day care. You can put just one type of LPA in place, or you can put both in place to cover all bases.

## **How does an LPA help to keep you in control?**

If you become unable to make decisions in the future, do you know where you would want to be cared for, whether there is any medical treatment you'd choose not to receive, or how you'd want your investments to be managed? Even if you don't know the answers, you can choose who you would trust to make these decisions for you, if necessary.

This is where your attorney comes in. With the right support, you can set up an LPA that not only gives your attorney the authority to make these decisions, but also steers them in the right direction to help them make the right choices for you.



In each LPA you can appoint one attorney to act alone, or you can appoint multiple attorneys to make decisions together or separately. You can also name replacements who can step in if your original attorney isn't able to act when the time comes.

## Get professional advice and support to make your LPA

A poorly drafted LPA could be found to be invalid or ineffective when it's needed, making it essentially worthless. We would always recommend getting your LPA professionally drafted.

Our fully advised lasting power of attorney service includes:

- A full assessment of your needs and an explanation of your options
- A dedicated LPA specialist to look after you throughout the process
- Advice on the different types of LPAs available and their benefits
- Advice on your choice of attorneys and replacements, and how and when they can act
- Advice on the appointment of an appropriate certificate provider
- Guidance on how to record your preferences and instructions, to guide your attorneys or limit what they can do
- Preparation of the LPA document, which is then posted to you with signing instructions for yourself, your attorneys and your certificate provider
- Checking the LPA to ensure it has been signed correctly by all parties, in the right order
- Completion and submission of papers to register the LPA at the Office of the Public Guardian and dealing with any challenges or requisitions they raise
- Return of your registered, bound LPA to you for safekeeping.

## Let your loved ones know your wishes free of charge

An advance statement of wishes is a document that lets you record your wishes in detail so that your attorney can make the right choices for you when the time comes. This can cover anything from your food preferences right through to your religious beliefs and your end-of-life wishes.

The advance statement of wishes also provides space for you to record details of your finances, online accounts and utilities. This puts all the information your attorney needs to manage your financial affairs right at their fingertips.

When you take out a lasting power of attorney with Co-op Legal Services, we will also offer you an advance statement of wishes, free of charge.

As an *Evergreen* reader, you can benefit from an exclusive 15% discount on our lasting power of attorney service, until 14 May 2023.

Just quote 'Evergreen032023' when you speak to us.

Call 0330 606 9422.

15% off  
LPAs



### Offer terms & conditions

The discount of 15% will be applied once per purchaser and is only redeemable against lasting power of attorney products purchased prior to 14/05/2023 when quoting 'Evergreen032023' prior to purchase. Two clients purchasing mirror LPAs together will be considered as one purchaser. Offer only available to permanent residents of England & Wales. This offer cannot be used in conjunction with any other discount offer. We always conduct checks for conflicts of interest before offering legal advice. Terms and conditions apply. Co-op Legal Services is a trading name of Co-operative Legal Services Limited. We're registered under company number 05671209. Our registered office is 1 Angel Square, Manchester M60 0AG and we're authorised and regulated by the Solicitors Regulation Authority (567391).

# The hidden meaning of funeral flowers

Every element of a funeral can say something personal about your loved one, and it's no different when it comes to flowers.



Funeralcare

Many of us will choose floral arrangements based on their favourite blooms, but knowing the hidden meaning behind those flowers can help show what your loved one meant to you.



## Roses...

are the most requested funeral flower in the UK and their meaning changes depending on the colour. Red symbolises grief and sorrow while dark pink roses represent grace and gratitude. Yellow roses are often given as a sign of true friendship.

## Lilies...

can mean different things. White lilies mean majesty, purity and a return to innocence, while peace lily plants represent peace, harmony and rebirth.

## Gladioli...

can be used to remember your loved one's strength of character and moral integrity.

## Carnations...

typically stand for love, admiration and remembrance.

## Chrysanthemums...

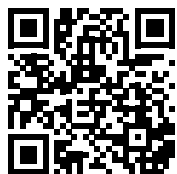
represent trust, friendship and loyalty. Like roses, their colour can change their meaning, such as red for love and white for innocence. They're called 'mums' for short, so often appear in funeral tributes for mothers.



## If traditional doesn't suit your loved one...

There's significance behind every flower, but you can choose one that reflects your loved one's personality rather than the 'hidden' meaning.

If they enjoyed summer, you might want to consider garden flowers and pastel shades, while if they preferred winter, darker foliage and berries might be a better choice. You can ask your local funeral home if you need more ideas on seasonal styles.



Still not sure what flowers to choose?

Scan the QR code to see our most popular floral tributes.

You can also call or visit your local funeral home and speak to one of the team.

# Remember someone special with keepsakes

After a burial or cremation, there are lots of ways to remember someone. From jewellery to a garden sculpture, at Co-op Funeralcare we have lots of memorial keepsakes that can help give you comfort now and in years to come.

## Jewellery

Keep a reminder of your loved one with you wherever you are. From pendants and rings to cufflinks, their ashes can be incorporated as part of the piece itself.

## Urns

After a cremation, if you want to keep the ashes in your home, we have a range of traditional and contemporary decorative urns to choose from.

## Garden urns

If your loved one enjoyed gardening or being outdoors, their ashes can be placed in an outdoor urn which could be kept in the garden.

## Photos

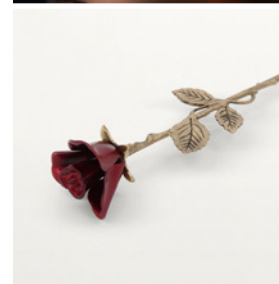
Keep their memory alive with photos. Our crystal photo keepsake can be lasered with an image of your loved one to keep at home.

## Cuddle stones

This small keepsake is much more tactile. Ceramic 'pebbles' are handcrafted with ashes inside and fit in your hand so you can carry your loved one with you.

## Ornaments

You could consider dividing the ashes amongst family and friends and putting some into smaller mementos, like specially designed ornaments.



To see our full range of products and services visit [coop.co.uk/funeralcare](https://coop.co.uk/funeralcare)



As a Co-op Member, you benefit from exclusive member prices when arranging a funeral or buying a funeral plan with us.

Exclusions and restrictions apply. For full details of our member benefits, please see our membership T&Cs at [coop.co.uk/terms](https://coop.co.uk/terms)

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



It's what we do  
evergreen | Spring 2023 19

# A meat-free feast for everyone

Roast lamb is the traditional meal for an Easter Sunday lunch, but many people are ringing in the changes by opting for a meat-free celebration instead.

## MEDITERRANEAN VEGETABLE ROAST

A roast doesn't have to be meat! Here's a vegan centrepiece to impress.

Ready in  
**1hr 25**

Serves  
**6**

### INGREDIENTS

3 tbsp rapeseed oil, plus extra for greasing  
2 x 125g packs Co-op baby spinach  
Zest and juice of 1 lemon  
2 garlic cloves, crushed  
1 tbsp chopped mint  
2 thyme sprigs, leaves only  
3 large courgettes, thinly sliced lengthways  
1 aubergine, cut into 1cm rounds  
3 red peppers, halved and flattened  
2 large tomatoes, thickly sliced  
15g pine nuts, toasted  
2 Co-op British carrots, shaved into ribbons with a veg peeler  
Basil leaves, to garnish

### METHOD

**1** Preheat the oven to 200°C/fan 180°C/gas 6  
**2** Grease and line the base and two long sides of a loaf tin with a single piece of greaseproof paper, so that it overhangs  
**3** Put the spinach in a colander in the sink. Pour over a kettle of boiling water, then leave to cool  
**4** Once cool, squeeze out any excess moisture  
**5** In a large bowl, mix 1 tbsp of the oil, the lemon zest and juice, garlic, mint and thyme



**6** Season, then add the courgette strips and toss  
**7** Heat a griddle pan over a medium-high heat and cook the courgette in batches, until charred  
**8** Next, griddle the aubergine slices for 1-2 mins on each side, followed by the peppers  
**9** Arrange the courgette along the bottom and sides of the tin, so the ends overhang  
**10** Layer the peppers, tomatoes, aubergine, pine nuts and spinach in two or three layers, then fold the ends of the courgette over

**11** Bake for 30 mins or until golden. Carefully pour off any excess liquid. Leave to cool for at least 15 mins  
**12** Meanwhile, heat the remaining oil in a frying pan over a high heat. Fry the carrot in batches until beginning to crisp up  
**13** Drain on a plate lined with kitchen paper  
**14** Put a board over the loaf tin and carefully flip  
**15** Peel off the greaseproof paper, then top with the carrot and basil leaves to serve

Approx per serving

Energy	Fat	Saturates	Sugars	Salt
586kj 138kcal	8.4g	0.8g	11.8g	0.13g
7%	Low 12%	Low 4%	Low 11%	Low 2%

% of an adult's reference intake. Carbohydrates per serving: 12g

## VEGAN CARROT CAKE

Decorate with an Easter bunny and fondant carrots planted in biscuit-crumb 'soil' to give this simple cake a seasonal twist.

