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## April 2022 - New Beginnings (Well, fingers crossed anyway)

Our last newsletter was in November 2020 and what a couple of years we have all had. The world is recovering from Covid and now we are all facing the shocking situation happening in Ukraine, we can only sit back and watch the suffering of the Ukrainian people and offer support in any way that we can.

We are back in the new 'post-Covid' era and all hoping that things can get back to the new 'normal'. By way of update, we have continued to work throughout the pandemic relocating to the comfort of our own homes when required but now have a presence in the office although we have, like many workplaces, embraced a new form of hybrid working.

Although all the team is not in the office all of the time, we have the new technology available now to make remote appointments a reality, which clients who have difficulty in attending our premises, have really appreciated.



Zoom – a word pre-2020 which was associated with comic books, lollies, and young children, is now an extremely useful tool in the everyday running of the practice.

Our newsletters are back and will be issued on a 6-monthly basis. Please let us know at any time if you wish to unsubscribe and we will remove you from our mailing list.



## Royals prompt an increase in will writing

It was reported that following Prince Phillip's admittance to hospital in February 2021 there were more people writing their wills than any other day of that year. Estimated figures say there was an increase of an unbelievable 131%. This isn't the sole occurrence of this 'royal effect' as again in October 2021 following the Queen's admittance to hospital there was a further increase of 26%.

We like a lot of solicitors' firms noticed a dramatic increase in clients wanting to do wills as soon as the pandemic struck. It seems we were all forced to take a look at our own mortality and where people were forced to sit at home all those 'I'll get around to doing it one day' jobs were dealt with. A familiar statement clients say that wills are one of those such jobs.

Commons myths about wills:

*Won't my spouse inherit everything anyway?* – Possibly not, it may be they would end up sharing with children or even grandchildren. If you are not married then your 'co-habitee' would not inherit anything under intestacy.

*I'm not wealthy enough to need a will* – It's a common misconception that a will is just about assets, it can be a tool to set out your wishes after you die. Perhaps who looks after your children.

*It's fine, I made a will years ago* – It may well be, but you need to ensure it is up to date with your wishes. Clients who make wills with us are sent reminders every 5 years to ensure their documents do still accord with their wishes.

### Carer's Week – 6-12 June 2022

An annual campaign raising awareness of caring; particularly the unpaid carers that go unrecognized.

Annual fundraising provides support for this vital network of people and if you think you would like to participate then [www.carersweek.org](http://www.carersweek.org) provides ideas and help.



5 minutes to spare? Have a look at our new revamped website coming soon.....

# Surrey care homes to be closed by the end of 2024

Surrey County Council reported in the Surrey Advertiser on 23 February 2022 the closure of 8 Council run care homes. Despite a consultation where the majority felt they should be kept open it has been declared that the work required to get them up to standard will make it uneconomic. The homes affected are:

- Abbeywood, Ash Vale
- Barnfield, Horley
- Birchlands, Englefield Green
- Chalkmead, Merstham, Redhill
- Heathside, Woking
- Keswick, Great Bookham
- Meadowside, Staines
- Orchard Court, Lingfield

Another sad day when social care yet again comes under tighter and tighter restraints.

## Trust Registration Service

HMRC have advised that Trustees need to register all trusts in existence, with a few exceptions, with them by 1 September 2022. This is continuing efforts to combat money laundering. Unfortunately, we are unable to register trusts for those clients who are affected where we are not trustees but our aim is to contact those clients that might be directly affected over the coming months with some further guidance which you can also obtain from an accountant/tax adviser.

## What should we do if someone we know is a victim of financial abuse?

Sadly, this is more common than a lot of people might think and it is extremely hard to contemplate that this might be happening to a person you know and the 'abuser' is perhaps a family member or a person in a position of trust.

Often the abused is completely unaware of the situation or is happy to 'help out' a person in financial difficulties.

Age UK and Help the Aged reported that 70% of this form of abuse is carried out by family members, 50% by adult children.

So, what should you do if you suspect something like this is happening? The first port of call is your local council's Adult Safeguarding Team. Age UK have a useful website covering all types of abuse and this can be accessed at:

<https://www.ageuk.org.uk/information-advice/health-wellbeing/relationships-family/protection-from-abuse/>



But what if you think you or a friend are a victim of romance fraud? Lockdown resulted in an extremely high increase in scams and particularly preying on the loneliness of people. It has been mentioned in the local press as well as documentaries on TV and The Guardian reports that dating fraudsters stole nearly £100m from lonely people during 2021.

Encouraged by the anonymity of online dating this vicious form of fraud is on the increase. Action Fraud, which is the UK's cybercrime and fraud reporting centre, reported that cases during 2020 and 2021 increased by almost 2,000 from the previous years.

Anyone who may have been intrigued by the recent documentary on Netflix 'The Tinder Swindler' or even 'Inventing Anna' can't help but be amazed by the sheer confidence and ruthlessness of some of these scammers.

It is a credit to these victims that they are brave enough to come forward and report these crimes. Only by doing this are the perpetrators tracked down and hopefully brought to justice.

So talk to someone you trust or contact Action Fraud, available Monday to Friday, 8am to 8pm on 0300 123 2040 or online at <https://www.actionfraud.police.uk/reporting-fraud-and-cyber-crime> – victims are not the ones to be judged in this wicked crime.

## Funeral plan reform

The FCA are reforming the funeral market which is broadly welcomed but it may result in thousands who have prepaid for funeral plans losing all the money they have paid for this service. Regulation by the FCA is required by 29 July 2022 and many of the larger, more reputable firms are expected to be granted authorisation, others are unlikely to even apply. The result of this is that they will not be able to operate. If you have a plan in place, then now is the time to make some enquiries on whether or not you will be impacted by this new regulation.

*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.*