

OVER

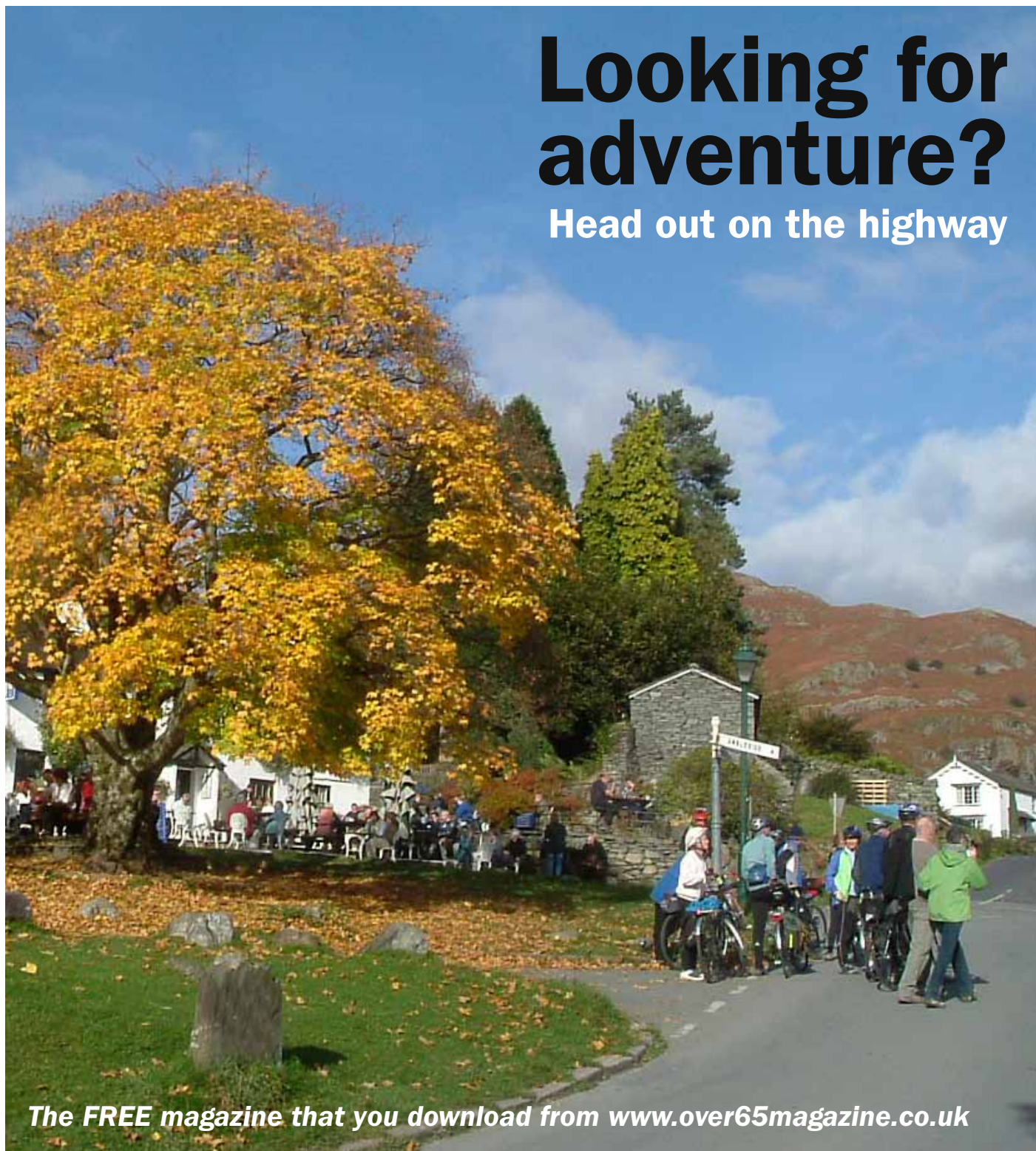
65

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magazine

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Volume 1 - January 2010

Over 65 is a new publication, aimed as the title suggests, at mature readers who are young at heart. The magazine will be available monthly, and is free to download or view on line.

It includes advertising features, helpful information on a wide range of subjects, a questions and answer section, and general interest articles. The editor aims to keep all content “positive”, “ethical” and “wholesome” although a sense of humour may creep in at times! We always welcome feedback about services used that readers may have read about in our magazine which we sincerely hope will be positive.

We are always pleased to receive comments, pictures, articles and questions from readers and will do our best to publish them where space allows. Email your questions etc., to over65magazine.co.uk and we promise to reply.

