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## Newsletter - December 2022

So much seems to have happened in the six months since our last newsletter. The general feeling of people is that you couldn't believe it if you hadn't experienced it with your own eyes. Four PM's, spiralling costs, increases in Covid and flu rates heading into the winter months and the extremely sad death of our Queen Elizabeth II. With the succession of King Charles III we head into the new Carolean era, last seen in the 1600's and let us all hope there will be brighter times ahead.



## Queen Elizabeth II

Like most people in the United Kingdom, the Commonwealth and indeed the world, we were extremely shocked and saddened at the death of Queen Elizabeth II. It is not until someone is no longer there that you realise how much you miss them even if you didn't know them.

As an all-female firm we realise that The Queen was a truly remarkable woman who made an everlasting impression on what was a very male dominated world when she succeeded to the throne in 1952.

It is estimated that the late Queen's estate is worth in the region of £430 million which is made up of property, investments, jewellery and art collections. However, interestingly there are a few major differences when dealing with the estate of a monarch;

1. The exact amount of the estate will be a mystery.
2. The Sovereign's will does not require to be proved by a Grant of Probate.
3. No copy of the will shall ever be available for inspection.

# Continuing to battle extraordinary delays

Clients often ask the question 'why are things taking so long?' and our reply is usually 'it's really not our fault'. We are continuing to experience extraordinary delays with various organisations and at the time of going to press this is what we are facing at present:

**Probate Registry** – Have sped up a bit since the Pandemic but postal applications at present are very poor. Probates are taking in the region of 6 to 8 weeks to be received where no issues arise. It takes about an hour to get hold of anyone on the telephone and they generally are unable to assist when you get through. They currently say do not chase your application until 16 weeks have passed!

**HMRC** – Slight improvement but painfully slow. Trying to contact by phone, be prepared for a lengthy wait, perhaps have a good read to hand whilst waiting to be connected.

**OPG (Office of the Public Guardian)** – Applications to register Lasting Powers of Attorneys are taking around 5 months.

**Land Registry** – No improvement in service. First registrations and new registrations of owners on purchases are taking in the region of 1 to 2 years, which is, frankly, unbelievable and unacceptable.

## Bumper numbers of over 65s working

This is Money.co.uk recently published an article that according to the Office of National Statistics, a record number of over-65s are still in work. The current number still working is estimated to be approximately 1.47 million which is the highest number ever recorded. The reasons for this is a surge in part-time work being available, the rising living costs which is forcing many back to work to cope and the increase in mortgage rates.

The massive shortage of staff in industries such as hospitality, arts and entertainments seem to be the area where most gaps are being filled by this age group.

Whilst we are experiencing tough times it looks like the dreams of retirement for some are having to be shelved To read the full article have a look at:

<https://www.thisismoney.co.uk/money/bills/article-11204245/Record-number-older-people-work-ONS-data-says.html>

# Ladies - have you been underpaid state pension?



As you will have heard on the news it is thought that around 230,000 women have been underpaid their state pension. If this applies to you then a potential pay out of £6,000 may be due. The criteria is that if you were a married woman (including widows and divorcees) who hit pension age before April 2016. Over 80's whether married or not should also check. This payment will also be due if the person has since died and if you feel, as the next of kin or executor of the estate, that this is the case then you should contact the DWP to request information.

## Cost of living help from shops and supermarkets

It seems all around us prices are increasing, stories of people choosing between heating their homes and eating, we are living through an extremely challenging period.

It does appear supermarkets have schemes in place to try and alleviate a little pressure on the purse strings of certain groups of customers:

- Iceland – over-60s can get 10% off their shopping if they go to a store on a Tuesday. They have also been reported as offering £30.00 vouchers to those customers who are receiving pension credit.
- Sainsbury's – increasing the NHS Healthy Start scheme by £2.00. This is an NHS scheme encouraging healthy eating for pregnant women, babies and young children under four from low-income households.
- Tesco – running up to Christmas they are offering their Clubcard Christmas Savers and bonus voucher towards the big Christmas Shop.
- Boots, Currys, Morrisons, Superdrug, Iceland and Tesco have all said they are committed to locking down prices for the foreseeable future to make products affordable to customers.

In line with the famous catchphrase of a well-known supermarket 'every little helps' and at times like these it certainly does.

# What do I do?

I know many of you will have been affected by dementia either personally or be supporting a relative or friend with memory loss and the daunting prospect of what happens next.

