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30 years and still going strong!

The firm was established by Jennifer Margrave in 1995, so we find ourselves celebrating our 30th anniversary this year. It wouldn't be right to let this momentous occasion pass by without any celebration so the team will be celebrating in style on Friday 19 December combining our Christmas party with the 30 year celebrations. Please make a note in your diaries that we will be working remotely until 11.30am on the 19th then unavailable for the remainder of that day. Business as usual on Monday 22 December.

Although retired from the firm since 2018 clients often enquire as to how Jennifer is and what she is up to these days. Here is a little update from her directly:

I've now been fully retired for some seven years or is it eight? Time flies, especially as I seem to be busier now than when I ran the practice. Many of my friends say the same; how did we manage to find time to go to work? Shortly after retiring, I joined Guildford U3A which gave me the opportunity to develop all sorts of interests, including taking part in a Chaucer course and a language course. Somehow, I was inveigled into organising one of the activities, being monthly meetings with different speakers covering a variety of subjects.

I became more interested in learning Italian, which resulted in me deciding to go to Italy to immerse myself for some months. Looking online, I found a school with a branch in Turin. The city's rental accommodation was somewhat cheaper than Rome or Milan, so I made arrangements and I'm writing this in my wonderful apartment in the centre, having completed my homework! I've also booked for concerts and the opera, and, in addition, go to the cinema to watch international films – all in Italian. And enjoy the Italian art of 'aperitivo' with fellow students.

Lasting Powers of Attorneys (LPAs)

Did you know your attorney(s) can get an access code for providing to banks and other organisations? Registering online with the OPG this code for a named organisation can be generated so they are able to view a digital copy without the requirement to provide the original or a certified copy. Take a look for further information at <https://www.gov.uk/guidance/using-the-donors-lpa-access-codes-and-view-an-lpa>

What's on the horizon? It seems there is an increasing requirement for everything to be done digitally, and this is also going to apply to LPAs. The OPG is due to launch a fully digital system for creating and registering LPAs. The aim being to make the process faster, safer, and more accessible. It is expected that there will be hybrid options for those who prefer to do parts of the process on paper and ID verification is going to be required from all parties to the documents to reduce fraud. The OPG are currently developing and testing the new digital system, and we currently have no timescale for the phased rollout at this time. The current paper-based system remains valid and any LPA you have made or make now will still be valid so no need to delay.

This new digital system could create challenges for those who are not comfortable with or untrusting of technology. Keep an eye on our website for updates.

New falls service for Guildford and Waverley residents

If you are registered with certain GP practices in the area, then you will now be eligible for a qualified Community Falls Responder to attend on you if you have a fall. The Responder will attend within 45-60 minutes of your call to help you back up and ensure you are safe and comfortable.

This service is available 7 days a week between 6am-9pm and you must have had a non-injurious fall and be able to weight bear.

The number to make a note of to access this service is 0300 369 0590 and perhaps check with your GP surgery to see if you are in the catchment area.

The Autumn Budget 2025

So much speculation surrounds the budget this year and we will be keeping a keen eye on developments which might affect our clients. It is understood that Inheritance Tax (IHT) may be reformed and there are numerous possibilities as to how this might be implemented.

Purses are already being squeezed so what more does the Chancellor have in store just before Christmas? It has certainly been a challenging 2025 for us all financially.

Christmas Closure dates

Please note the office will be closed for a well-earned Christmas break from 5pm on Tuesday 23 December and reopening on Monday 5 January 2026 at 9am.

May we take the opportunity (although possibly a little early) to wish you a Merry Christmas and Happy New Year.



Finally, we are pleased to advise we now have an AED or Automated External Defibrillator in the office which is available for emergency use. This is a lightweight, easy-to-use medical device designed to help in cases of sudden cardiac arrest. It checks the heart's rhythm and, if needed, sends a controlled electric shock to try and restart it. AEDs are built so that anyone, even without medical training, can use them in an emergency. Let's hope it is never needed but just in case, bear us in mind during office hours.