The magazine is easy to download in PDF format, and we also produce a printed hard copy version that can be delivered to your door, for readers who prefer a conventional format. (See our website for details). The online version has the advantage however, that you can obtain more information about services featured, by clicking straight through to the sponsors website.

If you have used a product or service that you have been particularly pleased with, you may wish to let us know and we will see if we can feature the business involved.

A sense of humour is always welcome.



How to Get the Best from Your Retirement

Welcome to your exciting new online magazine!

Having welcomed in the New Year in some style, be it in outrageous or in a quiet, subdued fashion, let's take a moment to reflect on the past decade.

Ten years on from the Millennium – who'd have thought it! Where has our time gone? What have we done with it? The words from a song come to mind... “slip sliding away”.

Well, it's slid, gone and we can't have it back... is that a little tear I see, a tiny sob I hear?

Like many, you've quite probably worked long and hard years to achieve retirement, yet in the past 2 years so much has altered – especially the financial picture!

Many believe that greedy bankers, accompanied by blind and deaf shareholders and politicians have created this harsher new world. And it's been our money, our wealth that has been particularly affected or eroded. How many of us foresaw the crunch and were in a position to take protective action?

Where will be in the next 10 years? Imagine ourselves in another 10 years' time. Where will we be and what will we be doing?

Some of us could be cruising in the Caribbean or skiing with friends and enjoying the camaraderie. Others might be helping with the grandchildren.

For some the tasks may be less welcome yet essential: looking after a loved one through a serious or terminal illness.

May I issue a little challenge to you – in the nature of some questions to help think about the future? Might we wish improve ourselves in some way, or does it feel too late for all that?

I 'retired' from the day job just 6 months ago at the young-ish age of 64 to develop my own coaching and mentoring business full-time. This was my choice and I'm happy with it... happy with the freedom to do what I really enjoy. There's a little hill to climb, but it's a hill, not a mountain.

OK, let's start with the fully retired amongst us:

- How do you feel about being retired?
- What's really important to you today?
- What are you expecting from life now?
- Should your partner be with you, how do your partner's hopes match your own, or how do they differ?
- What changes to your lifestyle would you like to make?

Now for those who might still be working beyond 'normal' retirement age:

- When will you give up working?
- What transition measures have you put in place for your eventual full retirement?
- What factors could you identify to create a fresh, more relaxed way of life?

Framework

Researchers who have studied us the retired population, our health and our activities suggest that the key for us is to develop some form of framework or means of coming to decisions. This should help us to put into practice the plans we have made.

For all of us there are some very useful sources to help us remain mentally and physically active. It is also important to ensure we do some financial spring cleaning – but let's avoid being 'cleaned out'.

For the 'about to retire' how about taking a look at the *Department for Work and Pensions* website – www.dwp.org.uk. It contains the benefits and services we may be entitled to.

On another tack the *University of the Third Age* is worth a browse: no qualifications are required to begin some new learning – www.u3a.org.uk

How about the *Third Age Employment Network (TAEN)* www.taen.org.uk

They run campaigns on matters relating to employment and age.

It's important to recognise and accept that we are where we are. This is the

starting point to move on with a fresh outlook.

So, looking ahead to a more relaxed and enjoyable lifestyle, try asking yourself these questions:

- What do I want to learn?
- When do I want to start this?
- When do I want to stop this?
- What do I want to have?
- What do I want to become?

Frank Roe
January 2010

All correspondence on any matter contained in this article should be addressed in the first place to The Editor.



The writer is Frank Roe, an experienced and qualified Coach and Mentor who has worked in the NHS and in commercial organisations. He now runs his own business - Frank Roe Coaching Ltd. His website is www.frankroecoaching.com

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Retire when you want to?

It used to be simple, men retired at 65 and women retired at 60. Living to 100 is becoming common, while the average life expectancy in the UK is 77 for men and 81 for women.

2010 will see a review of the default retirement. Currently employers can require all staff to retire at 65 regardless of their circumstances. The majority of people retire before 65, but 1.3 million people choose to work beyond state pension age, and many more say they would work past 65 if their employer permitted it. Denise Keating of age campaigners the Employers Forum on Age says, "Every year thousands of people over 65 make huge contributions to the UK economy, yet despite being capable of continuing in work, many more individuals are involuntarily retired at 65."

Governments and companies cannot afford to pay pensions for twenty years. The Institute of Directors has proposed increasing the retirement age to 70 for men, and 65 for women. The Conservative Party pledges to raise the state retirement age to 66 for

men and 63 for women by 2016, and women's retirement age to 66 by 2022. Labour will raise the state pension age for men to 68 between 2024 to 2046, while for women it will rise from 60 to 65 over ten years from 2010. After the election, expect either to dramatically bring forward these changes.

