



NEWSLETTER #14 MAY 2019

**Jennifer  
Margrave  
Solicitors LLP**  
The Old Post Office, 130 Epsom Road,  
Guildford, Surrey GU1 2PX  
[www.jennifermargrave.co.uk](http://www.jennifermargrave.co.uk)  
[enquiries@jennifermargrave.co.uk](mailto:enquiries@jennifermargrave.co.uk)

# Welcome

Spring has sprung, the clocks have changed, Easter is over and summer will soon be upon us. Whether that will bring another glorious summer like the heatwave last year, or monsoon weather, is yet to be seen.

One thing we can be sure of is that many will be heading off on holiday or to visit friends and relatives over the next few months. Perhaps a staycation may have been chosen this year with concerns about the dreaded B word or travelling further afield to make new memories may have been your desire this year.

Either way if you have been thinking about getting your will reviewed or powers of attorney in place don't leave it to the last minute. Neither document should be rushed but likewise neither should be ignored or put on the back burner. Plan for the future - keep the decision making in your own hands and have peace of mind that your affairs are in order.

## IN THIS ISSUE

Furry friend Page 2

A dementia adventure Page 3

Loyalty points Page 4

Protection from marriage? Page 4

## Furry Friend

Recently my lovely pooch, and office dog, Lacey has had to have an operation on her leg which has left her out of action for a number of weeks to recuperate. Having to try and keep her calm whilst managing her pain and still showing her bundles of affection so she doesn't think she has done anything wrong has taken quite a lot of our time...she is worth it though!

All of this has led me to think even more as to who would care for her or any other pet if I was not around to do it or no longer fit enough to do so. Often clients are concerned about their pets, who in many cases are getting old with them and enjoy their gentle strolls and cuddles in front of the fire. Many will think of a good friend or fellow animal lover who will be prepared to take on the responsibility. Something they may agree about before the time comes. Some leave directions in their wills about their animals and consider leaving a pot of cash behind for the person willing to take on the responsibility for caring and loving their beloved pet. These costs can be quite high as we are not only talking about feeding and watering them but also covering insurance and/or vets bills and the odd toy or treat.

There are also charities that are willing to help when the need arises and again this can be covered in your will. I know of a few organisations with whom you can register during your lifetime to request they take over looking after you pets if you are no longer able to do so e.g. you are terminally ill, unable to have the pet as you have moved into care and pets are not allowed in that care home or you have died. These organisations do not demand you donate but are of course hoping you will provide some kind of cash sum either in your lifetime or in your will.

In some instances, you may be able to keep your pet with you if you enter a care home. Mainly they are allowed if you can show that you can still care for the animal yourself. Having a dog walker would help with that. I have visited many care homes and found the house cat or dog enjoying the love and affection from the residents and visitors and I am sure you are all aware of the benefits of having animals offering relaxation and lowering blood pressure. Sounds like just what the doctor ordered!

Joanne



*Whilst on the topic of furry friends.....*

*The Sunday Times reported that Karl Lagerfeld's cat, Choupette, stands to inherit some of the designer's £150m estate.*

## A dementia adventure

We usually give advice to our clients but sometimes we are the ones being given 'advice' which can help us – and others – to go that extra mile for our clients. As most of you know, we specialise in advising the elderly and quite often meet with stressed people who are caring for a relative who has dementia.

We often hear the refrain, 'if only I could have a break from the 24/7 worry.'

Now, we've been told of an organisation to make it possible, as one of our clients has informed us. There is a charity called 'Dementia Adventure' which assists those with dementia to enjoy the outdoors. They raise funds to reduce the cost of their fully supported dementia holidays and can make a holiday possible for somebody who might otherwise not be able to afford a break.

The charity's work is grounded in research and it has been found that people who are living with dementia and who engage with nature and outdoor activity have increased and sustained levels of well-being and quality of life.

Not only that, those who adopt a healthy lifestyle including exercise and regular outdoor activity can significantly reduce the risk of developing dementia in the future.

Dementia Adventure focuses on what people can do and not what they can't but they also train other services to equip them with the evidence, skills and confidence to give people greater choices and live better with dementia.

