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NEWSLETTER #17 MAY 2020

Since our newsletter in January who would have thought the world could have changed so quickly. On 23 March we were told to stay indoors unless it was essential to leave. For many of our clients they started self-isolating as a precaution before that date. It is only now that the first signs of the 'new normality' are starting to be unveiled. But this newsletter will be a positive one in this terrible time of sadness.

It has been a strange time for us all not being able to see our loved ones, not visiting friends and socialising, holidays cancelled and home schooling.

What has been at the forefront is the public outpouring of appreciation and sheer love for the NHS and those keyworkers who often go under the radar. We are all trying to give amazing support to one another all but from a distance and there has been no shortage of tears following the selfless daily stories we hear. Clapping for the NHS and carers on a Thursday night, cheering on Colonel Tom Moore and his wonderful fundraising achievement, children putting rainbows in windows and local communities pulling together to help with shopping and prescription deliveries for those unable to leave the house.

It has been interesting to note the way businesses have been adapting in order to keep going. In the last few weeks many local businesses have been offering delivery services such as butchers, greengrocers and bakeries and many have collaborated to come up with a service that can deliver all three. Many of these delivery services have been at no additional cost to the consumer and have eased some of the shopping woes that many of those unable to get out or obtain deliveries from the big supermarkets have been struggling with. Local restaurants and pubs have started to offer a takeaway service.

We as a firm have also adapted our working systems and are thankfully able to offer pretty much the same service as normal, but from our kitchens, dining rooms or spare rooms. The benefit of good systems, the internet and a drive to keep calm and carry on has enabled us to keep progressing our client matters, take on new clients and support those who are experiencing the loss of a loved one at this extraordinary time. We are able to keep in touch with our colleagues and ensure everyone is supported. Client meetings are not currently available face to face but we have adapted and are now having virtual meetings where possible whilst still trying to assist those clients who are not that comfortable with technology.

It is almost as though we have been thrust into a situation to become familiar with social media and IT; even the most hardened 'technophobe' has probably become all too familiar with Zoom and Whatsapp if just to keep in touch with friends and family. Many families especially those far apart may find themselves seeing more of each other than they ever did as the interruption of a busy work and social life is no longer impacting on the time available to catch up.

Who would have thought we could still continue with our yoga or pilates classes from the comfort of our own homes.

Each week we have our own Zoom meeting to catch up with the team and rather than asking 'have you been up to much' we asked 'what have you noticed from the lockdown?' and these were a few of their comments:

Speaking more to family and friends because we have more time to do so.

Getting to know people who are vulnerable in the community – by having registered as a “helper” and probably keeping in touch after the lock down.

Having beautiful gardens and catching up on jobs that we always say we don't have time to do

Spring cleaning!

Being more creative with cooking and trying new recipes

Having my daughter at home because she can't return to China.

Noticing and hearing the birds much more clearly. More wildlife spotted on our daily walks- deer, pheasant, rabbits, red kites. Finding more walks and bike routes.

Clapping on a Thursday night with all our neighbours and seeing who can make the most noise.

Looking at the amazing blue skies and appreciating the clean air.

Please be assured we are here should you need us, working as usual, although missing the interaction with our colleagues and clients.

But, life will return to normal, maybe not as we knew it, and when it does we all will have much more appreciation of the important things.

Most importantly stay healthy and stay safe.

From all of us at Jennifer Margrave Solicitors LLP



Spot how the scammers work

We are constantly being warned about scams, whether through the internet or by telephone. Invitations to invest in companies or accounts that promise massive profits or interest rates not known on the High Street are common. The odd email warning you that your broadband may be closed down soon unless you do something immediately. Or even a warning from the Revenue or some other body that you are going to be taken to court unless you do something now; usually reveal information about yourself that could be used to access your savings and, ultimately, steal them.

But what is it like to be approached by one of these scammers? Having had such a call recently, I can well understand why they scare people into revealing the secrets that the scammers want. So I'll relate the details of the call here to help others to understand what they are like.

The phone rings, when I'm in the middle of something; when am I not in the 'middle of something'? But I still pick it up.

First there is a slight pause as if the caller isn't quite sure what to say; this is, perhaps, the time to put the phone down, but this time I decide to listen.

It is a recorded message that went something like this, 'This is the Inland Revenue to inform you that you are going to be taken to court and a writ has been issued against you for non-payment of tax. Please press one.....etc..'