For some retirement is still seen as a permanent holiday. More want to stay active and engaged. Many still want to work, continue to learn and grow, and make themselves useful and productive. Older employees are more reliable and as productive as younger ones in all but the most physically demanding jobs.

We have a novel idea; scrap all compulsory retirement ages and let people work until they want to, either full-time or part-time.

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Chappell of Bond Street, the world famous Music Store, can trace its origins as far back as 1811 and throughout its history has made a significant contribution to the musical life of the UK. Former customers spanning nearly two centuries of trading include Beethoven, Richard Strauss and Charles Dickens whilst in more recent times its customers include Jools Holland, Jamie Cullum, David Gray and Chris Martin.

The involvement of Yamaha, the world's largest manufacturer of musical instruments, began as far back as 1980, when the Chappell retail store in Bond Street was taken over by Kemble & Co. Ltd (who in addition to being a major UK Piano manufacturer at the time where also a partner with Yamaha for selling Yamaha musical instruments in the UK). The Chappell of Bond Street business is now a direct part of the Yamaha Group.

In November 2006 Chappell of Bond street relocated from its home of 195 years in Bond Street to the historic Grade II listed Novello building at 152-160 Wardour Street, in the heart of Soho. Now spread over three floors of inspiring retail space, the new location incorporates the Yamaha Music London Store, now housing one of the most extensive collections of Yamaha Musical Instruments, Instrumental Accessories, and a huge selection of Printed Music, and functioning as Yamaha's UK national showcase store.

The First Floor of the Wardour Street store

is an extra-ordinary oak-panelled Piano Hall which displays the most comprehensive range of Yamaha Pianos in Europe. This stunning space embraces a vibrant, natural acoustic which provides the perfect setting for Piano selection. The Adjacent Recital and Practice Rooms belong to Yamaha Artist Services Europe (London), part of an expanding global network which functions as a vibrant international hub providing musicians, teachers, promoters and students access to the best quality Yamaha concert instruments matched by top-level technical service. YASE also plays host to host a wide range of events and activities including lunchtime concerts in association with the major conservatoires for up-coming artists, and masterclasses by visiting international artists, all on Yamaha Pianos.

The Ground Floor provides the setting for an exciting and comprehensive display of Yamaha Guitars, Yamaha Brass and Woodwind, Yamaha Digital Pianos and Keyboards, Yamaha Electronic Percussion, Yamaha Music technology and Yamaha Pro-Audio products complete with trial rooms.

Finally in the basement our internationally renowned Printed Music department, stocking over 40,000 titles has the largest selection of popular and classical printed sheet music in Europe as well as a huge number of backing tracks and DVD's.

www.chappellofbondstreet.co.uk seamlessly offers the online user the instore Chappell of Bond Street experience. With an ever expanding catalogue of titles and products, finding the perfect instrument or music book is quick and easy. For sheet music, our new 'attribute-based' book search engine lets the user quickly and intuitively narrow down their search results to help them find sheet music, books, DVDs and CDs based on user-friendly terms such as instrument, genre and arrangement. For example, when looking for Christmas-themed piano duets, in just three clicks the product range narrows down from over 51,000 to 26 books – each a perfect match for the criteria. Each attribute search combination can be URL-referenced allowing deep-links to be added to external sites for easy access.

For musical instruments, a wide and easily understandable category menu takes the user straight to the product area they're interested in with large size photos of the relevant products displayed. With a wide variety of instruments, accessories and equipment, there's plenty to choose from - each product page has a fixed URL for deep-linking to.

Chappell of Bond Street, 152-160 Wardour Street, London W1F 8YA and www.chappellofbondstreet.co.uk

Advertising feature



Recession delays retirement plans for 1.85 million people

- One in three people on the cusp of retirement to continue working longer than expected
- Almost a quarter (23 per cent) of over 55s will work past statutory retirement age

The effects of the economic downturn on pension pots have forced more than a third of people over 55 to put off their retirement plans and continue working, according to MGM Advantage*.

The shocking new figures from the retirement income specialist, which form part of its second annual Retirement Nation Survey, suggest that 35 per cent of over 55s who are still at work – around 1.85 million people – are now resigned to working longer than anticipated in order to replenish their pension pots while waiting for the stock market to deliver better returns.

And MGM Advantage says that 23 per cent of over 55s have resolved to work beyond the State retirement age of 65 with no final retirement plan in mind after seeing their pension funds decimated by the credit crunch and subsequent recession.