Ready in  
**1hr 10**

Serves  
**16**

### INGREDIENTS

**120ml Co-op vegetable oil, plus extra for greasing**  
**200g Co-op Fairtrade light brown soft sugar**  
**2 ripe bananas, mashed**  
**120ml unsweetened almond drink**  
**2 tbsp vegan cider vinegar**  
**250g Co-op self-raising white flour**  
**1 tsp baking powder**  
**1½ tsp bicarbonate of soda**  
**2 tsp ground cinnamon**  
**1 tsp ground mixed spice**  
**1 tsp ground nutmeg**  
**300g carrots, coarsely grated**

### FOR THE BUTTERCREAM

**100g vegan spread**  
**300g Fairtrade icing sugar**  
**60g vegan soft cheese alternative**

### TO DECORATE

**85g vegan fondant icing**  
**Black, pink and orange vegan gel food colouring**  
**2 rosemary sprigs**  
**2 Co-op ginger nut biscuits, crushed**

### METHOD

**1** Preheat the oven to 180°C/fan 160°C/gas 4  
**2** Grease and line two 20cm loose-bottomed cake tins  
**3** In a large bowl, mix together the sugar, oil, banana, almond drink and cider vinegar  
**4** Sift in the flour, baking powder, bicarbonate of soda and spices, and whisk until smooth  
**5** Fold in the grated carrot, then divide the mixture between the cake tins  
**6** Bake for 40-45 mins, until golden, risen and a skewer inserted into the middle comes out clean

**7** Leave to cool in the tins for 10 mins, then transfer to a wire rack to cool fully  
**8** To make the buttercream, beat the vegan spread and icing sugar until smooth, then mix in the vegan soft cheese  
**9** Put one cake on a plate and cover with the icing. Top with the second cake and smooth the rest of the icing around the top and sides  
**10** Chill in the fridge to set for 20 mins  
**11** Meanwhile, take a quarter of the fondant and roll into a ball. Use another quarter to make bunny ears and feet  
**12** Attach to the ball and use a cocktail stick and black and pink food gel to draw on eyes, ears, a nose and feet. (Or mix the pink gel with a piece of fondant and use this to decorate the bunny instead)

**13** Knead some orange gel into the remaining fondant, then shape into carrots  
**14** Stick small rosemary sprigs into the top of each and score lines along the side to complete the look  
**15** Using the handle of a wooden spoon, poke holes into the chilled cake so you can 'plant' some carrots  
**16** Decorate with the bunny and the remaining carrots and sprinkle with the crushed biscuit for a soil effect

Approx per serving

Energy	Fat	Saturates	Sugars	Salt
1399kJ 333kcal	12.8g	2.8g	39.9g	0.73g
17%	Med 18%	Med 14%	High 44%	Med 12%

% of an adult's reference intake. Carbohydrates per serving: 52g



# Over 50 life insurance made simple: your need-to-know guide



We all want things to be as easy and straightforward as possible for our loved ones, especially when times are hard. Co-op Over 50 Life Insurance can help ease the pressure, making things simpler for the people you care about when you die.

**W**hen it comes to sorting your finances, taking out life insurance should be high up on your to-do list. Though it may seem like a complex subject, it's important that you don't put it off as it's an important part of your financial planning.

To help get you started, here are the top five things you need to know about over 50 life insurance, and we promise there's no financial jargon!

## What is over 50 life insurance?

Over 50 life insurance pays out a lump sum of money to a person of your choice when you die.

## Who can take out over 50 life insurance?

Co-op Over 50 Life Insurance is available to UK residents aged between 50 and 80. Our insurance offers guaranteed acceptance, meaning you don't have to answer any medical questions.

## How much does over 50 life insurance cost?

Less than you might think! Co-op Over 50 Life Insurance starts from just £3.95 a month. The size of your monthly payment affects the amount that is paid out on death.

## What do I need to know?

You'll pay your monthly premium until the anniversary date of your policy **after** you turn 95, or your death, whichever comes first.

If you need to stop paying, we promise that your family can still get half of the pay-out when you die, as long as you're at least halfway through paying for your policy. That's halfway from the start of the policy until the policy anniversary date after you turn 95.



If you die within the first two years of your policy as the result of an accident, we'll pay in full. If your death is not as the result of an accident, we'll refund the amount you've paid so far.

You can have multiple policies with Co-op, taken out at different times, but the maximum amount of cover across all of your policies is £10,000. After two years paying into your policy, you'll be fully covered.

It's also worth bearing in mind that:

- you could pay in more than you receive
- your monthly payments could add up to more than your pay-out, depending on how long you live
- over time, inflation will reduce the value of the pay-out amount.

## Can I take money out of my over 50 life insurance policy?

Unfortunately not. If you decide to cancel your over 50 life insurance payments before you're halfway through your policy, your policy will end, and you won't get any money back.

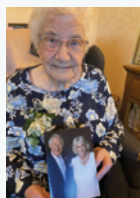
*Over 50 life insurance is offered through Co-op Insurance Services and is provided, underwritten and administered by The Royal London Group.*

# Time to CELEBRATE



## Hillman 60th wedding anniversary

Patricia (Pat) and Peter Hillman celebrated their Diamond wedding anniversary on 19 January 2023 and enjoyed a week away. As Pat turned 80 last September, and Peter reaches that age in April, they decided to combine both milestones with their anniversary and enjoy a triple celebration with family and friends in May, when the weather will, hopefully, be much better. Peter worked for over 23 years as a CIS Agent, before retiring in 1996. He would be pleased to hear from any former colleagues - just get in touch via the Welfare team, who will forward on messages.



## Winifred Goode

Winifred, who lives in Bewdley, Worcestershire celebrated her milestone birthday of turning 100 on 20 November. Although it's an incredible milestone, her family say it's not nearly as incredible as Win is: 'she has a positive outlook on life along with a great sense of humour and is an inspiration to us all'.

The centenarian has always given to others and been involved in volunteer groups helping where needed. She raised thousands of pounds for the MS Society over more than 30 years. George, her late husband, was diagnosed with MS, and for many years Win was his carer, as he progressively lost the use of his legs, and later became wheelchair bound. George had worked at the Co-op milk bottling plant in Luton as the lead engineer, until his disability meant he could no longer fulfil the requirements of the position. The Co-op kindly gave him an office position, in which he worked until he was 65. Together, George and Win were instrumental in court action to win a disability pension for all, as previously there was nothing. How times have changed for the better!

## Ron Cruxon

On Ron's 100th birthday, he first visited Wollaton Hall to meet members of the Historical Society. Proceeds from Ron's book (covered in the spring 2022 issue of *Evergreen*) were put towards the restoration of the Cucumber House, pictured here. Ron's main party was held at the Admiral Rodney in Wollaton village, where a cake and catering for 40 was arranged.

Ron had a wonderful time with friends and relatives, and received 76 cards - including the all-important message from King Charles and Camilla.