There are many things that occur when one is faced with memory loss, and it is tough to know where to start and where to find help. The most important first step to take is to speak to your GP and have any issues investigated. It may well be a simple medical reason that is causing the symptoms which can be medically treated.

If you are assisting a relative or friend you have concerns for who is not willing to seek advice themselves either through fear, denial, or lack of insight it may be worth considering making a call to the surgery to advise you have concerns. Social Services should be contacted if there are any concerns about safety.

A referral to a memory clinic may be suggested to investigate things further once blood tests have been taken to rule out anything obvious, but these things take time due to the pressure the NHS is under and the ever-increasing population being affected by one of the various types of dementia. Whilst you are waiting for a formal diagnosis it is worth noting there are many organisations that can support you and any carers/family members through this worrying and unsettling process.

These include:-

Action for Carers Surrey [Action for Carers | Supporting carers of all ages across Surrey](#)  
Age UK [Age UK | The UK's leading charity helping every older person who needs us](#)  
Dementia Connect [Dementia Connect | Alzheimer's Society \(alzheimers.org.uk\)](#)

Consider whether it is worth applying for the non means tested benefit of Attendance Allowance to help with additional needs [Attendance Allowance: Overview - GOV.UK \(www.gov.uk\)](#)

There are aids you can obtain to help such as specialist clocks, telephones and pill reminders and dispensers. You could also consider motion sensors, trackers and specialist mobile phones to help the person with dementia maintain independence whilst also offering some comfort for family and friends to locate them if they get into difficulty.

In my experience, one matter considered much too late down the line is whether Lasting Powers of Attorney (LPAs) are in place. There are two types of LPA relating to property and financial affairs and health and welfare. If you or your loved one are showing signs of memory loss, get these powers of attorney in place sooner rather than later. The person facing dementia needs to understand the documents and be able to consider the implications of them and make their own decisions as to who will look after their affairs if they are no longer able to do this for themselves at some point in the future. It is best to address these issues in the early days of any suspected diagnosis. In fact, we would recommend you prepare LPAs before any symptoms or issues arise just like doing a will. Many of you will already have these in place or have been informed of them when you met with us.

LPAs need to be registered with the Office of the Public Guardian before they can be used, and this process is currently taking around 5 months due to numerous delays at their end which is another reason to get the ball rolling on this sooner rather than later.

It can feel like an incredibly lonely and distressing time and navigating the way things work is not as easy as it should be but hopefully some of the above will give you a starting point to get some help and support if you need it.

*Joanne Mason*



We are proud to be members of Solicitors for the Elderly and since its inception it has grown to a national organisation with over 1,600 members across the UK.

We are a specialist group of lawyers who support older and vulnerable people – going the extra mile than the average high street firm.

The areas we cover are specialist and particularly at the moment there seems to be an increasing amount of enquiries to prepare wills.

Most people don't realise that the will writing sector is unregulated which can leave many people at risk from rogue will writers.

If you don't come to us or know someone elsewhere in the country, then look for a local accredited SFE solicitor at <https://sfe.legal/>



Have you got yours in place or are you thinking about them? Perhaps include them in your New Year's resolutions for 2023.

1. Many people have a misconception families automatically have the right to make decisions on their behalf if they are unable to. LPAs are the only document that gives a third party or parties the legal authority to do this.
2. Research from Solicitors for the Elderly reveals that 75% of people aged 40+ don't have an LPA in place.
3. If you have older parents and are encouraging them to do them, have you thought about doing them yourself?
4. If you don't have an LPA in place then an application will have to be made to the Court of Protection for a Deputyship Order and this is both a costly and lengthy procedure.

So perhaps, like all of us, you tend to put these sorts of things to the bottom of the pile; perhaps 2023 is the year to get it sorted and then just forget about it knowing you are covered if the need ever arises.

## No such thing as a free Christmas lunch?



Well, think again! A fantastic venture from [www.freechristmaslunch.com](http://www.freechristmaslunch.com) will allow anyone who registers with them either on their website, email [info@freechristmaslunch.com](mailto:info@freechristmaslunch.com) or by phoning 07855 846957 to have a free, two course, Christmas lunch delivered to them on Christmas Day.

Is there a catch? Of course, but it is only that you have to be within a 10-mile radius of Guildford. How fantastic is that.



## And finally, talking of Christmas...

Please note that the offices will be closed whilst we all have a well-earned break over the Christmas period, our office will close from 4pm Friday 23<sup>rd</sup> December and re-open on Tuesday 3<sup>rd</sup> January 2023.

Wishing you all a Merry Christmas and a Happy New Year

*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.*