



Jennifer Margrave Solicitors LLP

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

www.jennifermargrave.co.uk

enquiries@jennifermargrave.co.uk

NEWSLETTER #10 APRIL 2018

Welcome

At the end of March we said 'au revoir' but not goodbye to Jennifer with balloons, banners, and bubbles after what we are sure you will agree has been a long and successful career as a solicitor.

Jennifer set up her own firm specialising in the elderly client in Merrow in 1995, initially working from home before transferring to the office at 130 Epsom Road. Over the years the business has grown and developed into the firm we are today.

Any of you who know Jennifer will realise that although she has retired she will be as busy as ever filling her days with new projects and her writing enterprises so you will still see her rushing around out and about in the area.

We have worked with Jennifer for a combined period of 38 years with both of us training with Jennifer before qualification and have been involved in the day to day running of the business since 2010. We will now continue in our roles as partners of this firm and will carry on our good work providing support to those who need legal assistance in the area.

Although Jennifer has retired she is now Consultant so she will still be popping in to see all of us at the office and will continue to be an ambassador for the firm. You will all be pleased to note that she will continue to write short articles for the local magazines and our newsletters (starting with this one).

Joanne & Julie

IN THIS ISSUE

News from Nowhere

Page 2

Robotic dogs

Page 3

To downsize or not

Page 4

News from Nowhere...

I frequently met with clients when they had just retired, 'to put their house in order.' Whether this was as a result of attending a pre-retirement course organised by their employers, or from advice given to them by their pensions advisers, they would explain that they wanted to consider the terms of their wills, make sure their finances are set up in a legal way, considering inheritance tax, and to create lasting powers of attorneys.

Sounds depressing, doesn't it? But for many of these retirees, it was the first step to their new life, when they intended to explore and travel, and not to have to worry about all these necessities.

Now I'm one of them but, having learned from all my lovely clients over the years, I have taken some time to prepare for my retirement not just for my future but for the future of the firm that I set up in 1995. It's been 'decades of legal toil' as it is described in the leaving gift from my colleagues and although I have enjoyed a rewarding career, I realise that time is marching on and I'm ready to hand over and enjoy the rest of life!

I will still be writing articles and the newsletter will contain 'notes from 'out there'', where I will give a layman's view of what is affecting the elderly, me being one of them now!

My first retired job was to clear the backlog of paperwork and reorganise direct debits and work out what to do with my lump sum that came as part of my pension. I will pass on a tip – I've worked out whether it is cost effective to purchase lifetime membership of all those organisations that I belong to and am interested in, such as the Royal Horticultural Society and the National Trust. Of course, no-one knows how long they are going to live but being a positive person I've worked on twenty years – and in some cases, taking into account annual increases as well, its money well spent – and, if my life expectancy is cut short, then I've still helped those charities I support by giving them the money in advance.

As some philosopher said, 'money is worthless unless it is put to good use.'

Jennifer

Claim a power of attorney refund

The Ministry of Justice has launched the OPG fee refund scheme for fee payments between 1 April 2013 and 31 March 2017. If you made an application during this time you can claim a partial refund of the fee by following this link

<https://www.gov.uk/power-of-attorney-refund>



Legally binding?

Yes, an interesting thought. 'Do not resuscitate' being tattooed on to you; is this legally binding in respect of being instructions to the medical profession?

Well, tested in Florida where there were no relatives to a patient who had such a tattoo and the medical staff did choose to honour the patient's wishes.

Julie

Robotic dog in Dorset care home helps elderly residents

A robotic dog has moved into a care home to help its residents.

'Biscuit' responds to touch and speech and has quickly become a favourite at Templeman House, Bournemouth.

Research suggests robotic animals can help to reduce stress and anxiety in people with dementia

(Source: BBC)

We know from personal experience the benefits of a dog reducing stress and anxiety with our own lovely Lacey who is always on hand to ease those stressful situations such as no biscuits left in the office!



I am a seenager

Been there: done that: and now
I have all I ever wanted as a teenager,
only 60 years later.
I don't have to go to school or work;
I get an allowance every month;
I have my own pad;
I don't have a curfew;
I have a driver's licence and my own car.
The people I have around me
are not scared of letting themselves go!
and wearing strange clothes....
And I don't have acne.

Life is great

Community spirit

What will you be doing on May 19? Does it even feature as a day to remember? Yes, it's the wedding day of Harry and Meghan, the latest 'royals' to get hitched. Or, it's the Cup Final.

