

## Dates for 2023



Tuesday 8 August - Secrets of the Waterway, Russ Hedley  
Tuesday 5 September - *Afternoon tea at Falshaws*  
Monday 18 September - Macmillan Information Centre Oldham  
Tuesday 31 October – Underground Manchester, Keith Warrender  
Monday 11 December (Christmas Lunch)

## Committee Members

Chair - Christine Hacking 07980 398109  
Secretary - Joan Smith 0161 766 4669  
Treasurer - Mel Smith 0161 766 4669  
Chris Hodgson - 0161 654 8963  
Ian Hodgson - 0161 654 8963  
Martyn Warburton - 0161 797 9730  
Karen Lees - 0161 761 3699

## Christmas Lunch 2023. !!

I know this is very early and that it is still 'Summer' but we want to book our Christmas lunch early as places do get booked up. We have been to Owens in Ramsbottom for the last two years but we would like any suggestions that you may have for a possible alternative venue. Please let Joan know at the next meeting - thanks.



MYEWORD

West Pennine Myeloma Support Group

Issue 97

July 2023

## Next Meeting

Our Next meeting will be at the Fusilier Museum on **Tuesday August 8th** at the usual time of **1pm**. Our speaker will be Russ Hedley on 'Secrets of the Waterway'.

## Afternoon Tea

The second trip this year will be to go for afternoon tea. We agreed that this will be at **Falshaws** at **2:30 pm** on Tuesday **September 5th**. The cost will be £10 per head and we will take bookings (and payment) at the August meeting.

See map and directions below.



## Previous meeting - Where there's a "WILL" there's a way!

'Making the Right Will' was the topic addressed by speaker Sarah from Accord Legal Services who gave members a valuable insight as to why having a Will is so important. A Will is a legal document that states what you wish to happen to your assets after your death. Importantly, without a Will, you have no choice in who benefits from your Estate when you die – the law decides for you. Making the right Will should protect your loved ones, as well as preventing unnecessary loss, such as Inheritance Tax, care fees or sideways disinheritance (assets passing to in-laws).

Currently **66%** of people do not have a Will. Many believe their spouse or partner will inherit everything after their death, followed by their children, but unfortunately it is not always that simple. Different types of Wills....Single Wills, Mirror Wills and Family Protection Wills reflect the type of Wills available with the latter being perhaps the most comprehensive in terms of overall protection for children and couples concerned about the potential cost of care in the future. This type of Will allows placement of your share of your property, along with assets into a 'Protective Trust' ensuring your spouse or partner is protected and also ensuring those you choose to inherit will do so.

Sarah outlined the importance of choosing appropriate Executors who will have the responsibility for administering your estate in accordance with your Will. Similarly, if you have responsibility for young children it is vital that your Will appoints Guardians as without a Will you will be unable to have a say as to who would look after your children in the event of your death. Further discussion then centred around the issues of Lasting Power of Attorney (Health and Welfare, Property and Finance) and also care home fees where recent estimates suggest some 800,000 houses are being sold per year to pay for such care.

In conclusion, the myths surrounding Wills were identified with the meeting being opened up for questions from members. A very big 'thank you' was then given to Sarah for her excellent presentation.

Accord Legal Services: 01744807048 [info@accordwills.co.uk](mailto:info@accordwills.co.uk)

*Thanks to Martyn for this very clear summary.* Just to add that Sarah said, that because we are a support group, Accord Legal Services will write wills for free **but** there is a charge for writing Lasting Power of Attorney.



## Afternoon Tea - Map and Directions

The full address of Falshaws is:

Nabbs Farm, Rowlands Road, Bury BL9 5LJ.



**From Bury :** It is easiest to use the **M66** (North) and get off the motorway at **Junction 1**. At the traffic lights at the end of the slip road turn **left** (towards Bury) and after about 400 yards turn **right** onto Rowlands Road which leads to Falshaws Farm (Nabbs Farm on the map).

Or, If travelling from Bury up Walmersley Road (A56) follow this road until you turn left on to Rowlands Road (*If you get to the motorway junction you have missed the turn*)

Note that Rowlands Road is a cobbled 'road'.