The slump in the value of stocks and shares since the credit crunch has left many people with defined contribution pension schemes facing massively reduced pension pots. In March the FTSE 100 fell to its lowest level for more than six years.

MGM Advantage says a huge proportion of people approaching retirement are simply not prepared for life after work and do not realise the possible scale of the drop in income they might experience. The firm's research suggests that 32 per cent of over 55s are 'not prepared at all' for retirement with a further 35 per cent admitting to having done nothing whatsoever to prepare for life after work.

Craig Fazzini-Jones, Director at MGM Advantage comments, "One of the most worrying consequences of the economic turmoil is the knock-on effect for those approaching retirement. Millions of people nearing the end of their working life have been forced to slog it out for a few more years to see if their pension pots will make any kind of recovery. For many it is not a choice, but a necessity.

"It is hugely concerning that so many people are so unprepared for retirement. There is a definite need for those approaching retirement age to make the most of their pen-

sion pots and one of the best ways to do this is to compare the market for the best deal when it comes to converting your pot into annual income."

Official figures suggest that more and more people are being forced to work beyond retirement. In 1994 the retired population earned around £14.4 billion a year from working but that figure has since risen to an estimated £26 billion – an increase of 79 per cent**.

Many over 55s who are not already retired are being forced to seek income from other sources in order to prop up their decimated pension pots. The MGM Advantage figures show that nearly one in ten (9.3%) are considering releasing some of the equity from their properties either by downsizing or by taking out equity release schemes.

However the recession hasn't affected everyone. 48 per cent of over 55s who have not retired say the recession has not changed their financial planning for retirement, while 13 per cent say they are saving more to mitigate against possible losses elsewhere.

Craig Fazzini-Jones added: "If you are approaching retirement you have to balance living for now with how you want to live in the future. No other financial decision you will ever make effectively asks you to choose how you want to lead your life for the next 30 years, so it's a big one to get wrong. Anyone with huge pension deficits must be wondering whether to hold fire before retiring in case things start to improve, or whether to cut their losses."

* Research conducted by Opinion Matters market research amongst 2,053 UK adults who are not retired between 16.06.09 and 29.06.09

** Pensioner Income Series 2006-07. Calculations based on table 2.1 Average income of pensioner units, multiplying Earnings per pensioner unit by total number of units.

DOING GOOD

22 Nov 2009

'Do not withhold good...'

Proverbs 3:27

Dan Clark recalls when he was a teenager, he and his father once stood in line to buy tickets for the circus. They noticed a poor family immediately in front of them. The parents were holding hands. They had eight children, all probably under the age of twelve. He could tell that the circus was going to be a new adventure for them. The attendant asked how many tickets they wanted. The man proudly responded, 'I'd like to buy eight children's tickets and two adult tickets.' When the attendant quoted the price, the man's wife let go of his hand and her head drooped. The man leaned a little closer and asked, 'How much did you say?' The attendant quoted the price again. The man obviously didn't have the money. He looked crushed. Clark says his father watched all this, put his hand in his pocket, pulled out a twenty pound note and dropped it on the ground. His father then reached down, picked up the note, tapped the man on the shoulder and said, 'Excuse me, I think this must be yours.' The man knew exactly what was going on. He looked straight into Clark's father's eyes, took his hand, shook it, and with a tear streaming down his cheek, replied, 'Thank you, thank you, sir. This really means a lot to me and my family.' Clark and his father went back to their car and drove home. They didn't have enough money to go to the circus that night, but it didn't matter. They'd blessed a whole family, and it was something neither family would ever forget. That's called 'doing good.'

The above passage is taken from "Word for today" which is published by United Christian Broadcasters, UCB. Operations Centre, Westport Road, Stoke on Trent, ST6 4JF. www.ucb.co.uk Free issues of the daily devotional are available for the UK and Republic of Ireland.

Ireland shows the way for treatment at home

None of us like going into hospital, as we miss our own home. Older people, who may need longer to recuperate, get better quicker in their own home.

There is a general move away from care in hospitals and care-homes, to homecare. The logic is simple; people come to you rather than you going to them.

You feel happier surrounded by your own possessions. The real driver, although official bodies tend not to admit that it is the main reason, is cost. Keeping someone in hospital costs up to ten times caring for them at home, but you're not supposed to know that!

Going into hospital for treatment seems inevitable, but that may change. Irish health insurer Vhi healthcare is about to begin a pilot hospital-in-the-home programme in Dublin. It is expected that over 1000 Vhi Healthcare customers will be treated in the home during 2010. The NHS will watch this with great interest.

