

The Long View

News from **Golden Charter**, your independent funeral plan provider

Inside: **Blooming marvellous!** WIN RHS membership in our gardening feature. **Write your Will** with our easy, inexpensive service. **Book Club** Read and review our top picks. **Giving to grandkids** Tax efficient ways to help them along in life. **Great days out** Ten great ideas for days out in town and country.

Welcome to the first issue of our new, regular Golden Charter newsletter.



Thinking about the future can be difficult sometimes, especially when it comes to what happens at the end of life. Today, more and more people are enjoying the advantages of a funeral plan, and Golden Charter remains the UK's leading provider of plans through independent funeral directors.

Owning a plan makes excellent financial sense – you're paying today's prices for a service which hopefully you won't need for many years to come, and while the cost of funerals is likely to rise (along with everything else), as a Golden Charter plan holder you know your wishes will be fulfilled without further troubling your loved ones at a sad and difficult time. We're proud to say that the most important 'product' we offer is peace of mind.

As our service is a very personal one, we would like to stay in regular contact with you – that's why we've launched this newsletter. *The Long View* will cover important subjects, like writing a will or investing for grandchildren. But there'll also be lots of lighter stories, including regular articles on travel, gardening and books. There'll even be puzzles, quizzes and competitions which we hope you'll enjoy.

We'd very much like to hear your views on *The Long View*, so if there's something you'd like to see in future issues – or you'd just like to tell us what you think – please do get in contact. For many readers, email will be the most convenient way to contact us, and you can reach us this way through our website, or by emailing thelongview@goldencharter.co.uk.

Alternatively, you can write to me at Golden Charter, Canniesburn Gate, 10 Canniesburn Drive, Bearsden, Glasgow G61 1BF. Please mark your envelope *The Long View*.

I do hope you enjoy *The Long View*, and I look forward to receiving your feedback.

Ronnie Wayte

Ronnie Wayte,
Managing Director.

Golden Charter
Funeral Plans 

Blooming marvellous!

Spring is here and it's an exciting time in the garden. If you have your own outdoor space, you're probably busy exercising your green fingers. Spare a thought, though, for the professionals and specialists who are preparing for the big event of the gardening calendar – the Royal Horticultural Society's annual Chelsea Flower Show. The dedicated gardeners competing for prizes have to ensure that every bloom is at its peak – at exactly the right time to impress the judges!

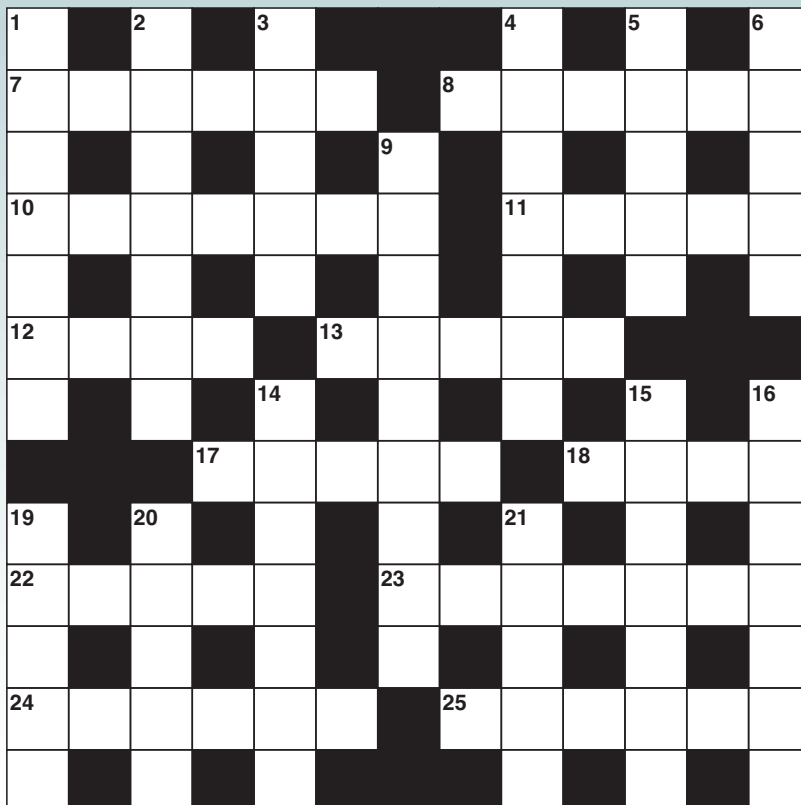


Chelsea – the show is affectionately known simply by the name of the exclusive London locale where it takes place – is one of the biggest events of its kind in the world, and also one of the oldest. Today, it draws many thousands to admire fabulous garden designs created by individuals, companies, charities and other organisations. This year the show runs from 25th–29th May. From pretty, traditional displays to cutting-edge modern design, from 'green' natural gardens to special scented and tactile gardens created to delight those with

limited eyesight, there's something for everyone at Chelsea.

