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Article

Anyone for New Year resolutions?

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If you make and break New Year resolutions every single time Christmas is over, you're not alone! Most of us are determined to lose weight, start a good exercise regime, pay off debts or resolve conflicts. Our good intentions often don't last long but New Year resolutions should really be regarded as simply a starting point, set one day, but accomplished with many tiny steps that happen throughout the year.

Life has a funny way of throwing unexpected things at us, and perhaps the best resolution we can make is to put our affairs in order. So here are a few ideas of how you can organise your life, protect the interests of your loved ones and start the year with peace of mind:

- If you haven't got a Will, make one soon. If you have one and you've had any life changing events such as marriage, property, children, divorce or bereavement, then review your Will. It doesn't have to be complicated and it can save a lot of worry later.
- If you're planning to buy a house with a partner or one or more friends, protect your asset with a living together agreement or a declaration of trust setting out the shares in the property. You may also wish to take out assurance for joint ownership in case one or more of you are not able to keep up mortgage payments.
- If you're planning a marriage or civil partnership, consider a pre-nuptial agreement. Not every couple's life together is happy and harmonious and sometimes disputes over who owns what can cause bitter rows and unfair outcomes later.
- If you really can't live a moment longer with your 'dearly beloved' then consider mediation before divorcing as it is much cheaper than going to court and much less

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acrimonious, especially if you have children and you both need to have a continuing relationship afterwards.

- If you have an elderly relative, discuss a Lasting Power of Attorney with them whilst they are still mentally competent.
- If you have a boundary dispute, don't let it fester. Talk to your neighbour and as a last resort ask your solicitor to help you with alternative dispute resolution, such as mediation – you'll find it much cheaper than going to court.

Pam Whittle from Phillips Solicitors, comments: 'Just as a New Year resolution isn't accomplished the day it's made, neither are any of these actions – but if you take the first steps you can give yourself a pat on the back and be glad that at least some of your affairs are in good order ready for 2008!'

If you need some friendly help and advice, call Phillips on 01256 460830 and we'll be pleased to help you keep your New Year resolutions. www.phillips-law.co.uk

ENDS

Note to editor: Phillips is a leading law firm in Basingstoke, with nearly 60 members of staff. We offer a comprehensive range of services to business and private clients, locally and nationwide. We specialise in helping clients achieve what they want.

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