



Jennifer Margrave Solicitors LLP

The Old Post Office, 130 Epsom Road,
Guildford, Surrey GU1 2PX

www.jennifermargrave.co.uk

enquiries@jennifermargrave.co.uk

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Welcome

Some good news, and some bad news in this issue.

The residential nil rate band came into force on 6 April 2017 so that those who leave their residence to their 'direct descendants' will be able to take advantage of an extra exemption of £100,000 in the first year, rising by £25,000 increments. This means that in the year 20/21 a total of £175,000 may be available.

For those who can do the maths, this means that, with the nil rate band amount of £325,000 and a spouse's nil rate band and residential nil rate band, a couple could leave up to million pounds to their children after 20/21.

Sounds good, doesn't it? But there are catches, and the rules are complex. For instance, if your total estate is worth more than £2 million, then there will be a tapering so that it will eventually not be available.

So that's the good news for some – less inheritance tax to pay.

But the bad news is that probate court fees are increasing. These are the fees paid to the court for them to issue the 'grant of probate' without which an estate (of a certain size) cannot be realized.

At the moment, court fees are £155 where a solicitor makes an application and somewhat more for individuals.

The government is going to increase the fees based on the size of the estate from May 2016 in the following manner:-

Up to £50,000	£0
£50,001 to £300,000	£300
£300,001 to £500,000	£1,000
£500,001 to £1,000,000	£4,000
£1,000,001 to £1,600,000	£8,000
£1,600,001 to £2,000,000	£12,000
£2,000,001 or more	£20,000

Even worse is that the probate fees will have to be paid before probate is granted. If the majority of the estate is held in a property it may be difficult to find sufficient accessible money to pay so the executors will need to raise the above amounts from their own pocket or, as was the case some years ago, borrow the money.

It is believed that most of our clients will fall within the parameters of the £500,000 - £2million bracket; meaning that substantial sums will need to be found.

The reason given by the government is that they intend to improve the courts system.

Jennifer

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Life in the slow lane

Well it's not often we extol the initiatives of the big supermarkets but what a great idea from Tesco in introducing a 'relaxed' lane into one of their Scottish stores.

More supermarkets are now being urged to bring in slow lanes so elderly shoppers can enjoy a natter at the tills.

As anyone who has spent a Saturday morning doing their weekly shop will know, supermarkets can feel like hectic places.

That's why a UK branch of Tesco has introduced a new 'relaxed' checkout lane to make shopping less stressful for vulnerable customers.

The idea, launched yesterday at the supermarket giant's branch in Forres, Moray, is intended to remove the pressure of piling items onto the conveyor belt and bagging them up.

Tesco said the lane, developed with help from Alzheimer Scotland, was "aimed at anyone who just wants to take their time," including shoppers with dementia, social anxiety and autism.

A sign on the checkout reads: "Relaxed checkout: Feel free to take as long as you need to go through this checkout today." The idea developed from one of the store's regular dementia information sessions, held to help staff understand and support shoppers with the disease.

Source: *The Mirror*

Is the value of your house down to a number?



Well you wouldn't think so but Zoopla, the property website, suggests it is. In a survey published on Friday 13th January the findings were quite startling.

Property buyers willing to live at 'unlucky' number 13 may be encouraged by paying £9,000.00 less than the cost of the average home.

Their survey found that nearly a third of owners would be less likely to buy number 13, and nearly a quarter of those surveyed said they would not exchange, complete or even move into a property on Friday 13th.

Number 1 tends to be the priciest with number 100 being the next most expensive.

This year, although we've had one already, there are two Friday 13ths, the next one being in October. As the spokesman for Zoopla says 'there could be a real opportunity for those not suffering from triskaidekaphobia to secure a property bargain'.

Well other than the survey providing me with the word of the year 'triskaidekaphobia' what a fascinating thought that numbers could king.

Julie

NHS Admissions reach all-time high: Ageing population fuels a 25% rise as more than 16 million people require hospital treatment

During 2015-16, there were 16.20 million patients that required hospital treatment, an increase of 25% on a decade ago. People aged between 65 and 69 were responsible for 1.3 million admissions – the biggest number of a single age group.

As reported by the Daily Mail experts say the figures could be a result of patients being sent home too early from hospital, thus leaving them prone to further stays.

Almost one in three families were found to not have the correct support in place for those elderly relatives leaving hospital. The bed shortage is meaning people are being sent home without adequate support.

The Chief Executive of Independent Age was reported as saying 'These figures highlight the need for a greater emphasis in the coming years on preventing hospital admissions through better public health, GP Access and community care'.





Tickling the ivories and keeping the brain alert

Various studies have been made that have proved playing a musical instrument in later life can help to prevent dementia. We're also told to exercise, eat sensibly, get enough sleep and cut down on the alcohol. I wonder how people have the time to fit in all these recommendations especially as many older people now continue to work long after the accepted retirement age.

Perhaps the way to do it is to play a recorder or harmonica as they step boldly out on their daily five mile walk. But I am being facetious. Let me return to the idea of playing a musical instrument; firstly it could be a portable one, such as a ukulele or a small wind instrument which may not be too expensive to purchase. There are online courses that could be used to learn, and there are also courses run by U3A groups so it should not stretch a pensioner's budget.