Vhi Homecare will provide treatment to patients who have been identified as suitable for home treatment and who typically require intravenous therapy. These conditions include pneumonia, lower respiratory tract infection, urinary tract infection,



cellulitis (severe inflammation of the skin), and chronic obstructive pulmonary disease (COPD).

Initially, the service will be available to suitable Vhi Healthcare customers attending any one of six major public hospitals in Dublin, Vhi Healthcare's Jimmy Tolan explains, "We will provide our customers with safe and effective hospital treatment in the home that was previously only available to them in a hospital. Research has shown that patients prefer to be treated for certain medical conditions in the comfort of their own home with their family and friends around them rather than in hospital."

How to avoid unnecessary winter death



Last winter the number of unnecessary winter deaths of elderly people rose by a half. Andrew Harrop of Age Concern and Help the Aged says "It is a national scandal that the UK has more older people dying in winter than countries with more severe weather, such as Sweden, Germany and Finland. Last winter, as temperatures plunged, rising inflation and soaring energy bills forced two in five older people to cut back on their heating to save money."

Getting angry at government plans to halve funding for the Warm Front Scheme, may make you feel better, but more useful are some practical tips;

- **Claim your benefits** - Millions are missing out on benefits they are entitled to, it is not charity, but your right. This could make a huge difference to your weekly income.
- **Eat well and keep warm** - Hot meals and drinks provide warmth and energy. Try to eat one nutritious hot meal every day and have a hot drink before bedtime. Wear several layers of clothes to keep warm and wrap up well when you go outside.
- **Stay active** - Regular exercise generates heat and helps you to keep warm. It can be as simple as doing household chores or a stroll to the local shops.
- **Shop around** - Shopping around for the best energy rate could give you a considerable saving. If you are on a low income you may also be eligible for a discounted social tariff from your energy supplier.
- **Get energy efficient** - Improving your insulation, central heating, double-glazing or draught proofing could help keep your house warm and cut your bills. If you receive benefits you may be able to get a Warm Front grant to help pay for heating improvements, and your energy supplier may offer energy efficiency products like insulation free of charge.



Coming soon...



Get my goat

Bhaaaa

your chance to tell us things that annoy you!
send them in for next issue.

New exhibitions at Duxford

Commemorating the seventieth anniversary of the outbreak of the Second World War, Imperial War Museum Duxford is hosting a new photographic exhibition showing how the airfield prepared for those dark days of conflict. The exhibition features photographs from the Imperial War Museum's extensive archives together with rare photographs, on public display for the first time. These unique snapshots show how Duxford changed in the lead-up to 3 September 1939.

2010 is a very special year for historic aviation as it commemorates the 70th anniversary of The Battle of Britain. Duxford was a Cambridgeshire fighter station at the very core of aerial warfare, and is still a working airfield. There are four major air shows in 2010; the biggest is The Battle of Britain Air Show on Saturday 4 and Sunday 5 September.

Established at the end of the First World War to train the newly formed RAF's pilots, Imperial War Museum Duxford is Europe's premier aviation museum, with many original period buildings such as the Control Tower and hangars still in use, alongside state-of-the-art, award-winning exhibition buildings including AirSpace and the American Air Museum. Two hundred aircraft are on display, whilst over 50 historic flying aircraft, based at the airfield, regularly take to the sky. Duxford also has one of the finest collections of tanks, military vehicles and artillery in the UK.

Duxford is just south of Cambridge at Junction 10 of the M11 motorway. Less than 50 miles from London and approximately 30 minutes from the M25. It is easily accessible from the A1, A10, A14, M1 and the North.

For full details and events listing

<http://duxford.iwm.org.uk>

The massive site includes -

AirSpace - The story of aviation, with over 30 aircraft.

Hangar 2 - historic warbirds that still fly.

Hangar 3 - war at sea.

Hangar 4 - The Battle of Britain.

Hangar 5 - aircraft being conserved.

The American Air Museum - the finest European collection of American combat aircraft.

The Land Warfare Hall - tanks, military vehicles and artillery.



Don't Delay Make a Will today and save some inheritance tax also

There comes a time when we should all think seriously about making a Will. Most of us would agree, it is far better to decide how you want your assets dealt with, rather than leaving it to the state to decide.

Having decided to make a Will, there are at least three good reasons why a person may want to make charitable gifts.

Firstly, it will normally provide a certain satisfaction of having done a good thing that will benefit others.

Secondly, charitable gifts are very favourably treated by the tax man, both while alive, in the form of "Gift Aid" and Inheritance Tax free on death.

Gift Aid allows the reclaiming of income tax on both single and regular payments to a charity.