# 100th birthday

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

- |              |                     |
|--------------|---------------------|
| Mrs FD White | Mrs J Hollingsworth |
| Mrs W Goode  | Mrs VM Fowler       |
| Mr R Cruxon  | Mrs LB Jones        |
| Mrs J Smith  | Mr RC Clinkaberry   |
| Mrs KM Watts | Mrs B Tomlinson     |
| Mrs W Laurie |                     |



## Jean Hollingsworth

Jean has been a member of the Co-op all her life and her husband, Jim, was manager of the greengrocers and fishmongers on Derbyshire Lane. Jim sadly passed away in 1994 but Jean stayed in the family home at Gleadless supported by family, friends and neighbours. In 2020, at the ripe old age of 98, she decided it was time to move down to Watford to be nearer her daughter. She now lives at Auburn Mere Care Home where she enjoys reading and joining in the activities. Here, Jean is being presented with her birthday cake. All the staff and her family joined in wishing her a happy birthday. She was also very pleased to receive a message from the King and Queen Consort, too.



# In need of support? GroceryAid is on hand to help



All former Co-op colleagues can access free and confidential, emotional and practical support through GroceryAid's 24/7 Helpline, plus access to emotional support and financial guides via the charity's website. If you worked in the grocery industry for at least five years, you may be eligible for a non-repayable financial grant.

**A**cknowledging that something isn't right can be the first step towards making a positive change in circumstances. GroceryAid's helpline is answered by a qualified counsellor who will provide immediate support and guidance to anyone in the industry who may need it.

## What happens when someone contacts GroceryAid's helpline

The counsellor you connect with will discuss your situation with you and guide you through the most appropriate support available.

**Outcome one** - The initial call with the counsellor will provide the support needed at that moment. It may be that no further support is needed after the initial conversation.

**Outcome two** - The counsellor may recommend a further assessment to see

if counselling may be beneficial. If it is, you could receive six free sessions of structured counselling, either face-to-face or on the telephone. GroceryAid partners with Relate to deliver these sessions.

**Outcome three** - The situation may be more appropriately supported by one of GroceryAid's partners, or an alternative service such as StepChange for debt support, GamCare for gambling, MoneyHelper for tools and advice on managing money or a Citizen Advice Bureau trained telephone specialist for support in basic consumer rights and law. The helpline counsellor may also refer you to a charity or specialist organisation with expertise for a specific issue. This may include your local GP or alternative NHS services.

No matter the outcome, be assured that whichever route is taken, you can always

use the helpline for any immediate emotional support you might need in the future, at any time of the day or night.

To find out more about GroceryAid and the services it offers, visit [groceryaid.org.uk](https://www.groceryaid.org.uk) or follow us on Facebook, Instagram or LinkedIn.



Any colleague or former colleagues working in the grocery industry can access free and confidential emotional and practical support, plus financial advice, from the first day of their employment. After six months of continuous employment, colleagues may be eligible for one of our non-repayable financial grants.

To access these services, colleagues can call the **FREE** and confidential helpline below, which is available 24 hours a day, 365 days a year. BACP-accredited counsellors answer the helpline and can provide immediate emotional support and guidance about other services that may be of help. More than 200 languages are also supported through the helpline, on request.

Free and confidential support



**GroceryAid 24/7 Helpline**  
**08088 021 122**



**GroceryAid**  
[groceryaid.org.uk](https://www.groceryaid.org.uk)



# Win a wonderful Classic Lodges break



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



Each of the hotels provides a friendly, relaxing atmosphere while maintaining Classic Lodges' signature style, comfort and luxury. Steeped in history, all of the hotels have equally stunning views to accompany the suites and rooms - including the elegant Old Swan Hotel, famous for its romantic literary past, situated in the very heart of historic Harrogate.

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

Classic Lodges are offering a great prize for *Evergreen* readers of a night's stay for two in the Old Swan Hotel, on a dinner, bed and breakfast basis. The winner will be greeted with a glass of Lanson champagne on arrival and will enjoy a delicious three-course dinner before settling down for a good night's sleep. The following morning the winner can indulge in a delicious full English breakfast or Continental version to fuel the day ahead.

To book a stay with Classic Lodges, please visit [classiclodges.co.uk/specialoffers](http://classiclodges.co.uk/specialoffers).

## How to win

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

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

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

Remember to include your name, address and telephone number.

In which Scottish town did Duncan Cockburn set up his first OneBanx kiosk?

- A Troon
- B Denny
- C Strathblane

The closing date is Friday, 9 June 2023. The winner will be selected at random from all the correct entries received.

### Terms and conditions

The dinner, bed and breakfast prize is based on two people sharing a Classic room for one night at the Old Swan Hotel in Harrogate.

The prize is valid for six months following the competition closing and must be booked via the Central Reservations line - 01257 238730.

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



# The power of poles: Nordic walking explained

Getting out into the countryside is something we should all be doing more of, but traversing landscapes or walking long distances can seem like an intimidating prospect. The idea behind Nordic walking is that it makes walking more accessible by offering much more stability.

## The history behind Nordic walking

Walking poles have been used by hikers for centuries so what's so different about 'Nordic' walking and how has this activity evolved into one of the most effective ways to exercise?

The two key components of Nordic-style walking are that you always use two poles and that they're specifically designed to provide forward propulsion, not just stability. This is because the activity was initially a summer training regime for cross-country skiers who used it to mirror the way they ski.

Obviously, this action is quite extreme and requires a good level of fitness which is why in the UK, the activity has been adapted over the years to be more accessible and effective for all levels. It was brought to the UK in 2004 by the team at Nordic Walking UK who have developed a range of programmes for its use in both rehabilitation and exercise.



A demonstration of Nordic walking. Our walker plants the pole at an angle and is pushing into the pole handle with a long stride.

## What are the benefits?

Using two poles enables you to engage 90% of the major muscle groups by sharing the load between the upper and lower body - effectively turning you into a four-by-four! This in turn reduces the pressure on lower body joints, such as knees and hips, while improving body tone in all areas. It's also a great cardiovascular workout which improves general fitness and promotes weight loss.

## 'If you think of a gym where you might find both a treadmill and a cross-training machine - we liken Nordic walking to the latter but in the great outdoors!'

The poles are like a secret weapon because they enable a walker to walk further and faster than usual, thereby increasing the exercise effect by making it feel easier and more enjoyable. Martin Christie from Nordic Walking UK says, 'If you think of a gym where you might find both a treadmill and a cross-training machine - we liken Nordic walking to the latter but in the great outdoors!'

The fact that the activity is done outdoors provides further benefits, too. These days it's common knowledge that connecting with nature is good for our mood and general wellbeing, so a brisk whole-body workout with fresh air and views has got to be a winner. Another benefit is that it's a great activity to share with others, and groups are now available all over the UK where you can join regular safe, sociable walks at the right level for you.

## The right poles for 'Nordic' walking

It's important to understand that simple trekking poles with a looped wrist strap will not allow you to mirror the correct technique. To gain forward propulsion, you need to swing your arm forward, be able to angle the pole tip behind you and push into a specially designed strap or handle.

Traditional Nordic walking poles originally had the same straps as cross-country ski poles but recent innovations such as the WALX total body walking poles mean that it's much easier to get the pole angle right and harness the power of the upper body from the start. The ergonomic handles and slightly angled pole shaft are designed to provide all the power but in a much more natural walking pattern.

Whatever poles you choose, it's always best to book a lesson before you get stuck in. There are 90-minute Power of Poles sessions available all over the UK with qualified Instructors. They will introduce you to both strapped and strapless poles and help you find the right ones for you.

To find a session near you, simply pop your postcode into the WALX finder and use the dropdown filter to select Power of Poles [walx.co.uk/find-walx/](https://www.walx.co.uk/find-walx/) or call 0333 1234 540.



# Top 2023 holidays, brought to you by Silver Travel Advisor

Are you looking to inject some magic into the year ahead? Perhaps an unforgettable holiday is long overdue. Luckily, Silver Travel Advisor have put together a selection of holiday packages that are bound to make 2023 a year to remember.