I've chosen a piano; a longing to do so has existed since childhood but exams and living got in the way. Why a piano? After breaking my thumb and then, shortly afterwards, my wrist, I had to use my left hand and was surprised to find that it was relatively easy to write and carry out other tasks with the left hand. However, when the bones were mended, my right hand was very stiff and numb even after intensive physiotherapy. In addition, arthritis set in and on rainy days, the hand aches. So now, instead of continuing with the boring exercises to recover the full use of the hand, I have great joy in moving the fingers and thumbs over those white and black notes and, in the privacy of my own study, sometimes produce a passable tune. When it 'comes right' it is quite exciting.

Not only am I exercising the hands, I am having to learn a whole new discipline, the theory of music, again from an online course, which is certainly taxing my brain.

The American study involved taking twins and assessing the difference between the one who played a musical instrument and the one who didn't as to their deterioration into dementia and they found that the one who did play did not have dementia, whereas the one who did not play would have some form of dementia, when the usual expectation would be that twins would have the same conditions.

Perhaps we should ask the NHS to provide musical instruments to older people to save on the costs of caring for advanced dementia patients.

Jennifer



Alternative oaths....

We are often approached, as are all solicitors, to take 'swears' of people and this may be because an oath needs to be sworn to obtain a grant of probate in an estate or a statutory declaration needs to be sworn.

In the 'old days' the oath would be made by a hand being placed on the Bible and swearing that the contents of that oath are true; but these days people often prefer to affirm as an alternative to swearing on the Bible, although many do still carry out the procedure this way..

More recently it was mooted that a more general oath could be introduced in Court proceedings so religious text was not used at all.

Whether this will happen or not who knows but I was interested in doing a little bit of digging into the history of oaths and came across a few extreme oaths from across the world thanks to Bill Selnes a lawyer in Canada.

In North Kenya it is reported that some tribes used to bite skin from a live dog and say 'as I bite this dog, so may I be eaten if I lie'.

In Tanganyika a member of the Akimbu tribe once held a deadly puff adder before his face saying 'If I am going to tell lies may this snake kill me'. The snake did not bite him and apparently the tribesman lied heartily and was jailed for perjury.

But the most spectacular was the chicken oath which unfortunately did involve a chicken (I will not go into details) but the oath maker would declare 'If I give false evidence I shall die upon the street, earth will destroy me and I shall forever suffer in adversity and all my offspring will be exterminated'.

Heavy stuff indeed!

Julie

Dementia Awareness Week (DAW)

Dementia Awareness Week is taking place between 14 and 20 May. Alzheimer's Society is asking everyone across England, Wales and Northern Ireland to Unite against dementia.

And finally....



Memory devices

We all have those moments when we walk upstairs but when we get to the top, we have forgotten why we're there. Or miss an important appointment.

How do these aberrations occur? And what can we do about it?

In today's busy world, we are bombarded with data all the time, and I don't just mean computer information. There is the tweeting of birds, the sound of the radio, the physical feeling of being warm or cold, as our body temperature adjusts to the surrounding world, and the articles that are bombarding our sight without our even being conscious of it. We can be distracted by the sight of a fox skulking in the garden in daytime, or even a deer or rabbit. Our minds might have an emotional reaction to such sights, either of dislike or excitement at seeing a wild animal. All these distract.

I read an interesting book about how our brains are designed to filter out all these irrelevant disturbances so that we can concentrate on the matter in hand. This filtering goes so far as to let us concentrate on the room in which we are situated, and when we leave that room our brain automatically adjusts to the new room. So, when you walk out of the sitting room, into the hall, you 'forget' the details of the sitting room, and why you had moved, and adjust to the hall, and then, when you walk up the stairs, it's a whole new ball game. So is it a wonder you have 'forgotten' what you went upstairs for?

Since reading this, I have designed a device to ensure I do not forget. So, and my staff do sometimes wonder about my sanity, I walk downstairs, reciting aloud what I am going for. It may be for a piece of stationery, or to see a colleague, so I constantly repeat the stationery item or the name of the colleague. And it works!

And how to ensure you don't miss appointments? It can be easy if you are what I call 'computerate', or can use an android phone. Modern technology can easily be set up to remind you, days before, or hours before, by 'ringing' you and the appointment will appear on the phone.

However, it is difficult for older people to find modern technology to use, and not just to learn how to use, but fingers get stiff, eyes become blurred, the hearing is not so good. One method I have seen is for a calendar which is kept in full view of the breakfast table, but it does mean a person has to cross out the days as they pass and how can you remember to do that?

Although it involves a little expense, I would suggest that a daily newspaper is taken so that this can be referred to in order to check the day. Alternatively, if there is enough space, line up different types of cereal/breakfast food and mark them with the days appropriate to each. When used, they can be put at the end of the row, so they can be referred to during the day. If It's Weetabix, it must be Friday; if porridge, Saturday, for instance. In addition this will give a person a variety of foods, which is important for all of us.

And if all this fails, and the memory really is going, I hope that a lasting power of attorney has been put in place so that others can help, by ensuring important appointments are not forgotten, that important items are to hand and you can stare out of the window and enjoy the bird song and the foxes' games.

Jennifer

Inheritance case: Judgement is about 'freedom to choose'

On 15 March 2016 The Supreme Court unanimously allowed an appeal by three animal charities who were left the majority of a £500,000 estate by a mother who cut her estranged daughter out of her will.

Heather Ilott was originally awarded £50,000 from her mother Melita Jackson's estate by a District Judge - which was raised to £160,000 by the Court of Appeal.

The charities challenged this and it has now been ruled she will receive only the original £50,000.

Solicitor James Aspden, who represented the charities, said it showed that people's wishes mattered.

Source: BBC News