Inheritance Tax is chargeable on death, on assets over £325,000 (at the time of writing). This is chargeable at 40%, regardless of income while alive. However, any charitable gifts are not taxable.

For example, if a man dies leaving an estate of £500,000, under the current rules, £175,000 will be taxed at 40%. This will mean a bill to be paid of £70,000 to the Inland Revenue.

Any charitable bequests can be made free of Inheritance Tax. If our gentleman gives £100,000 to a registered charity in his Will, he will effectively reduce his taxable estate to £400,000.

Having used his nil rate band of £325,000, he will only be taxable on £75,000. At the 40% rate, this would be £30,000 to pay in inheritance tax rather than £75,000.

Finally, some people, especially the elderly, may have few close relatives they wish to benefit. This could point them towards

helping charities, especially ones they support or have a genuine interest in.

When Wills are written, and instructions taken, little thought may have been given to the Charities that should benefit.

One question that can arise, is what happens if a Charity stops operating before my death?

The executors and trustees could look to place the money with a similar Charity, with similar objectives to the original one. It is wise therefore, to word the Will to this effect to allow this to happen.

Paul Rodman
Will writer and editor of
Over 65 Magazine

Born to be wild

Members of Kendal & District cycle scene enjoy a ride of around 30 miles around the South Lake District. This is a popular ride led by Bill Jackson known as "The eight lakes tour". The group was originally founded around twenty years ago to promote rights for cyclists in the South Lakes area. Visit www.kdcs.org.uk/.

The pictures you may recognise were taken around Elterwater. The time of year is not in doubt. The Autumn and Spring can be especially good times to explore the Lakes, as it is much quieter

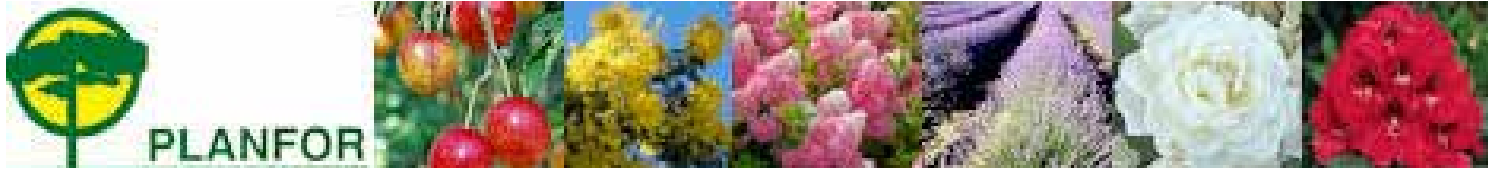
than in the Summer but can be just as beautiful.

Many of the riders in the club are retired although prefer not to be reminded of the fact!



Do send your pictures to us, especially those of cycle rides and walks both in UK and abroad.





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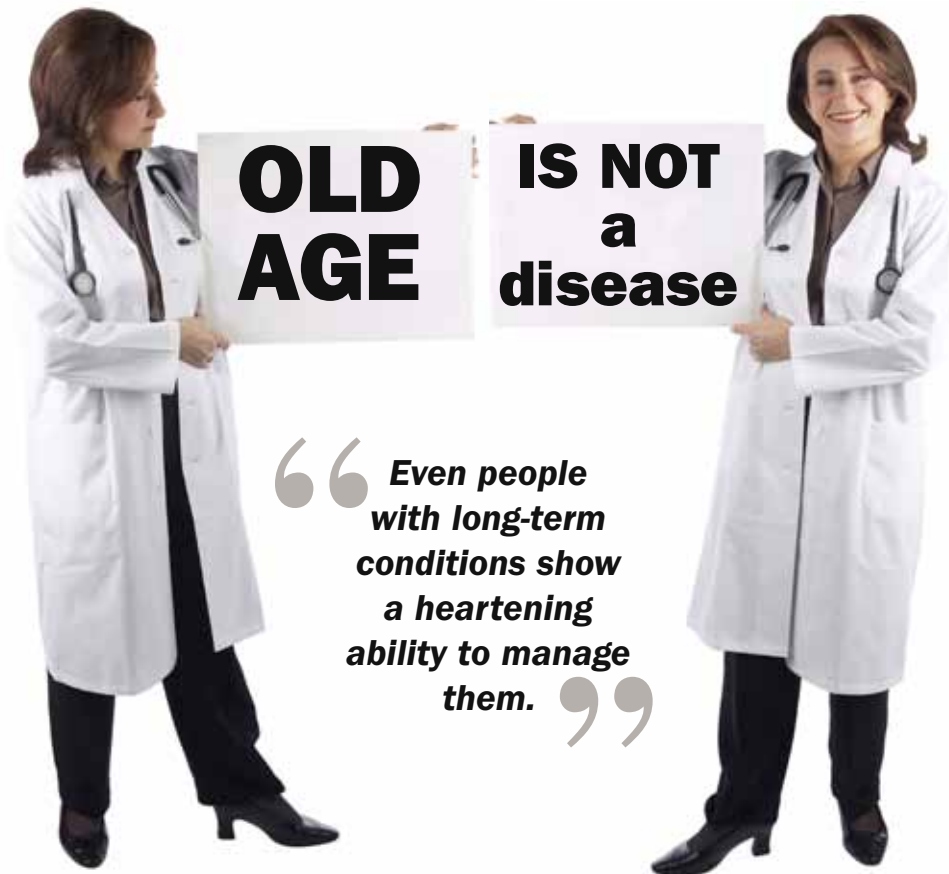
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OLD AGE IS NOT a disease

