

CHOICES

We all have real choices, but do we know what these are and where to find them? Bluebird Care (Wakefield) works in partnership with many organisations across Wakefield. We will share information and tips from our partners in our newsletters which we think you may find helpful.

For our Spring issue we spoke with Deborah Smith at Horbury Financial Services Ltd and Lynsey Bashforth at Bashforth-Young Solicitor. Please feel free to contact them for further advice. We have included their contact details below each article.

Spring 2014,
Issue 2

Bluebird Care (Wakefield) News



BluebirdCareWakefield



@BluebirdCareWKF

A budget for savers?

Recently the Chancellor of the Exchequer announced a raft of changes for savers in the Budget.



Deborah Smith

- Cash and shares ISA's to be merged into single New ISA with annual tax-free savings limit of £15,000 from 1 July.
- The 10p tax rate for savers abolished
- Cap on Premium Bonds to be lifted from £30,000 to £40,000 in June and £50,000 next year.
- New Pensioner Bond, paying "market-leading" rates, available from January to over-65s, with possible rates of 2.8% for one-year bond and 4% for three-year bond - up to £10,000 to be saved in each bond.

The budget also had many changes for pensions and for people retiring now. Although there are reports stating that people may buy an expensive sports car and fritter away the money, these changes seem to simply give everyone more options with their hard earned savings than simply having to purchase an annuity.

- All tax restrictions on pensioners' access to their pension pots to be removed, ending the requirement to buy an annuity.
- Taxable part of pension pot taken as cash on retirement to be charged at normal income tax rate, down from 55%.
- Increase in total pension savings people can take as a lump sum to £30,000.

With interest rates still being low and more options coming available now could be the time for you to consider speaking to your Independent Financial Adviser.

Article by Horbury Financial Services Ltd
01977 617975, www.horburyfinancial.co.uk

Regulated and authorised by the Financial Conduct Authority

Where there's a will, there's a way!

The majority of the British population does not have a will. A will is important for everyone, not just for the rich and wealthy. Whether you are married, cohabiting, have children or not, you are unique, and therefore need to put in place a will to set out what you would like to happen on your death. If you don't have a will the intestacy rules apply. This could provide adequate provision for your loved ones but they can also have surprising consequences and therefore if you want a choice it is always important to put in place a will.



Lynsey Bashforth

The top reasons why you should make a will are:

Look after your family

Ensure that specific items go to people that you choose and appoint people you trust to manage your estate. You need to ensure that your loved ones receive your estate. If you have minor children you will need to appoint guardians for them. All of the above can be achieved through your will.

Protect your assets

Protect your assets for your family to ensure that everything you have worked for goes to your loved ones. Specialist advice can help you protect your assets for your children but also provide for your partner or husband / wife.

Even if you have a will already it is important that you keep it up to date. You should review your will every couple of years.

If you want a say - make a will. For help with making a will, contact your local solicitor.

Article by Bashforth-Young Solicitor
01977 649922,
www.bashforthyoungsolicitor.co.uk

Welcome, I hope you are enjoying this marvellous sunshine after the very wet winter we have had!



Narinder Gill,
Director

I hope you enjoy reading about our services to the community. Being part of a national company (Bluebird Care), we aim to ensure that we localise the services we provide to meet the needs of the Wakefield Community and are committed to working innovatively to secure improved outcomes for all our customers. Through taking a 'person centred' approach to our services, we can ensure support is personalised by considering the needs and interests of every customer as an individual.

It's all about team work!

I am sure you will agree, fundamental to the quality of care we provide is the skill and commitment of all team members. As we are a growing team, we invest a lot of time finding and recruiting the best people. In order to get to know our staff better, each edition will feature a profile of key staff.



I'd like to start this off by introducing Donna. Donna is often the first person who customers speak to or meet.

"I started work for Bluebird Care in October 2013 in the position of Care Coordinator after

I retired from the police force, after 32 years of exemplary service. I see myself

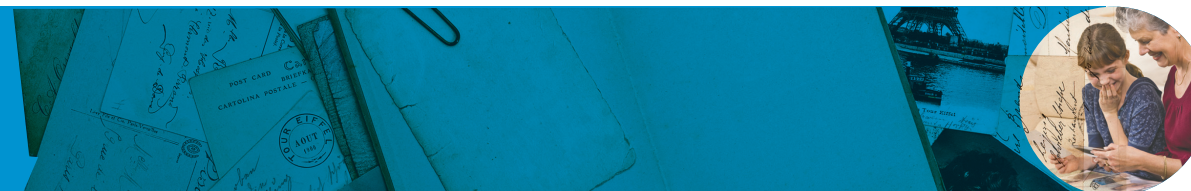
as the voice of Bluebird Care and it is my responsibility to ensure that all our customers have the right carer, at the right time, on the right day. I feel a sense of pride in knowing that what I do in my working day really impacts on our customers in such a positive way, enabling them to live their life to the best of their abilities in the place they want to be. **The attention to detail and the high standards Bluebird Care work to and attain really are a breath of fresh air.** I also play a key role in organising a range of charity events to raise money for local needs and firmly believe that Bluebird Care is making a difference to the local community. My background in the police force will help me to deliver the highest standard of service to customers. I am really excited about joining a dynamic office and dedicated team."

