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New website to help Scots silver surfers

Lawyer goes online to help OAPs cope with legal matters

By JONATHAN RENNIE

A NEW website has been launched to help senior citizens in Scotland cope with financial and legal matters.

Created by lawyer David Borrowman, the site, www.seniorissues.co.uk, aims to address issues and problems facing Scotland's ageing population.

David, a partner with law firm Caesar and Howie, said: "In my 25 years in legal practice I have noticed four particular trends affecting the population of the central belt.

"Firstly, increased longevity is quite noticeable. Secondly,



John Borrowman

house ownership is much more prevalent, particularly since council house purchase became possible from 1980.

"Thirdly, generally higher levels of wealth are enjoyed by many families, mainly through the inexorable increase in house values.

"Finally, enhanced longevity with continuing medical improvements means that increasing numbers of older people require some sort of care in their latter years.

"These are fairly significant trends, bringing with them major issues to consider for senior citizens and their families. It is regrettably clear, however, that many people fail to deal with these personal



■ The new website will help retired people cope with legal and financial matters

issues as they should - often at great cost."

Here are some of the issues David thinks people ought to be considering on or prior to retirement:

● Do you have to retire? New legislation compels employers

to discuss employees working on after 65 - possibly on a part-time basis.

● Do a monthly and annual budget and ensure you can live within it in the property you own.

● Review all insurances -

from building to pet - and all utility suppliers and loans outstanding, ensuring that you take credit cards or store cards into consideration as well.

● Review any investments. Are they producing enough income; are they flexible enough to be used for care costs if these have to be met?

● Some 95% of the adult population has not yet granted a power of attorney to a trusted person. This could result in a very big bill for a guardianship order, should incapacity strike.

● Inheritance tax. Many families who do not consider themselves wealthy are caught by this when a little forward planning can defeat the taxman.

● Making a will is vital.

Food firms 'must keep older staff'

FOOD and drink makers in Scotland are being urged to introduce more flexible employment opportunities to help retain older workers.

New research commissioned by Improve, the food and drink sector skills council, shows opportunities such as shorter hours, working from home, or self-employment, are more likely

to entice employees aged 55 and over to stay in their jobs.

The research highlights the fact that already 19% of over-55s in the sector are in part-time employment.

An Improve spokesman said: "With the sector experiencing difficulty in recruiting younger workers, employers must make retention of older staff a priority."