“*Even people with long-term conditions show a heartening ability to manage them.*”

A new Economist Intelligence Unit report says that healthcare systems will fail unless new thinking is embraced. The world population is ageing rapidly. Driven by falling fertility rates and a sustained increase in longevity, many countries, including the UK, are beginning to realise that their fastest growing demographic is over 80.

Any age shift brings social and economic challenges with it. For the NHS, a greying population means added demands and pressures. But it is more good news than bad news. For individuals, an increased lifespan is welcome news. Even people with long-term conditions show a heartening ability to manage them. Data suggests that the onset of the most severe disabilities

are coming much later in life. Old age is not itself a disease.

This study counters the notion that the NHS will be unable to cope with the impact of an ageing population. Iain Scott, editor of the report says, “Addressing the specific healthcare needs of the elderly will require major adjustments by politicians.”

The report recommends:

- Make geriatric care a bigger part of medical training. Not enough talent will gravitate toward this field until it is given the attention it warrants within medical training. Remuneration for geriatric specialists will also need to be improved to make careers more attractive.
- Consider alternative options to nursing-home care. Local governments in some countries are turning to community or home-based care as an economically attractive alternative to the costly provision of beds in nursing homes.
- Make treatments more appropriate to older populations. There is widespread ignorance about the effectiveness of drug treatments in people aged 65 and over. Pressure will rise on policymakers, pharmaceutical firms and other medical providers for more research into drugs that meet the unique needs of older bodies.

‘Healthcare strategies for an ageing society’ is available for free download from www.eiu.com/commissionedresearch/Philips/ageing

Faceless Britain

By Martin Sayers

Tesco’s recent opening of a totally self-service shop has cast the spotlight on the increasingly impersonal nature of life in Britain. The new shop, in Kingsley, Northampton, has a total of five self-scan tills overseen by a single member of staff, but no manned checkouts. It is described by Tesco as an ‘assisted service store’ that is designed to increase efficiency and speed up the shopping process.

This is the end result of a move away from the personal touch in shops - whereas once shopping was done in local establishments where the shopkeeper knew his customers, this has largely been replaced by supermarkets and now the expansion of self-service tills seems to be doing away even with checkout staff; face-to-face service is being reduced or even completely excised from the shopping experience.

Yet this is just one aspect of what is a steadily increasingly trend, as it’s not just shops where the personal touch is being eschewed in favour of time and money saving technology. Phone calls to large organisations invariably result in connection to an automated answering system for example, but perhaps nowhere is it more apparent than in the remorseless rise of the internet, which lets you do anything from booking a holiday to managing your bank account with a few clicks of a mouse. But what does this mean to the significant minority who do not use the internet, or even own a computer? It’s estimated that around 17 million people in Britain, mostly older people, do not have access to the internet and they are becoming increasingly isolated as a result. Groups representing older people see it as a worrying trend:

“It’s not that older people can’t use computers and new technology, it’s just some appreciate the personal touch more than others,” says Andrew Harrop, Head of Public Policy for Age Concern and Help the Aged. “We are concerned that in some businesses, machines are being introduced without adequate support for people who might face difficulty using them, or simply need more help to become familiar with them. It is important that businesses maintain a balance between introducing new systems and ensuring there are still alternative options for people who choose not to or cannot use machines.”

The knock-on effect of an increasingly digital Britain is that well established routines start to vanish – the threat to the daily postal delivery is an obvious example. The rising tide of emails and other forms of digital communication means that mail volumes are dropping steadily, making the viability and continuation of a daily postal delivery less and less certain, despite the protestations of the Royal Mail to the contrary. With milk deliveries already a thing of the past in many areas, the postman is often the only living soul that many people see and interact with on a regular basis and if this goes, what’s left?