The contact details are :

Dementia Adventure  
Unit 11 Old Park Farm  
Main Road, Ford End  
Essex CM3 1LN

Tel: 01245 237548  
Email: [info@dementiaadventure.co.uk](mailto:info@dementiaadventure.co.uk)

So, thank you anonymous client for this information.

*Jennifer*

## Passing on loyalty card points

A poll carried out by YouGov has revealed how people are now taking their digital assets more seriously and wanting to pass these to their beneficiaries after death.

One area in particular is that a very large percentage of us have loyalty points. Recent data shows that British shoppers accumulated a quite astounding sum of £5.7bn in these points which they are understandably not keen to waste.

The businesses offering loyalty schemes are developing policies on how these can be dealt with on death, but two who already allow the points to be 'inherited' are Tesco and Boots.

*Julie*

### **Sir and Mrs Ken Dodd**

As many of our readers will remember we sadly lost a family favourite comedian Sir Ken Dodd in March 2018.

Under his will he left his estate valued at £27.5m to his wife who he had just married only two days prior to his death.

If they had not married the IHT liability in his estate would have amounted to approximately £11m.



## Hearing champions

I recently came across a wonderful service for those who wear NHS hearing aids in Guildford.

If you need them servicing, or even have to obtain new batteries, it's a trek up to the Royal County Surrey Hospital, a wait and a trek back. From the west of Guildford, such as Mewsey, Burpham and the outlying villages such as Shere, it's not always an easy journey to the hospital even with a car, and then there's the parking and parking fees.

So, an initiative between the Guildford Diocese and the NHS means that you may be able to access this service nearer to you.

Volunteers have been trained, by the audiology department of the Royal Surrey, in the basic maintenance of NHS hearing aids, and can clean and 're-tube' them and also advise on trouble-shooting. In addition, they can provide batteries.

Quite often there's no waiting at these outlying 'surgeries' and the volunteers try to provide a personal and friendly service. The service is held in various locations and I've listed them below, but it is sensible to check with John, the organiser who I met recently, on 01483 301013 before.

The sessions, at the time of writing, are held monthly as follows:-

The Church of the Holy Spirit, Burpham  
3<sup>rd</sup> Thursday 10.30 – 11.30 am

All Saints Church, Onslow Village  
3<sup>rd</sup> Monday 2.15 – 2.45 pm

Christ Church, Waterden Road  
3<sup>rd</sup> Tuesday 10.00 – 12 noon

Fairlands Community Centre  
1<sup>st</sup> Friday 2.30 – 4.30 pm

Holy Trinity Church, High Street  
2<sup>nd</sup> Saturday 10.00 – 2.00 pm

St John the Evangelist, Stoke Road  
1<sup>st</sup> Wednesday 12 noon – 2 pm

St Clare's Church Centre, Park Barn  
Last Monday 10.00 - 11.00 am

Emmanuel Church, Stoughton  
2<sup>nd</sup> Monday 11.30 – 12.30 pm

I hope this information helps not only our clients but those in the community who rely on their hearing aids to access the world of sound; it is well known that hearing loss can be a major cause of isolation and loneliness.

*Jennifer*

## Protection from marriage?

In our last newsletter Joanne wrote about the advantages of marriage when it comes to tax planning so this article on the face of it flies in the face of hers, but not so.

A new and extremely worrying area which seems to be increasingly prevalent is that of people living with dementia being targeted and coerced into marriage. Unfortunately, we have become involved with a couple of occasions of this actually happening.

Why anyone would do this is beyond most of our comprehension, but it is with the view of receiving an inheritance. Generally, the predators are younger and once the marriage has taken place any existing will is automatically revoked.

A private members Bill is being introduced with the aim of offering protection to these vulnerable adults and calls not only for changes to the law in that an existing will would not automatically be revoked.

Registrars at the registry offices would be given improved training to spot any warning signs and capacity tests, by way of introducing a questionnaire, would need to be completed by both parties to ensure they have the capacity to enter into the marriage contract.

We will keep you informed of developments.

*Julie*

*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.*