There's never been a better time to start planning your 2023 holiday, and we've got plenty of ideas and inspiration to spark your wanderlust. You may be seeking sunnier skies and palm-fringed beaches, a cruise voyage on the rivers or oceans of the world or perhaps an adventure to explore new countries and cultures. Whatever it may be, we've got the holiday to suit you.



## Sun, sea and sand

There's nothing quite like the feeling of warm sand underfoot as you gaze out over crystal waters. A beach holiday is the perfect way to step back from everyday life and enjoy days spent in the sun and evenings dining under the stars.

Our top beach destinations: Europe, the Caribbean, the Indian Ocean, Dubai and Arabia, Asia.

★ Top offer: Five-star hotel - Secrets Moxche Playa Del Carmen, Mexico. Seven nights all-inclusive from £2,029pp. Includes flights, transfers and 30% discount on accommodation. Valid for departures between 18 September - 31 October 2023.



## Set sail

A cruise holiday is a unique way to combine a multitude of experiences - both on land and on board. You may opt for an ocean cruise, a river cruise or even an expedition cruise, but one thing is guaranteed and that's an adventure of a lifetime.

Our hand-picked cruise partners: Silversea, Saga, Ambassador Cruise Line, Swan Hellenic, APT River Cruise.

★ Top offer: Highlights of Spain and the Balearics with Saga. 15 nights all-inclusive from £4,556pp. Sailing from Dover. Valid for departure on 24 September 2023.



## Take to the tracks

See a completely different perspective by taking a rail journey through some of the most breathtaking scenery the world has to offer. Watch from your window as you traverse through a multitude of landscapes unseen from other modes of transport.

Our top rail destinations: the Rocky Mountains, South Africa, Australia, the Swiss Alps, United Kingdom.

★ Top offer: Rocky Mountaineer and Alaska cruise with Silversea. 14 nights from £7,829pp. Includes six nights hotel accommodation, two days onboard Rocky Mountaineer in Gold Leaf Service, seven nights all-inclusive cruise on Silver Muse, and return flights. Valid for departure on 17 August 2023.



## See more, explore more

Some destinations are made for exploring. Getting out and about to soak up the sights, delve into the culture and appreciate all the experiences on offer. Taking a tour is so much more than getting from A to B, it's the best way to truly see more.

Our hand-picked touring partners: Titan Travel, Intrepid Travel, Riviera Travel, Just You, Wendy Wu Tours.

★ Top offer: Travel to Jordan, a land of ancient treasures and empires. Eight days from £2,849pp for solo travel. Includes return flights, accommodation, tour transport and manager, 14 meals, and all visits and excursions. Valid for departure on 16 October 2023.



For more information on these and any other holiday options, contact Silver Travel Advisor. We'd be happy to help you arrange the holiday of your dreams!

Visit: [silvertraveladvisor.com](https://silvertraveladvisor.com)

Call: 0800 412 5678

Follow: @silvertraveladvisor

Prices are per person based on two adults sharing (unless otherwise stated). Price displayed is a 'from' price. Valid for select departure dates. Subject to change and availability, book by dates apply. Terms and conditions apply. Images for illustration purposes only. Silver Travel Advisor is a member of ABTA with membership number P8411.

**SILVER TRAVEL**  
**ADVISOR**

# You're never too old to try something new...



Enjoying your leisure time should be your number one priority during retirement, but sometimes finding interesting ways to stay busy and active is a challenge. We spoke to Archery GB about how archery could have a broader appeal for those in need of something new to do, especially if you're older, retired or disabled.

One of the questions Archery GB hears a lot is 'Am I too old to get into archery?', and our response is always 'Never!'. Archery knows no age or boundaries; in fact, a large percentage of our members are people who've retired and are looking for a way to stay active and social with a regular network of people.

Archery's adaptability means that everybody can take part. Disabled people and older archers can always shoot alongside non-disabled and younger members, and the sport also has plenty of benefits, including improving core strength, focus and hand-eye coordination.

We asked three of our members, who all took up archery after the age of 50, to share their stories.

## Deborah Eaglestone

Deborah Eaglestone never planned on becoming an archer but gave it a go unexpectedly after the isolating Covid lockdowns.

'When I retired, Covid restrictions meant clubs were closed so I didn't meet many people. Then, in early 2022, I saw an advert for an archery taster session at our local club, Long Mynd Archers, so I signed up.

'I've never been competitive, but I've really enjoyed working on a new skill and improving (slowly!). I love learning



from experts, and after years of teaching it's nice to be the one being taught for a change!

'I like the concentration of archery; it's an excellent antidote to life's distractions. The Long Mynd Archers are a lovely bunch, all ages and backgrounds, united by their love of archery and a willingness to give advice and assistance to newbies.'

### Terry Davies

Terry Davies stumbled across archery while looking for a new sport to try.

'When I left the Army after 24 years, playing hockey throughout, I tried various things, including a have-a-go archery session. I quickly signed up to a beginner's course at Chippenham Archers.

'I really enjoy field archery (outdoor targets, usually in woodland). As most field shoots are two days long, I find them physically and mentally demanding but also extremely good for my wellbeing and health. That feeling when you judge the distance, make a good shot and see the arrow hit is extremely satisfying.



### Co-op's Brian is going for gold

I have been retired for a couple of years and have seen nearly every daytime television programme there is.

I decided to take up a sport, so I started looking round - badminton and tennis are too quick; I didn't

'Age is no barrier to archery and the body mechanics to shoot a bow are something most people won't have come across previously, so everyone starts from the same point.'

### 'I like the concentration of archery; it's an excellent antidote to life's distractions.'

### Kim Doherty

Like a lot of people, Kim Doherty's first experience of archery was when she was a child.

'I needed to find a hobby. I had tried archery once back in the Girl Guides and enjoyed it (at least, I think I did - it was nearly 40 years ago!)

'Feeling nervous, I took my daughter with me to a local club, but I needn't have worried. The people were of all ages and were friendly and welcoming.

### 'The sport is inclusive, whatever your age or ability - there's something to suit everyone.'

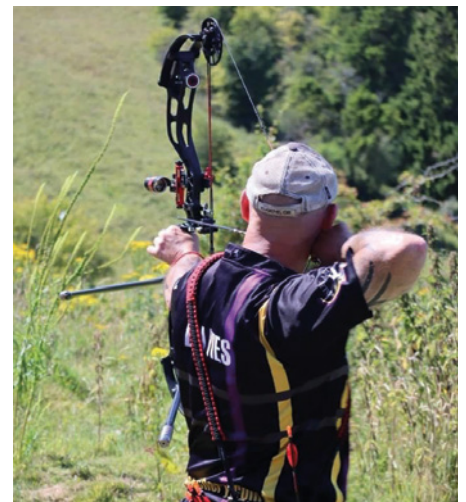
want a good walk spoilt by trying to find the golf ball; cycling, although I have a bike, is too dangerous. Then I saw an advert in a local paper for an archery course.

I started to make some enquiries and was surprised how many clubs there are. In February 2022 I started a six-week training course (cost £60). There is a lot to learn, mainly about safety, and you cannot join a club without the course certificate.

Having passed, the next step was to buy a bow and arrow. I went to a shop near Preston and there met John Stubbs - he's a Paralympian and holder of numerous gold medals. He helped me decide on which kit to start with and set it up for me (cost £140). I then joined the Eccles

'I started shooting twice a week. It was great to be out, mixing with people, improving my mental health and getting some exercise. The sport is inclusive, whatever your age or ability - there's something to suit everyone. I'm proof that it's never too late to start archery and take on that new challenge!'

If you're interested in taking up archery, visit our website, [startarchery.co.uk](http://startarchery.co.uk) to find a club near you.



Archery Club (cost £150 a year). This gives me membership of Archery GB and, importantly, insurance.

The facilities are great - there's a 100-yard outdoor range, a small indoor training range and a brand-new indoor range. The members are all very friendly, and if you want advice they will always assist. There are regular social activities.