A day to celebrate, at least, and a day when communities get together.

I remember (just about) the coronation of Queen Elizabeth, when us children were treated to a tea with cake and given special hats to wear, red white and blue. We left the party with a model coach, just like the one the Queen rode in. Then there was Princess Anne's wedding, Charles and Di's, and the Royal Jubilees –all three of them, 50th, 60th and 70th. In each case parties were held, children treated, and neighbours clubbed together to make the days enjoyable for all.

On one of those occasions, I knocked on the door of an elderly woman, who we hardly saw, and, after a while, she gingerly opened the door. Small and frail, she looked frightened, but when she saw the plate of sandwiches and cake from the party, her eyes lit up and she gratefully accepted.

I was never sure whether she understood what was going on outside, but us neighbours kept an eye on her after that.

I am glad to say that, in the cul-de-sac in which I live, this tradition is going to continue this year, with arrangements made not only to watch the wedding on a television, or even more up to date, on a projector, with a large screen, but, later, the Cup Final. There will be the usual party for the children, with a barbeque later for the adults. And the seniors will be involved as well.

And all this was started by the newer neighbours, who have moved to the close in the last few years, so community spirit is alive and well. I trust that everyone will have such a supportive neighbourhood. If not, why not be the one to put that note through your neighbours' doors to start the ball rolling? This way, there may be less lonely people, not just the old, in the future.

Jennifer

To downsize or not?

There have been murmurs in the press about selfish elderly people who, like snails, won't be prised out of their large homes, the suggestion being that this deprives the younger generation of a family home.

Having acted for many elderly people who have been faced with this problem, I have seen the advantages and pitfalls of a move in later life.

Firstly, many grandparents certainly do not want to move, mainly because they need their homes to be suitable for visits from their children and grandchildren, who quite often live miles away, so it is necessary to have 'sleeping quarters' for the younger family. The days are gone when, because of lack of space, when families gathered, all the men would sleep in one room, and the women and children in another! Nowadays, the parents want to bed their youngsters down early and then be able to go to bed later without disturbing the children. So, at least three bedrooms are needed.

But the opposite can also be a situation; the older generation want to move to be nearer to the younger families. Financially this might not be feasible, especially if the younger generation live in an expensive area. Everyone can accept that it would be nigh on impossible, for instance, to be able to move to London with the sale proceeds of a property in Surrey, even a relatively large one. And then there is the thorny question of stamp duty. To purchase any sized property, the cost of stamp duty is inhibitive.

And even if an older person wants to capitalise on the value of their property to obtain more income from the difference, with interest rates so low, is it worth it?

Of course, if a move is planned to a less expensive area, and children can help with the move, then it can be successful and a boon to family relationships. But I do not intend to talk about the idea of moving into accommodation with the younger generation; that is a whole subject in itself, involving careful thought as to the viability of the arrangement from a social, economic, legal and caring point of view.

There is, though, an even greater question; can the younger generation afford the larger houses occupied by the 'snails'? Again, not only is it the value of the property, but the stamp duty element that would prevent younger people from moving up the ladder. Indeed, some youngsters can't even get on the first step of the ladder.

I don't know what the answer is, but I truly think that everyone should be able to stay or move, whatever they wish, without the media condemning one section of our community.

Jennifer

Calls to The Silver Line hit new record

We have mentioned before the charity The Silver Line which was set up by Dame Esther Rantzen and is a free, 24- hour, national helpline for lonely and isolated people.

Recent statistics released revealed that:

December 2017 was the busiest month in their four-year history; receiving 47,318 calls, the majority being between Christmas Eve and New Year's Day.

January 2018 things didn't improve with an extra 4,000 extra calls being received than were in January 2017.

Friday 2nd March was the busiest day since launching with 1,859 calls to the helpline in one day. Nearly 5,500 calls were recorded in the 72 hours between 1st and 3rd March. The unseasonably cold weather being the contributing factor.

In an effort to combat this ever increasing problem the Government has appointed Tracey Crouch MP the new Minister for Loneliness to carry on the work started by the late Jo Cox MP.

An ever increasing challenge to us all and we'll be keeping an eye on any welcomed developments to Government may implement to try and tackle this.

And finally.....

Please take a look at our updated website 'about us' page to put faces to names.

Please note the content of this newsletter is for information only and should not be seen as formal legal advice that readers should rely on.