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In this Issue

- Christmas Foodbank Collection: Thank you for your donations
- 6 out of 10 parents do not have a suitable (or any) Will
- Funeral shopping- the cost of death
- Beware! Not all Will Writers are regulated
- New Year Resolutions

Christmas Foodbank Collection: Thank you for your donations

Hewitsons would like to express a huge thank you to all those who donated at this year's Christmas Foodbank collection. On 7 December 2018 Hewitsons' Northampton office helped the charity Re:store, a fantastic charity that helps people in crisis by providing food and other basic necessities as well as longer term support work in the form of sharing skills and giving emotional and practical support.

We had an amazing response from clients and colleagues who generously brought in numerous items, including tinned food and toiletries, to give to the charity and the photo taken at the end of the day shows how successful the event was. The donations made will help over 40 families during the Christmas period.

Alex Turtle Funding Manager for Re: Store messaged to say "*Thank you to the staff at Hewitsons for organising the collection for our food bank, and to their clients and contacts who gave so generously. They contributed to what is one of the largest food donations we have received to date. This is the second collection Hewitsons have organised for us this year and we appreciate their ongoing support.*

The items will now be sorted and stored ready to be distributed to those in need in Northampton who are referred to us by one of 100 agencies across the town. The collection is timely, as each year we experience high demand during the winter months and this year we are predicting particularly high demand with the recent rollout of Universal Credit to Northamptonshire".

Many thanks again to all who supported this event. For those who attended in person, we hope you also had time to join us for a mince pie and mulled wine – we certainly enjoyed the chance to chat with you while we indulged!

For more information about future events please contact Kiara Dalal on 01604 233233 or [click here](#) to email Kiara.



6 out of 10 parents do not have a suitable (or any) Will



Alexandra Svennevik
Solicitor

Research by Royal London Mutual Insurance found that 59% of parents either do not have a will or have one that is out of date.

Parents can include guardianship provisions for minor children in their Wills – this states whom the parents choose to look after their children's physical care. Wills can also ensure financial support is available for the children while they are living with their guardians.

The main problem is that without a Will, minor children are left helpless should something happen to the parents. They may end up being brought up by family members who gamble or waste the children's inheritance or the children may end up being raised by strangers. Financially, without a Will children inherit at age 18, while still at school, without any parental guidance and would be very vulnerable to unsuitable "friends".

Mona Patel, consumer spokesperson for Royal London stated "*it is incredibly important to have a Will, not just to protect your finances but to make sure vital decisions, such as who will look*

after your children, are noted". It is shocking that 6 out of 10 parents are failing to prepare against the worst case scenario.

Creating a Will provides parents with peace of mind knowing that their children (and maybe spouse!) will be protected on their death. To create a Will, please contact please contact:

- [Alexandra Svennevik](#) on 01604 463342 or [click here](#) to email Alexandra.
- [Francesca Rossi](#) on 020 7400 5037 or [click here](#) to email Francesca
- [Carolyn Bagley](#) on 01908 247015 or [click here](#) to email Carolyn.
- [Alexandra Howard](#) on 01223 447422 or [click here](#) to email Alexandra

Funeral shopping – the cost of death



Carolyn Bagley
Partner

The Competition and Markets Authority (CMA) have announced an investigation into the funeral sector following 'serious concerns' about above-inflation price rises. It's possible this might result in costs slowing.

The CMA investigation found people generally spend between £3,000 and £5,000 organising a funeral, with the average price of the core elements now standing at £4,271. The average cremation fee was £737 last year, with the fees having risen by 84% in the past 10 years.

In addition the CMA report found:

- The cost of essential funeral elements have increased by more than two-thirds in the last 10 years, almost 3 times the rate of inflation.
- Smaller funeral directors sought to keep their prices low, however larger chains have implemented policies of consistently high year on year price increases. Those on the lowest income could face funeral costs that amount to nearly 40% of their annual outgoings.

To save funeral costs, CMA urged 'shopping' for the best deals. A church treasurer explained she saved £1,400 after her mother's death, by telephoning other funeral companies for a better deal. CMA found that people could save more than £1,000 by shopping around for a funeral; however, most grieving families would be distressed and not in a position to do so. Grief, and expectations by other family members, can leave the one organising it vulnerable and at risk of being exploited by funeral companies.

This is on top of possible disagreements by family members concerning the type of funeral that they think the deceased would have wished.

Funeral planning is an important element in estate planning, whether you arrange a pre-paid funeral, or specify your choice of funeral director and funeral arrangements in your Will.

For estate planning advice, or to update your Will, please contact:

- [Ciara Wanstall](#) on 01604 463101 or [click here](#) to email Ciara.
- [Francesca Rossi](#) on 020 7400 5037 or [click here](#) to email Francesca
- [Carolyn Bagley](#) on 01908 247015 or [click here](#) to email Carolyn.
- [Alexandra Howard](#) on 01223 447422 or [click here](#) to email Alexandra.

Beware! Not all Will Writers are regulated



Carolyn Bagley
Partner

61% of consumers are unaware that Will Writers are unregulated (and usually uninsured), according to The Wills & Probate Consumer Research Report 2018. This confusion may increase once unregulated firms, from April 2019, are allowed to employ solicitors who in turn will be unregulated.

It is believed that DIY Will drafting and use of unregulated Will Writers have increased in an attempt to save costs, or from a mistaken belief that Wills and estates (even Inheritance Tax Returns) are simple, or even that HMRC will help. Unfortunately for the consumer, most DIY Wills result either in the wrong people inheriting, or extra tax, or expensive court cases – or all three! Yet the problems will not appear until after that person has died and it is usually too late to put it right.

Personal representatives (people dealing with the estate governed by the Will) can be held personally liable for any loss resulting from a breach of their duty – an extra worry with DIY Wills is that the personal representatives' duties may be unclear.

DIY Wills and Wills drafted by unregulated writers carry significant risks which can have excessive costs implications at a later stage for the family and friends left behind. Traditionally regulated law firms and solicitors are extensively trained, insured and regulated; they can spot potential problems and should provide full written explanations of the Wills.

For advice on whether to act as a personal representative on a DIY Will, where it's too late to put it right, or to make a secure Will, please contact:

- [Rachel Hawkins](#) on 01604 463165 or [click here](#) to email Rachel.
- [Francesca Rossi](#) on 020 7400 5037 or [click here](#) to email Francesca
- [Carolyn Bagley](#) on 01908 247015 or [click here](#) to email Carolyn.
- [Alexandra Howard](#) on 01223 447422 or [click here](#) to email Alexandra.

New Year Resolutions

Once the festivities are over and people are thinking about New Year Resolutions , please add peace of mind to your list: this year, make or update your Wills and Powers of Attorney; review your investments and tax planning; get your income tax return in;and don't forget to wear sunscreen!

Meanwhile, may we wish you the Compliments of the Season and a Happy and Healthy New Year.



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