My advice to anyone who retires or has retired is to take up a sport - there are lots of different things out there, but me, I'll keep shooting and trying to get the gold.

### Brian Green, retired Pensioner Welfare Manager

# Growing older doesn't have to be boring

Founded in 1982, u3a is a UK-wide movement of locally run interest groups that provide opportunities for people to come together and learn for fun. Members explore new ideas, skills and activities together, and prove that life doesn't end at retirement - if anything, it begins. We spoke with u3a to find out what exciting things their members have been up to.

u3a recently asked its members what made them tick once they gave up full-time employment.



80% enjoy helping others



78% love connecting with people



70% are learning new things

The survey, which marks the charity's 40th anniversary, has helped highlight how important staying active and connected is in promoting wellbeing and positive ageing - something right at the heart of the u3a movement!

The u3a survey also found that its members have been very busy since finishing full-time work...



37% got involved with a charity



21% began learning a new language



19% have travelled off the beaten track

U3a volunteers never let age get in the way of adventure. They've achieved many great things since leaving full-time work, including sailing tall ships across the Atlantic, gaining PhDs, writing dozens of novels, learning Italian and campaigning for causes close to their hearts. We decided to ask our members for their crowning moments since retiring, and the answers prove that growing older doesn't have to be boring!

Sue Langley managed to overcome a lifetime of crippling shyness thanks to Wyre Forest u3a. With a pianist and opera singer for parents, showbiz is in her blood, but a complete lack of self-confidence meant the idea of taking centre stage herself was horrifying. That was until she joined the u3a What A Performance Group (WAPG).

u3a has provided Sue with many new opportunities. She now runs various personal development groups at Wyre Forest u3a, and directs and performs in a variety of shows. She's even part of a duo where she sings everything from 1960s hits to jazz standards.

'I've become a lot more confident in myself which is very noticeable,' Sue tells us. 'And it's totally down to u3a. If I'd not joined, I would never have had the opportunity to do the things I've done. I've produced three big shows since joining!'



Ruth Lancashire, from Leigh Estuary u3a, is the subject adviser for fashion across the UK. She told us: 'I've been fascinated with clothes and fashion all my life! I love beautiful fabrics, skilled designs and craftsmanship, which I share with the other members of our fashion groups. We have so much fun going to fashion events, listening to fantastic speakers such as the iconic designer, Zandra Rhodes, and visiting the Royal Opera House costume department. We've also enjoyed several exhibitions, including the wonderful Dior exhibition at the V&A, the Tiffany exhibition at the Saatchi Gallery, and the Textile Museum in London.'

The u3a movement costs, on average, less than £20 a year to join. Members share their skills and talents and across the UK there are thousands of interest groups taking place - both online and face-to-face - every week.

To find out more, and discover the exciting ways u3a is celebrating its 40th anniversary, visit [u3a.org.uk](https://u3a.org.uk)



# Cutting down your heating bills: our hot tips!

To make sure you're getting as much support as possible in these exceptionally tough times, National Energy Action, the UK's leading fuel poverty charity, has some tips to help keep your home warm and your bills as affordable as possible.

Energy bills continue to be a huge expenditure for millions of households across the UK. An average annual energy bill is currently £2,500 and is due to rise to £3,000 in April when government support is reduced. It's estimated there will be over eight million UK households in fuel poverty come April - these are households spending 10% or more of their income on energy bills.

It may seem like you're fighting a losing battle, but there are a few things you can try to bring your energy bills down this year, particularly during the colder months.

## Contact your energy supplier

Your supplier remains your key point of contact if you have any issues paying your energy bills. If they know there's a problem, they're required by their licence to work with you to find a solution. You can also contact your energy supplier to see if you qualify for the Energy Company Obligation. This is a scheme that obligates the largest energy suppliers to support households with installing energy efficiency improvements.

## Check if you're eligible for benefits

Make sure you're claiming the correct benefits - this could increase your income as well as make you eligible for other types of assistance. Take advice from your local Citizens Advice or visit [gov.uk/browse/benefits](https://www.gov.uk/browse/benefits)

## Energy bill support scheme

From October 2022 to March 2023, every household should have received around £66 off their energy bill every month, totalling £400 over the six months. This either happened automatically if you pay by direct debit, or through a voucher if you're on an old-style prepayment meter. If you're on the latter, each voucher must be used within 90 days, but you can get any vouchers resent if you don't use them within the 90-day period. If you want a voucher resent or you haven't received any yet, then please get in touch with your energy supplier.

## Energy price guarantee

The energy price guarantee caps the price per unit of energy, not a household's annual energy bill. The often quoted £2,500 is the average annual bill, as is the £3,000 post-April.

How much a household's annual energy bill is will depend on how much they use. Use more, pay more. The energy price guarantee is due to end in April 2024.

## Additional cost-of-living payments

There will be new cost-of-living support payments for some households over the next 12 months for over eight million eligible means-tested benefits claimants, including those on universal credit, pension credit and tax credits:

- £301 - First cost-of-living payment - during spring 2023
- £150 - Disability payment - during summer 2023
- £300 - Second cost-of-living payment - during autumn 2023
- £300 - Pensioner payment - during winter 2023/4
- £299 - Third cost-of-living payment - during spring 2024

If you're eligible, you'll be paid automatically, and there will be no need to apply. Claimants who are eligible for any of the cost-of-living payments and receive tax credits, and no other means-tested benefits, will receive payment from HMRC shortly after DWP payments are issued.

## Priority services register

The priority services register is used by energy suppliers distribution network operators (the company that operates your local gas or electricity network) to ensure that vulnerable customers are given the correct support. Details of your distribution network operator can be found on your electricity bill. Contact your gas/electricity supplier or distribution network operator for more information.

## Extra tips for keeping warm and safe

- Draught-proofing products are available at DIY stores to help keep heat in and cold air out.
- Closing your curtains at dusk can help to keep the heat in.
- If possible, use thermal underlay on any carpets or rugs.
- Loft and cavity wall insulation, or replacing an old boiler, can make a big difference. Find out about free or discounted insulation or boiler replacement on [gov.uk](https://www.gov.uk).



# Protect your home this spring

As we head into spring, many of us are starting to plan trips away and days out to make the most of the warmer weather and lighter evenings. That's why it's an important time to ensure your home and valuables are as safe as possible. By choosing a combination of both smart and mechanical security products, you can have peace of mind knowing that your home is fully protected.

**H**aving manufactured its first lock in the West Midlands in 1838, ERA has over 180 years' experience securing homes across the UK and has developed a vast range of hardware and smart security solutions to meet every homeowner's requirements.

## Modern smart security solutions

Smart security solutions have become increasingly popular, with there now being over 2.2 million smart homes in the UK\*. Whether it's a stand-alone device, such as a video doorbell, or a

complete security ecosystem designed to protect every area of the home, smart security products allow you to keep an eye on your property from wherever you are, while also acting as strong visual deterrents for potential burglars.

Video doorbells are one of the most popular smart security products on the market, allowing you to easily see who is at your front door, without needing to answer it in person. Whether you're expecting a delivery, welcoming guests, or simply want to keep an eye on your front door, you can easily check in on



the camera feed at any point of the day from your smartphone. Many video doorbells also offer two-way communication, as well as the option to store or download video recordings for future reference.

If you're looking to expand your smart home security further, adding security cameras around the front and rear of your home, or on outbuildings, allows you to monitor the outside of your property both day and night. Through motion detection technology, you can be alerted to any activity via your smartphone, prompting you to check the live camera feed and see if any action needs to be taken. Most wireless cameras are easy to set up and install, so you can ensure your home is protected in no time.

### Mechanical security solutions

Along with smart security solutions, traditional mechanical security products, such as cylinders and nightlatches, are another crucial element of protecting your home. Having secure and robust mechanical locking systems in place will help prevent would-be burglars from gaining access to your property.