CARING FRIDAYS - at the Westfield Centre, South Elmsall

Working in partnership with Bashworth Young Solicitors, **Bluebird Care** will make the last Friday of the month ...**CARING FRIDAYS**. We will subsidise any lunches on the last Friday of the month by £1 making them only £1.50 for a home cooked meal (until 30th May 2014 initially). Join Narinder and Lynsey at the Westfield Centre in South Elmsall on Friday, 28th March from 12 pm - 2 pm.



Sharing stories across all generations



We all love a good story and I firmly believe that there is a good story in all of us waiting to be told. How many of you have listened to the stories of those individuals whose journey through life is simply inspirational?

We are finding many customers of Bluebird Care have a wealth of lifetime memories, events and experiences that really are just stories waiting to be told! In this issue **Maud Chitty** shares her story, giving us the wisdom and benefit of her experiences.



Introducing Maud Chitty

Born in Carleton, Pontefract home life significantly changed for Maud when her parents' marriage abruptly ended at the age of 3. This resulted in her father leaving home and her mother finding a new partner. Maud's early memories were of an acrimonious split and something that was not 'usual' for the time. She also recalls her father being somewhat unconventional - a miner who taught himself to play the piano!



Maud in her uniform

Maud joined the land army at the age of 18. She reflects this gave her a 'sense of freedom' that she had not known before. Maud, in 1942, took this chance to leave home, moving on from the strained

relationship with her Mother and meeting Bill....

Maud met Bill when he was in the army and it was whilst they were courting that Bill became a prisoner of war in Arnhem. It was thanks to the forward thinking of a field doctor who performed a pioneering skin graft, having removed a bullet, that Bill's life was saved. Before the age of rapid communication and mobile phones, Maud and Bill found a way of connecting during their time apart. At 10pm every night when moon was out...

**"Look at the moon.
...we will both know we are
thinking of each other."**

Following Bill's release from a prisoner of war camp, Bill and Maud reunited in 1945 and married at All Saints Church in Pontefract. Following on from this, they lived in Surrey for 18 years. Bill worked for the prison service and Maud fulfilling her aspirations of having a career worked for the home office in



Maud and Bill's Wedding

Whitehall. Maud reflects:

"We both knew what we wanted...we knew that if we wanted this type of life we needed to work hard ...we were both hard workers."

Maud sums up her life with Bill as 'a lovely life together' including their son and grandson. Maud is really proud of both their achievements.

Upon retirement, Bill and Maud enjoyed living in Spain for 6 months until a family tragedy in 1998 brought them back to the UK and not long after this, Bill had a stroke. Living in Pontefract, close to her sisters, Maud nursed Bill at home until he died in 2006.



Maud with her sister

Last year, Maud broke her collar bone after a fall and started to feel

very isolated and lonely. Maud recognised that she needed help and called the BlueBird Care team. From this, Maud feels that outcomes started to improve:

"Bluebird Care have given me back my confidence and encouraged me to become even more independent. They really do care. I know this because they take time to listen to me, understand me, and respect my wishes."

"My wish is to remain in my own home. Bluebird Care enabled this as they have given me the help and support that works for me, around my needs. They have introduced me to a range of social activities and events - I am really enjoying what I now do!"

Thanks to Maud for sharing her memories.

We would love to share more stories with you; If you would like to feature or know someone who you think would, please get in touch with **Narinder at Bluebird Care (Wakefield)** on 01977 70878, www.bluebirdcare.co.uk/wakefield

Those little things do make a difference!



Linda Croman won a painting of Whitby at the fair - kindly painted and donated by Jen Street

I don't know about you but for me, sometimes it's the smallest acts of kindness that make a difference.

I would like to thank my team for their contribution to raising money for the Wakefield hospice through bag packing at the local co-op in Ackworth and running a stall at the hospice's spring fair. We raised a total of £314.

Do you know anyone whose kindness you would like to acknowledge? Please send Narinder your stories and photos: wakefield@bluebirdcare.co.uk

Our next event is **bag packing at Sainsbury's in Trinity on 12th April** – if you are around, please do come and say hello to us!

Thank you for taking the time to read this edition. If you would like any further information or would like to contribute/ feature or know someone who would, please call us on 01977 708787 or email us - wakefield@bluebirdcare.co.uk