

A tongue in cheek look at Wills

There are three certainties in life: -

1. You will be born.
2. You will die.
3. Before you die you will read approximately 75,279 newspaper and magazine articles stressing the importance of making a will.

And..... if you have any sense of responsibility towards your family you will cut out these articles and keep them in a file as a reminder that you really must get round to making a will before, well, see 2 above. The file will be marked: 'Things To Do: Fairly Urgent'. Unfortunately, if you're the kind of person who keeps such a file, the chances are you will also have another one marked 'Things To Do: Not Very Urgent'. And this is a problem. For this is the file packed with all the fun stuff; the To Dos you don't mind doing such as the competition entry forms, the money-off vouchers for tubs of margarine and those surveys that come with new kettles. You know the ones: 'Register your guarantee within the next two weeks and we'll enter your name in our prize draw to win another kettle.' If there was a competition to win a Will, then you would have sorted it out years ago. But there isn't. For a start, what would the questions be?

If you die without a will you are:

- Intestine
- Intestate
- In a state

Come to think of it, ITV's daytime schedule has probably featured something very similar. But in general, competitions with death at the core aren't popular. But you must make a will. All those articles say so.

So if you haven't taken the plunge yet, imagine: -

- you're happily married
- you love your children
- you've paid off your credit cards – even have some savings
- you finally got that espresso machine you craved
- your house is worth a few quid.

Then one morning you don't wake up. Sad, but it happens. Who gets your money?

If you have a will, your legacy is written down in a legally binding document and, unless you're the protagonist in the latest John Grisham novel, it's pretty much incontestable. If you don't have a will, the Chancellor bags a windfall at your family's expense and your money does not necessarily go to who you wish. If you have a will, your family will live, happy and secure, long after your departure. If you don't have a will, they'll hate you even more than that time you refused to switch channels to East Enders on the night Denise went to the launderette for a tearful moan and a service wash – all in the same episode! Got it?

You need to make a will, but how?

Traditionally there were two options:

1. DIY.
2. Pay a solicitor.

The first option is the cheaper. You pick up a special pack from somewhere like WH Smith, fill in some forms and... Bob's your uncle. Unfortunately, because you're not a lawyer there's always a lingering danger that on Judgment Day Bob's not only your uncle but also the accidental beneficiary of your entire estate.

Option two is perhaps the safer of the two. You take yourself through the frosted glass door of your neighbourhood solicitor, who will draw up the paperwork, polish it off with a few 'heretofore's' and charge you a handsome fee [please read our neighbouring article entitled "Would you write your bank or solicitor a blank cheque – many do!"]

Option three – sorry did I mention the third option? There is another way and its ideal for those of us who can never seem to get round to sorting out life's essentials. Here's how it works. You sit at home, watch telly or carry out basic domestic chore. Then at a time convenient to you such as Tuesday evening, a trained legal expert from The Will Partnership who is a member of The Society of Will writers pops round to discuss your requirements.

She/he then sorts out what you need Will and Power of Attorney-wise; completes the simple paperwork and The Will Partnership (who have been around since 1992 so know exactly what they are doing) drafts your legal documents. You still have to pay – but only a very reasonable fixed fee.

And even if you're only half-good at decorating, the chances are that your home is a more convivial place to meet than a solicitors' office and it's a lot more convenient. Finally you can clear out the contents the file marked 'Things To Do: Fairly Urgent'.....

And that's all there is to it – nearly. Now you are free to sit around and wait for (um, please see number 2 at the top of this piece again), but not before you've entered all those competitions. You can never have enough kettles.



We are members of The Society of Will Writers and adhere to their Code of Practice

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Probate Assistance ● Will and Lifetime Trusts

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