With the front door being the gateway to most homes and often the first route of attempted entry for thieves, it's

important that it offers maximum protection. A simple and affordable way to improve the security of your front door is to update your existing locks with a high security cylinder. For optimum protection, choose a 3\* cylinder that has Sold Secure Diamond status and check that it's been accredited by Secured by Design's Police Preferred Specification scheme. Look out for cylinders that carry an anti-snap guarantee, as this will give you real peace of mind that your home and its contents are protected.

Additional door security products, such as chains and restrictors, can be used to further enhance your home security. Door chains allow you to safely identify and speak with visitors without granting access, helping to protect against forced entry, while door restrictors can be easily applied and released when the door is closed to provide an additional layer of security.

By installing a combination of smart and traditional security products, you can leave your home and enjoy time away, safe in the knowledge that your home is secure.

**For more information, visit [eraprotect.com](http://eraprotect.com)**



## It's competition time!

**For the chance to win an ERA Protect Outdoor Camera and Smart Video Doorbell to protect your home, simply answer the question below and send your answer (which you'll find in this issue of *Evergreen*) to:**

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

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

Remember to include your name, address and telephone number.

**How much is the 2022/23 tax-free personal allowance?**

- A £12,570**
- B £10,000**
- C £52,000**

The closing date is Friday, 9 June 2023. The winner will be selected at random from all the correct entries received.

# Beware of Facebook Marketplace scams



If you're selling stuff online, watch out for this common delivery scam, warns Adam Carter, Senior Project Officer at the National Trading Standards (NTS) Scams Team.

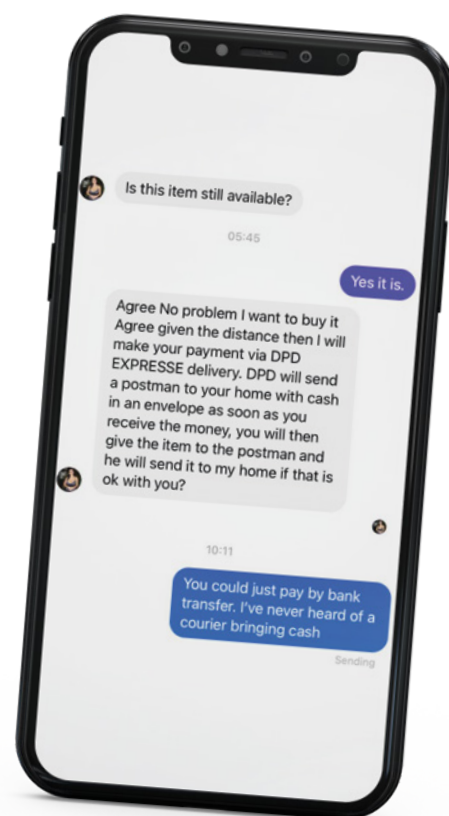
The big spring clean is upon us – that time of the year when a lot of us have a bit of a clear-out of our stuff. The internet has provided us with a variety of ways of getting rid of the bits around the house we no longer want or need. Free online auction and selling sites such as eBay, Vinted, Depop and Gumtree, amongst others, are a great way to make a bit of extra cash for these items.

You can also advertise items for collection or delivery on Facebook Marketplace, but unlike most of the sites dedicated to this practice, both the buyer and seller are left alone to arrange payment and then the subsequent delivery or pickup. Criminals have become wise to this and are using this to exploit the sellers by offering the opportunity of a quick sale at the asking price and offering to pick the item up via a courier service. In most cases, this is a scam!

The criminal will agree to the price advertised and state that they will send a courier to pick it up, usually the next

day. They say the courier will have an envelope with the cash to pay for the item; then, once you agree that the money is there, you give the item to the driver. However, in order for you to accept this, the criminal asks that you pay an insurance fee direct to them via PayPal. Alternatively, you are asked to log onto the courier service 'website' via a link to a fake page, made to look like the legitimate courier service's website and pay an insurance fee for the item. They say that the insurance amount will be reimbursed in the envelope when the courier picks it up.

Once paid, the delivery never happens, the criminal profile will be uncontactable, and the person has lost the money, on top of not selling the item they thought had sold. Legitimate sellers on Facebook Marketplace will not request any additional payment beyond the cost of the item and possible shipping fees. If someone asks you to send money for unexpected charges, cancel the transaction immediately and report the fake profile to Facebook using the 'Report seller' process.



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

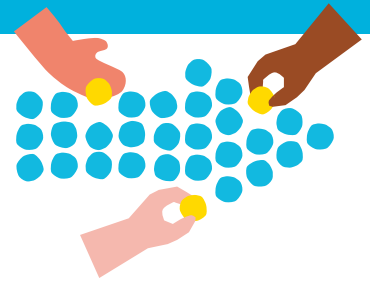
Twitter: @AgainstScams #ScamAware

Facebook: @FriendsAgainst



The Money and Pensions Service (MaPS) helps people across the United Kingdom by providing free, independent guidance on a range of money matters, including financial wellbeing, budgeting and cost-of-living support. In this issue, James Kelly (the Partnership Manager who leads MaPS' long-term relationship with the Co-op) discusses the impact of increasing bills and inflationary costs.

# Managing increasing bills and inflationary costs



## Increasing costs

Many of us will have experienced for ourselves the significant rises in bills like gas, electricity, food, petrol and diesel. This can become a real concern, especially if you feel that costs like these are starting to mount up.

There are a range of steps that you can take to help navigate these tougher economic times when your budget is tight.

If you find yourself caught off guard by higher bills and are starting to become worried about missing a payment, letting your creditor know is the first step to take. For example, energy suppliers have a responsibility to support their customers and treat people fairly by offering affordable options to pay. While it might feel daunting, please understand that reaching out for help and having these conversations sooner rather than later could make a great deal of difference to improving your situation.

## Help if you're struggling with prioritising bills

It's also a good idea to seek guidance if you're having issues prioritising your bills and sorting payments into the right order. The consequences of not paying off some bills before others can be more serious.

Here at MaPS, we appreciate that it can be challenging to manage all the different bills and expenses in our lives, but nobody has to struggle alone. On our website MoneyHelper, we have a 'Bill Prioritiser' tool, which can help you by:

- sorting your bills and payments into the right order
- explaining what you need to do if you're struggling to pay
- showing what financial rebates and assistance schemes are available.

## Obtaining free debt advice

If you find that things have become too difficult, speaking to a trained and experienced debt adviser can be really productive. They can talk through your situation and help you find the best solution. A debt adviser can also tell you how to deal with debts and give you advice on better ways of managing your money.

## Help is available

It's essential, crucial even, to seek assistance when you feel that dealing with your bills and regular payments is becoming too much.

There's lots of useful information available online via [moneyhelper.org.uk](https://www.moneyhelper.org.uk), including further resources that may help you tackle the rising cost of living. You can also call the service 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 and Pensions Service (along with our empathetic colleagues) are here to help. We don't sell financial services, products or plans, we simply want to assist people who are feeling financially squeezed in these uncertain economic times with key, relevant guidance.



# Taxing times

**From 6 April 2023, you can expect a 10.1% increase in the basic state pension for the next year, but what does that mean for your tax and allowances?**

From April, the full rate of the new state pension paid each week will be as follows:

- If you're a man born on or after 6 April 1951 or a woman born on or after 6 April 1953, the new state pension will be £203.85. This is an increase of £18.70 each week from the 2022/23 weekly state pension of £185.15.
- If you're a man born before 6 April 1951 or a woman born before 6 April 1953, the new state pension will be £156.20. This is an increase of £14.35 a week from the 2022/23 weekly state pension of £141.85.

## Will this affect your tax?

While the new state pension will be a welcome boost to many, it could influence whether you'll pay tax, and how much tax you might pay.

State pension income is taxable, but it's paid to you without any tax being deducted. If it's your only income and the total you receive remains below the personal allowance (£12,570 for 2023/24), you won't need to pay tax on your state pension income.

However, the state pension uses up a large proportion of your personal allowance, so if you're in receipt of a work pension or other income, you may find that more tax will be deducted from these sources than in the previous year.

