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CLIENTS'NEWSLETTER SPRING 2016

Different Weather Every Day



I am writing this newsletter at the end of April and it's that time of year when the weather does not know what to do. On the positive side the flowers and trees are beginning to break ground and blossom, but the newspaper headlines are warning of a wintery blast from the north by the end of the week !!! However this newsletter looks forward to warmer days, we highlight some of the walks and tours going on in local parks. We have had a few clients come

into the Office asking about the state pension so there is an article looking at where you can get advice. If you have any suggestions about information you would like to see in the newsletter please do contact the Office (Tel: 020 8651 4944) and let us know.

From your manager Andy

Supported by

Changes to the State Pension

A few people have been into the office to ask about changes to the state pension. At Contact we are not regulated ton give financial advice. The Government has set up the pensions advisory service to give free impartial advice and guidance on pensions. You can contact the service by phoning 0300 123 1047. Below I



have reproduced some basic information about the pension changes from the website. "As there is a new State Pension system coming into effect from 6 April 2016, what you might get depends on when you will reach you State Pension age (SPA)

Reaching your SPA before 6 April 2016: The current rules apply to you if you have already reached your SPA or are due to reach your SPA before 6 April 2016. You will not be affected by the new rules, even if you defer taking your State Pension

Reaching your SPA on or after 6 April 2016: The present State Pension system will be replaced with a simpler one. The starting value will be set above the basic level of meanstested support, £155.65 in today's money. You will be required to have 35 qualifying years' of National insurance contributions or credits to get the full amount. If you do not have the full 35 years you will get a pro-rata amount, provided you meet the new 10 year minimum qualifying period."

Thank you Thank you Thank you	
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Your gifts to support the work of Contact are really important to us for two reasons.

- Firstly it helps us pay the bills!
- Secondly for the encouragement it gives to all of us, that the work we do is valued by you.

Here's the but..... We need more. Please. To those that already give, thank you, but have you made the most of your gift by signing one of our Gift Aid forms? An easy way to make £1 worth £1.25! To those that keep meaning to make a donation, but haven't got round to it, please add it to your urgent to do list! A gift however big or can make all the difference. Have you thought

about a small bequest in your will? Now that would be really wonderful. If you require a gift aid form please contact the office (Tel:020 8651 4944) and we will send a form out to you.

Local Walks and Tours

With the weather getting warmer (hopefully !!) and the days getting longer it might be time to get out and about in some of our wonderful local parks and open spaces:-

Sunday 29 May Hutchinson's Bank Open Day 11am-3pm, The Hutchinson's Bank volunteers are dedicating their time to the rare

butterflies, orchids and birds found on this chalk grassland site and are keen to share their passion, join them for a series of guided tours over the reserve. Entrance off Farleigh Dean Crescent.

Sunday 12 June Orchids on Hutchinson's Bank While orchids are the main target we will also look for butterflies. Led by Martin Wills, Butterfly Conservation. Meet at 11am at the entrance to the reserve at the bottom of Farleigh Dean Crescent'

Sunday 19 June 11am Selsdon Wood's Summer Flowers Join Malcolm Jennings, Surrey Wildlife Trust, for a ramble through the woods and fields to marvel at the many wild flowers found on the chalky soils. Meet at 2pm in the Selsdon Wood car park by the wooden bear. Bus: 433

Sunday 26 June How we manage Hutchinson's Bank for butterflies A chance to look at what has been done on site to attract butterflies. Led by London Wildlife Trust volunteers. Walk starts at 11am. Meeting at the bottom of Farleigh Dean Crescent.

For Further information About guided walks, Friends of Park groups, Natural play and Forest School or how to get involved in caring for Croydon's green environment contact the Community Partnership

Officer Parks & Leisure Place Department Tel 020 8726 6000 or e-mail:

biodiversity@croydon.gov.uk

Carers' Information Day 2016

The Carers' Information Service will once again be hosting our annual Carers' Information Day on 8 June, 10am - 4pm at Fairfield Halls. It's a great opportunity to talk face to face

with organisations and services supporting carers and disabled people in Croydon and find out what's available locally. There's no need to book; just turn up on the day. Look forward to seeing you there.

Contact Outings

We have already had some excellent outings this year, 'adventurers' have enjoyed attending a tea dance at Selsdon Hall, a trip to Biggin Hill Memorial Chapel and lunch at the Toby Carvery in South Croydon. We have changed our outing on Friday 8th July from a trip to Dulwich to a trip to the World War 1 exhibition at Whitgift School. Having seen reports in the press and on TV Jasmine and I decided that this would make an excellent outing and we should make space in the busy diary whilst it was on. If you would be interested in going on this outing please phone the office to let us know. Spaces are limited so when you phone we will let you know if we still have availability.

Beware of Scams



Residents are warned that the bank courier card fraud continues to strike in Croydon.

If you are called by someone purporting to be from your bank, who asks for details such as your card number and or PIN – hang up. If they try to tell you that there is a problem with the card and offer to collect it from you – hang up. One caller knew personal details of their victim and even used the genuine bank manager's name to convince her that the call was genuine. It wasn't.

Never to give your bank details or PIN numbers to anybody.

Check bank statements regularly.

If you suspect a fraud, contact your local bank or police immediately.

Banks or the police will NEVER ring you and tell you that they are coming to your home to collect your card, so DO NOT hand it over to anyone who comes to collect it.

Should you receive a call like this put the phone down.



IT IS A SCAM