The headlong rush towards a more digitised and ‘efficient’ society is ignoring what is a very real cost: not in monetary terms but in the isolation of people who cannot, or simply don’t want to, keep up with what is becoming an increasingly faceless society.

READERS LETTERS

Send in your letters to Carol and if she can't answer them we will forward them to our panel of experts.

Michael from Cheltenham writes;

"I am aged 68 and have recently remarried after the death of my first wife some years ago. My new wife Joan, (aged 62) and I are keen to keep our affairs separate, as far as we can. Our house is owned jointly between us.

I have an existing Will which I am quite happy with, leaving most of my assets to my two adult children. My understanding is that the house would go to Joan, as joint owner and every thing left to the children would go to them. Joan has suggested on more than one occasion I make a new Will but I can see no reason to alter it. What do you think?"

Carol says: Joan is right on this occasion, you should re-write the Will as it will be invalid after your second marriage. The only exception to this is where the Will is made in contemplation of marriage; however this does not sound like your situation. If you have pensions and life assurance policies you would be advised also to consider the implications of your new situation and speak to a qualified Independent Financial Adviser.

Mabel of Edinburgh writes,

"I am 80 this year and widowed about nine years ago. I have one daughter Christine aged 49. Since my husband passed away, Christine has been advising me over my financial affairs, with the help of her solicitor and financial adviser. To save inheritance tax, I have passed my house to her, and now pay rent of £600 per month. I have also given her several large sums of money over the years. Sadly, my investments have not done particularly well in the last couple of years, and I am concerned I am eroding the savings I have left. It worries me that I could reach a time when I have very little left. I live in a large bungalow which requires quite a lot of maintenance. Do you think I should raise this subject with Christine?"

Carol says: I certainly would. If you have been kind enough to give her the bungalow, and other money, I wouldn't be afraid to tell her you are feeling the pinch. You could even ask her for a loan if you need more capital on flexible repayment terms.

If Christine now owns the bungalow it is important that she pays for some of the maintenance costs. If you feel Christine is not giving you the help and support you need, I would suggest you seek legal advice, and see a local solicitor independently.

Mary from Swindon writes;

"Our son Simon has recently split up from his long term partner Elizabeth. They have two children Jade and Sophie aged 5 and 2. Elizabeth has moved with the children to live near her parents 100 miles away. In the past, I had the children on a regular basis, minding them while Elizabeth was at work. As we have no other grandchildren, I am concerned I and my husband will lose touch with them, especially if Elizabeth meets a new man. Is there anything I should do in this situation? I am also a little concerned that Simon has a new girlfriend, and is also very busy at work, so he may not have a lot of time to see the children. It does not help also that they have not parted on good terms".

Carol says: This can be a common problem. I suggest you try talking to Elizabeth first and explain your concerns, how much you are missing seeing the children, and that your concern is about maintaining your bond with your grandchildren. If this doesn't work you could approach her parents, who may be more understanding of your situation. Try and let them see you do not automatically side with Simon which is possibly what they might expect. If that fails there are other things you can do through the courts, but I suggest you try the more obvious first.

Susan of Cheshire writes,

"My husband died about five years ago. He had been married before and had built up a successful building business, owning property, which includes several rented shops. When he died, most of his assets went into a trust, and I receive income from the trust, or should do. There lies the problem. For several years now, two of the shops have been empty and I have received no income from them. Some income would be better than none. The solicitor who my husband went to is the executor and trustee. When I have contacted him about this concern, I feel I have been fobbed off. He says it is due to the recession. What should I do? I don't want to spend a lot of money with regard to this matter.

Carol says: Firstly, I would write to him explaining your concerns as you have done here, keeping a copy of the letter and requesting a prompt reply.

A letter well worded may have more effect than ringing or calling at the office. You could say if the matter is not concluded within a reasonable timescale say 6 months, you will have no option but to take legal advice elsewhere. Also suggest you are going to obtain independent valuation reports indicating the likely rent you should be receiving. You may not actually need to do that, but if you do, I suggest you go to an estate agent who has not been involved in the transaction so far.



Do send in your letters, we reserve the right to shorten them and will change names if requested. We reserve the right to use illustrations and photos of actors to represent a particular letter.

REMEMBER- A problem shared is a problem halved and somebody else may be suffering with a similar situation.

We particularly welcome letters on the following subjects: legal and financial, holidays and travel, pets, motoring, care, countryside, nature and nostalgia.



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