If we look at the new basic rate of the state pension below, your personal allowance deduction could look something like this:

- 2022/23: PA £12,570 less state pension £185.15 x 52 = £9,627, leaves £2,943 of allowances.
- 2023/24: PA £12,570 less state pension £203.85 x 52 = £10,600, leaves £1,969 of allowances.

Did you receive a letter from HMRC in February or March? If so, it will show your tax codes for the year so it's important to check it's correct.

## Will my Marriage Allowance be impacted?

Marriage Allowance (MA) is where a non-taxpayer can transfer some of their personal allowance over to their spouse to reduce their tax.

Those of you whose income remains below the personal allowance may have already claimed MA and transferred £1,260 of your allowance to your spouse. The large increase in

the state pension may well take your income above your personal allowance threshold of £11,310 (£12,570 - £1,260 MA) and you might find yourself now paying tax.

Even if you and your partner are now both paying tax, it may still be tax efficient for the household to keep the MA transfer in place.

## Will I pay more tax due to the rise in interest rates?

Along with the increase in the state pension, the increased rates of interest paid on savings may cause tax issues. Interest that you make on your savings can be taxable depending on the type of account it's invested in, but often isn't taxed at source.

Usually, when your interest exceeds the savings allowance, any tax due is collected through your PAYE tax code. If the rise in interest rates has increased your savings income, the adjustment in your PAYE tax code might not be enough to cover the increased tax you need to pay. Alternatively, you might find an adjustment is needed to your PAYE tax code when it hasn't been needed in the past.

We urge you to check your PAYE tax codes and be prepared that you may need to pay more tax.

## Is there anyone who can help?

If you need help navigating what can often seem like a tax minefield, we're on hand to help! Tax Help for Older People is a charity that supports people who can't afford paid advice. If you're over 60, you can contact us directly by calling our helpline on 01308 488066. The helpline is open 9am - 5pm Monday to Friday.

If the line is busy, or you want to call outside office hours, then please leave a message and an adviser will call you back. You can also email us at [taxvol@taxvol.org.uk](mailto:taxvol@taxvol.org.uk)

If you're under 60, you can contact the TaxAid helpline on 0345 120 3779, which is also open 9am - 5pm Monday to Friday. Alternatively, you can email the service via [help@taxaid.org.uk](mailto:help@taxaid.org.uk)

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



# Win Theatre Tokens worth £150!

Get out and experience some incredible theatre, with this chance to win a Theatre Token worth £150!

**T**heatre Tokens can be used at more than 280 theatres nationwide, including all of London's West End. So whether you're seeing what's on at your local theatre or planning a trip further afield, you can treat yourself to some culture.

Head to **TheatreTokens.com** to see participating theatres and check out some of the great shows touring around the country at the moment - from award-winning spectacle *Life Of Pi* to family favourite David Walliams' *Demon Dentist*, to musical classic *Wicked*.

Plus, with no expiry date, you can use your Theatre Tokens whenever you like! So take a spontaneous trip this spring or plan a summer treat with your friends and family.

Enter now for your chance to win and treat yourself to an unforgettable experience.



## How to win

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

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

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

Remember to include your name, address and telephone number. The closing date is Friday, 9 June 2023. The winner will be selected at random from all the correct entries received.

Who wrote the famous poem, *The Whitsun Weddings*?

- A. Geoffrey Chaucer
- B. William Shakespeare
- C. Phillip Larkin



# Doctor's Corner



Dr Davina Deniszczyc, the Charity and Medical Director at Nuffield Health, also works as a GP one day a week. Although Dr Deniszczyc can't reply to personal requests for information, if there's any subject you'd like to see covered in future articles, please contact the Welfare Office who will be pleased to pass on any correspondence.

## Four ways to lower blood pressure if you have diabetes

People with diabetes and high blood pressure are more at risk of having a heart attack or stroke, so it's never been more important to ensure that you and your loved ones are leading a healthy lifestyle.

**D**id you know that people with diabetes are twice as likely to have high blood pressure than those without diabetes? Research shows you're four times more likely to have a heart attack or stroke if you have both diabetes and high blood pressure. This is due to high blood sugars and high blood pressure placing extra strain on your heart and blood vessels, so it can make the complications from

both diseases worse. That's why, if you have diabetes, it's important to regulate your blood pressure.

Here, Dr Davina shares some top tips for the key things you can do to lower your blood pressure - in addition to attending your regular diabetes health checks to monitor your blood sugar (HbA1c), blood pressure and blood cholesterol.





## ① Stop smoking

Smoking is one of the leading causes of both high blood pressure and diabetes, as the chemicals you inhale cause damage to the heart and blood vessels. Quitting smoking is one of the single best things you can do for your health, and the benefits start almost instantly.

Here are some tips to help you quit:

- list your reasons to quit
- tell people you're quitting to hold yourself accountable
- if you've tried to quit before, remember what worked
- use stop-smoking aids
- have a plan if you're tempted to smoke
- list your smoking triggers and how to avoid them
- keep cravings at bay by keeping busy
- exercise away the urge.

## ② Eat foods to lower blood pressure

These are general healthy eating tips, but they can help to improve your blood sugar, blood pressure and cholesterol levels. They could also help you lose weight.

- Choose healthier carbohydrates - like brown rice, porridge, oats, beans and lentils.
- Eat more fruit and vegetables - you can do this by increasing your portion sizes of vegetables, and by snacking on fruit.
- Eat less salt - season your food with salt-free herbs and spices, cook from scratch, and check food labels so that you can opt for low-salt items.
- Eat less red and processed meats - replace these with fish, poultry and pulses.
- Cut down on added sugar - start with small, practical swaps like opting for sugar-free drinks and minimising sweet treats like chocolate.
- Moderate your alcohol intake - aim to consume less than 14 units per week (around six beers or six medium 175ml glasses of wine) and have at least two alcohol-free days per week.



## ③ Exercise regularly

Physical activity is key for managing both diabetes and high blood pressure. Not only does it help you to lose weight, but when you exercise you increase the amount of glucose (sugar) used by your muscles, and insulin becomes more sensitive and efficient. Exercise also makes your heart stronger, which means it can pump blood around the body with less force.

- Aim for 150 minutes of moderate-intensity activity per week, as this has been shown to improve blood sugars and blood pressure. Examples of moderate-intensity exercise include brisk walking and other activities where you can still talk but are slightly out of breath.
- It's also recommended that you work all major muscle groups (legs, back, chest, shoulders and abs) at least twice a week.
- Breaking it down into bite-size chunks can be helpful but try not to leave any longer than 48 hours between each bout of exercise.



## ④ Take your medication as prescribed

If you're prescribed medication, you should take this as normal. Some medications help protect your heart by reducing blood pressure or cholesterol, and you may take these as a preventive measure even if you don't currently have high blood pressure or high cholesterol.

For further articles and support tools on a variety of health topics visit [nuffieldhealth.com/article](https://www.nuffieldhealth.com/article)

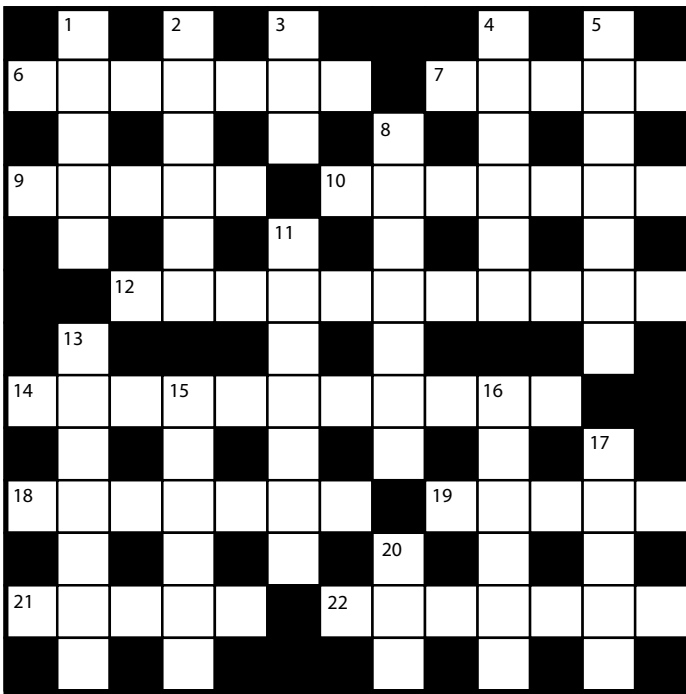
### Sources

Petrie, J.R., Guzik, T.J. and Touyz, R.M., 2018. Diabetes, hypertension, and cardiovascular disease: clinical insights and vascular mechanisms. *Canadian Journal of Cardiology*, 34(5), pp.575-584.