I don't press anything but wait, in the cause of research. This time I want to know how the scam is going to work.

Then there is another pause and an eager sounding gentleman, starts asking for information. He asks for my name, my postcode and, more importantly, my National Insurance number. I explain that his company has called me so they must know who I am and I'm not going to give him any information. I ask him what he wants.

'No, Madam,' he says, 'I am the Revenue and what do you want. If I am to help you I need some information.'

I again refuse; this exchange goes on for some time until I decide to annoy him even more, by telling him that I don't care how long we talk on the phone as he is paying for the call. In fact, at one point, I'm tempted to put the phone in a drawer and leave him to talk away. He disconnects.

When I related the above to friends I was told some funny stories as to how others deal with these bogus calls. One man, contacted about an 'accident' he was supposed to have had, decided to run with it. When the caller said he could help, he told them a catalogue of injuries, all getting progressively worse, until he declared, 'And then I died.' The scammer cut off.

In the past I've asked these claims people which accident they're talking about, implying that I'd had a number of them, refusing to give any further details. That stops them as well.

I know most of us treat these calls with derision but I can understand how some vulnerable and often lonely

people can be drawn into a conversation and, even unwittingly, give out information that can be used against them. I hope therefore that, if you know such a person, ask them to read this, and hopefully they will spot that bogus call and slam down the phone earlier than I did.

Jennifer

Delays continue.....

We have reported previously on the delays at the Probate Registry and since our last newsletter in January it was reported that less than 10% of applications for probate were being issued within the government's target of working days.

Although they are continually updating their systems, increasing the amount of cases where applications can be made online, prior to lockdown no signs of this improving were being seen our end. In fact the longest period of time between an application being submitted and the grant being issued was 274 days.

Unfortunately but unexpectedly, now due to lockdown, the delays are ever increasing not only in the amount of time it is taking not only in the Probate Registry but also at HMRC and the Land Registry

Light hearted quarantine signs

'Struggling to stay indoors – try shaving off your eyebrows'

'My husband is for sale'

'Eat, sleep, quarantine, repeat'

Living with dementia

It was with sadness I heard the news of the death of Monty Python legend Terry Jones in January of this year. I was struck with the dignity and respect his cause of death was given. When the headlines made it known that dementia was the cause of death, I was expecting to see he had been 'suffering with dementia' but when the family made the announcement, we were told that Terry had been 'living with dementia'. I am aware that he had a rare form of dementia, but it was dementia that caused his decline from the man many Monty Python fans knew, admired and respected. I noted the other Pythons, clearly upset by the loss of their wonderful friend and colleague, added humour to their touching tributes to Terry, what a wonderful way to respect the man he was before he had to start living with dementia and not dwelling on the last period of his life.

I have to admit that Terry Jones and his antics with the other Pythons was a little before my time but

working in this field makes me pay attention to certain news about those in the public eye diagnosed with dementia. During the time I have been working with those diagnosed with dementia I have seen significant change to how much the condition is talked about. Recently we have seen the condition portrayed as early on-set dementia in a well-loved character in Casualty and in the older person by the wonderful Glenda Jackson in Elizabeth is Missing which was a heart breaking but not to be missed.

What is clear is that a diagnosis of dementia does not mean this is the end and mental capacity has been lost. Look at Prunella Scales who with the support of her loving husband has been entertaining many with their canal journeys up until this year despite her being diagnosed with dementia some 15 years ago. Celebrities such as Barbara Windsor making their condition known helps not only to raise awareness of the condition but also helps families understand they are not going through this alone. It can be a lonely and frightening time, but a diagnosis is the time for affairs to be put in order including powers of attorney and making your wishes known regarding the future possible care you may need. It is also time to make memories and seek advice for what the future will bring, not only for the diagnosed but also their partners and/ or children who will likely take on an additional role as carer as well as loved one as time moves on. We all need support and guidance from time to time and help really is out there now.

Shops and offices now have dementia trained persons called dementia friends and have things in place to help those with or caring for someone with dementia such as Ascot Racecourse who offer a green sunflower to wear discreetly to show you or someone you are for has a 'hidden disability'.

This condition will touch most of us during our lifetimes but hopefully with awareness and the help available improving we will all be able to continue to live with dementia rather than suffer until that much desired cure or preventative cure is found.

Joanne

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.