Over recent years Chelsea has become a television favourite, with regular coverage presented by famous faces from gardening programmes. There's no substitute for visiting the show yourself though – or if you live a long way from London, one of the regional flower shows taking place around the country, like the RHS Tatton Park Show in Cheshire in July or the Gardening Scotland Show at Ingliston near Edinburgh in June.

The Long View is offering five lucky readers a chance to win membership to the Royal Horticultural Society. If you win, you'll enjoy all the benefits of RHS membership – and you'll be able to upgrade to joint membership for just £20. To enter, email your name and address to us at thelongview@goldencharter.co.uk. Please put 'RHS membership' in the subject line. You can also write to us at our postal address. All entries must be received by Monday 21st June, 2010.



Quick Crossword

Across 7 Nebula (anag) (6) 8 Tropical bird (6) 10 Easily shaped (7) 11 Stiff with age (5) 12 Infused beverages (4) 13 Walked through water (5) 17 Meal in the middle of the day (5) 18 Fossil fuel (4) 22 Sheet (anag) (5) 23 Sells abroad (7) 24 Recently (6) 25 Holds one's ground (6)

Down 1 Movable dolls (7) 2 Very distant (7) 3 Footwear without heels (5) 4 Joins in matrimony (7) 5 Smash into (5) 6 Remains (5) 9 Marked (9) 14 Softly (7) 15 Bellowing (7) 16 Nearest (7) 19 Took illegally (5) 20 Dentition (5) 21 Notices (5)

Answers in the next issue of *The Long View*.

What's stopping you making a Will?

There's nothing like being prepared and in control. Making a Will is a very simple way of taking control of events in the future, simplifying things for your loved ones and making sure that your wishes are carried out. Lots of people don't get round to making a Will, often because they believe they are only for the rich and that they will be expensive to arrange. Nothing could be further from the truth.

Others worry that there is too much hassle involved or believe that their 'partner will get everything anyway, so what's the point'. The truth of course is very different. All of our lives have become more complicated, and in general terms we all have more possessions than our ancestors so a Will becomes more necessary. Think about how we live today. When most people write their Will, they base their choices on the present

circumstances, but what happens if they subsequently acquire further grandchildren or change relationships through marriage, divorce or bereavement?

Even if someone's family circumstances don't change, it's probably best to review any existing Will every five years or so to make sure that it still reflects their wishes and to ensure that everything they own is included. Having an up to date Will is a key step in making sure that you are in complete control of your future.

To celebrate the launch of this magazine, Golden Charter is offering readers the opportunity to have their Will written by Irwin Mitchell, an award winning law firm with offices throughout the country who write over 50,000 Wills each year. If your Will is a simple case* we can offer to write

it for £34.99, if you telephone our helpline free on 0800 171 2143.

Alternatively if you are comfortable using the internet we have special online offer of £23.50 including VAT, if you log onto www.goldencharter.co.uk and choose the write a Will section and quote the discount code LV001

* a simple Will is one where the plan holder has no assets overseas, doesn't have any property owned jointly with someone other than their spouse and where the total value of everything owned is less than £325,000 individually or £650,000 jointly for married couples



Great value home insurance for the over 50s.

If your home is your castle, it could be worth getting to know Castle Cover. Specialising in insurance for the over fifties, Castle offer exceptional value for money, with most of their customers paying as little as £184 a year for home insurance*.

Statistically, older people are generally a very good insurance risk in terms of home cover. As a mature customer, you're likely to take good care of your home and your possessions. Older people are also less likely to exaggerate or make fraudulent claims. This is all good news for the insurers, and it can be good news for you too.

As a specialist broker, Castle Cover only insure the homes of older customers. This enables them to pass savings on to you, the end user. There's absolutely no compromise on cover, however, as Castle have worked with a panel of leading insurers, including AXA and RSA, to ensure great quality. They offer buildings cover of up to £500,000 and contents up to £50,000, new-for-old replacement of damaged items, a no-claims discount of up to 60% and up to 20% discount for home security measures. It's easy to set



up instant cover, too, with no forms to fill in and a friendly team of advisors in Dorset.

At The Long View we believe it's definitely worth calling them for a quote – and you might even win free cover when you do so! Castle Cover operates a monthly prize draw for free home

insurance, and everyone calling for a no-obligation quote is entered automatically.

To get a quote from Castle Cover, or to find out more, call 0800 519 50 50 or visit their website at www.castlecover.co.uk

*Based on all building and contents policies in April 2010.

These are the days...

Ideas for great days out over the coming summer, and a chance to win National Trust or National Trust Scotland Membership.



Main: Leeds Castle, Kent
Inset Left: Dunnottar Castle, Stonehaven
Inset Right: St. Ives, Cornwall

We're lucky enough to live in a country that's full of fascinating and beautiful places to visit, and thanks to organisations like The National Trust, English National Heritage and Historic Scotland – as well as other groups, councils and private individuals – many historic buildings and natural places are in safe hands, and beautifully maintained. Whether you have an interest in medieval castles or Elizabethan manor houses, unspoilt countryside or jolly seaside resorts, there's no end of things to see and do.