Passarella, P., Kiseleva, T.A., Valeeva, F.V. and Gosmanov, A.R., 2018. Hypertension management in diabetes: 2018 update. *Diabetes Spectrum*, 31(3), pp.218-224.

# Puzzle time

Exercise your grey matter with our fun puzzle page.



**Across**

- 6. See 1 Down
- 7. His films include 'Four Weddings and a Funeral', 'Love Actually' and 'Paddington 2' (5)
- 9. And 21 Across. The UK's third Prime Minister of 2022 (5,5)
- 10. Scandinavian seafaring traders (7)
- 12. Third-place prize at Olympic Games (6,5)
- 14. Books that have many readers (11)
- 18. He is best known for presenting 'Who Wants To Be A Millionaire?' (7)
- 19. Substance composing the main part of an elephant's tusk (5)
- 21. See 9 Across
- 22. Liberace, Elton John or Mitsuko Uchida (7)

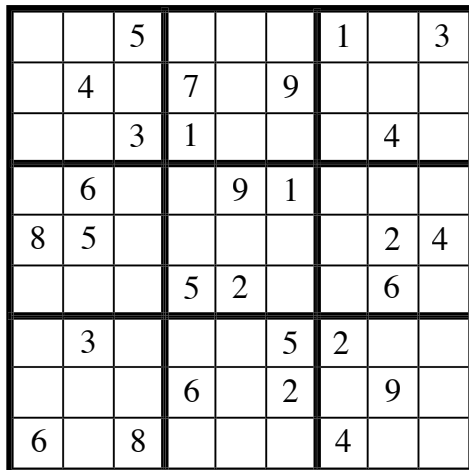
**Down**

- 1. And 6 Across. The UK's first Prime Minister of 2022 (5,7)
- 2. Heavy object used to moor a ship to the sea bottom (6)
- 3. And 4 Down. Star of the movie 'Top Gun: Maverick' (3,6)
- 4. See 3 Down
- 5. Word formed by re-arranging the letters of another word (7)
- 8. Soft-bodied beetle with luminescent organs (7)
- 11. Rod used to transmit or receive radio signals (7)
- 13. Minsk is this country's capital city (7)
- 15. Woollen cloth associated with Scottish clans (6)
- 16. Deep, narrow gorge with steep sides (6)
- 17. See 20 Down
- 20. And 17 Down. The UK's second Prime Minister of 2022 (3,5)



## Coopdoku

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



Name

Address

Tel no.

Name

Address

Tel no.

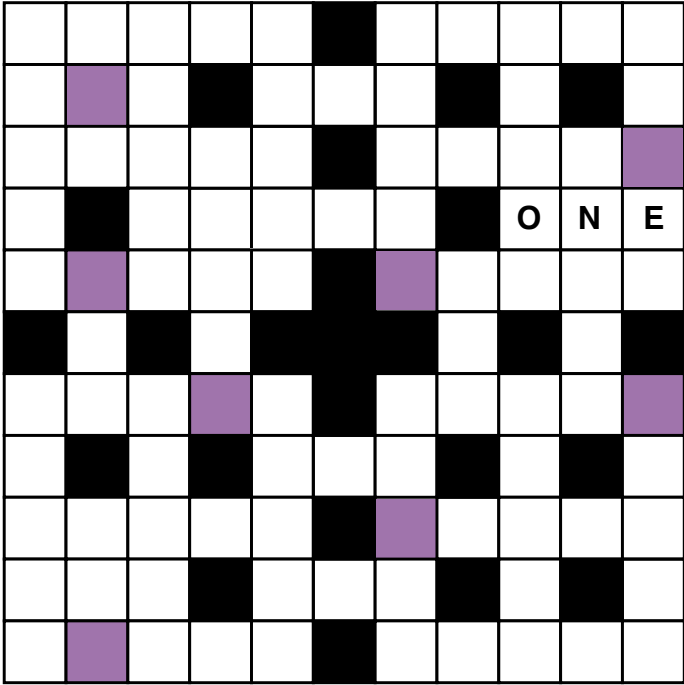
**Answers to the last issue's crossword**

**Across:** 7. Lionel; 8. Richie; 10. Centaur; 11. Troll; 12. Eton; 13. China; 17. Perth; 18. Noah; 22. Paolo; 23. Cricket; 24. Stitch; 25. Cruise

**Down:** 1. Glacier; 2. Johnson; 3. Kebab; 4. Sistine; 5. Chloe; 6. Kelly; 9. Architect; 14. Beyonce; 15. Cockpit; 16. Whitney; 19. Spasm; 20. Boris; 21. Diary

# Word Fit

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






Scribble space

**3 letters**

- EAR
- FOE
- ILL
- LAW
- MOO
- OAR
- OWL
- PEA
- ROE

**5 letters**

- AFTER
- ALERT
- ALGAE
- ALOOF
- AMEND
- APRON
- AWARE
- BENCH
- BUGLE
- DELTA
- DWELT
- EAGLE
- EATEN
- ELFIN
- GROUT
- HEART
- HOO-HA
- OFTEN
- PETRA
- POPPY
- PRIDE
- TABLA
- TENON
- TRIBE
- TWEED
- UNITE
- YIELD

**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 June 2023.

## Competition winners

**New Steine Hotel, Brighton**  
 V Upton - South Wirral

**Cairndale Hotel & Distillery Tour**  
 N McNeill - Lutterworth

**Crossword**  
 D Hughes - Essex

**Wordfit**  
 A Hesketh - Bacup

**Coopdoku**  
 D McGregor - Dunstable

## Access for all

**Evergreen is available in large print, and on tape or CD.**

**Please ring:** 0330 606 9470

**Email:** evergreen@coop.co.uk

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

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# REA

# NOTICEBOARD

## Manchester REA

I am pleased to report that the Manchester REA is once again up and running. We had a very successful Christmas lunch, enjoyed by over 150 people. This was despite the hotel having a burst pipe the previous evening, which resulted in the lifts and heating being out of action for most of the time.

We're in the process of planning a programme for this year. See below for the provisional list programme for 2023.

27 April	Liverpool
15 May	AGM at Angel Square
25 May	York
28 June	Skipton /Boundary Mill
27 July	Llandudno
20 September	Lunch (venue tbc)
8 December	Christmas lunch



## Can you help?

We need your help and ideas. We have three vacancies on the committee. We meet only four times a year for official business meetings but obviously planning events needs some members to meet more frequently.

We are also in need of someone to take over the duties of Secretary. This mainly involves taking and recording minutes. If this sounds like you, please email our office at [manchesterrea@coop.co.uk](mailto:manchesterrea@coop.co.uk)

Brian Rains (Chairman)

## Enfield REA

We held our annual dinner on 9 January 2023 after a lapse of three years due to Covid. It was a very happy event, with an excellent meal, and was thoroughly enjoyed by everyone.

Entertainment after the meal was provided by Ian Goddard, who played the guitar, banjo and ukulele and also sang.

Our programme for 2023 is being arranged and I am sure all members will enjoy the various entertainers and the pleasure of meeting again on a regular basis.



## Contact your REA

### Enfield

Secretary Iris Jenkins  
Tel 020 8804 8716

### London Area Retired Co-op Friends

Secretary Pamela Board  
Tel 020 8555 0136

### Manchester

Tel 07740 417701 (Monday only)

### North Eastern

Secretary Mrs Lydia Humphrey  
Tel 0191 410 4947