If you're retired and have plenty of time to explore, it's worth considering joining one or more of the organisations that help look after our heritage. The National Trust, for example, allows unlimited access to all its properties to members,

while non-members have to pay each time they visit. Membership can pay for itself in just a few day trips. And if you're lucky enough to win our prize draw, you won't even need to pay to join. We're giving away five free joint memberships to The National Trust or The National Trust for Scotland. For your chance to win, email your name and address to us at thelongview@goldencharter.co.uk. Please put 'National Trust Membership' in the subject line. You can also write to us at our postal address. All entries must be received by Monday 21st June.

We've put together our own list of ten suggestions for great days out (or longer stays) around Britain – How many do you know?

- **Leeds Castle, Kent** – a fairytale vision of the age of chivalry.
- **Hampton Court, West London** – Henry VIII's pleasure palace, with its famous gardens and maze.
- **Speke Hall, Liverpool** – a surprising National Trust gem, right next to John Lennon airport. This richly furnished Tudor mansion is surrounded by wonderful fragrant gardens.
- **Dunnottar Castle, near Stonehaven** – a dramatic cliff-top setting for this fabulous ruined castle and seabird sanctuary.
- **Portmeirion, North Wales** – a magical, miniature Italian village, this was the setting for the classic 60s TV show, *The Prisoner*.
- **St. David's, Pembrokeshire, South Wales** – Britain's smallest city only has a few tiny streets – but it also boasts a magnificent cathedral and the atmospheric ruins of a Bishop's Palace.
- **Culzean Castle, Ayrshire** – a beautiful stately home with lovely gardens and stunning sea views.
- **Ardrress House, Portadown, Northern Ireland** – a charming 17th century farmhouse set in a hundred acres of woodland and apple orchards.
- **The Natural History Museum, Kensington, London** – one to take the grandchildren to. Literally millions of specimens – including dinosaurs – and great displays.
- **St. Ives, Cornwall** – this beautiful seaside town has been a favourite with artists for many years, and now boasts its own outpost of the Tate Gallery.

Join our Book Club!

In each edition of *The Long View*, we'll be recommending some great books we think you'll enjoy reading. And we'd really like to know what you think of the books we pick.

If you read one of the two books we've chosen for this first edition, why not write a review? Just give us your thoughts, in no more than 150 words, and send it to us at thelongview@goldencharter.co.uk. Please put 'Book Club' in the subject line. You can also write to us at our postal address. We'll print some of the best reviews – or parts of them – in the next edition of *The Long View*.

Our picks for this first edition –



The Heretic's Daughter Kathleen Kent

(Pan Books, paperback, 332pp, £6.99)

Set in Andover, near Salem,

Massachusetts in the eighteenth century, this novel of witchcraft, heresy and mother and daughter rivalry is rich in historical detail. A devastating tale of the repercussions of malicious gossip within a small, devout community, *The Heretic's Daughter* was described as "absolutely compelling" by the Daily Mail.



The Last Train to Scarborough Andrew Martin

(Faber, paperback, 314pp, £7.99)

The latest in Andrew Martin's hugely

successful series featuring Edwardian railway sleuth Jim Stringer, *The Last Train to Scarborough* combines his characteristic dry humour and attention to detail to evoke the golden age of steam. "A thoroughly engaging and entertaining read" said the Sunday Express.

Giving to the grandkids

If you're a grandparent, the chances are you'd like to see your grandchildren get the best possible start in life. And even if they're "all grown-up", they, like most people, could benefit from a financial helping hand.

You can of course leave money or property to grandchildren in your will (see our feature on will-writing on page 4). But it could be much nicer – and more satisfying for you – to give something to your grandchildren while you're still around to appreciate the difference it makes to their lives. Even a fairly modest investment could help them through university, for example, or help to pay for a wedding, or contribute to the deposit on a first property.

If you're a tax payer, it's important to make the most of the advantages the government has made available to savers. You can currently invest up to £10,200 in an Individual Savings Account (ISA) each financial year without having to pay tax on the interest your money earns. You can invest in stocks and shares, or keep the money in cash, or combine the two. With cash ISAs, it pays to shop around, as interest rates and especially promotional rates for new savers vary a great deal. If you're not liable to pay tax, it may be more efficient to find a higher interest rate in a normal, non-ISA savings account. Saving in an ISA usually means you have access to your money, and you can decide later how you want to spend – or give – the proceeds.

However, if you're certain you want the money you save to go to your grandchildren, there are other efficient ways especially designed to help. The Child Trust Fund is a long-term savings and investment plan set up by the Government to encourage parents to save for their children's future. All children over 5 years old will have received an initial £250 in vouchers from the government to open their CTF accounts, with a further £250 when they reach 7 years of age. The CTF can be topped

up by anyone, including grandparents of course, with a limit of £1,200 each year.

Another product that may be of interest – especially if your grandchildren are older – is the Tax Exempt Savings Plan (TESP). Available from most building societies, a TESP is a simple way to save up to £25 per month for each family member. It's free from income tax and capital gains.

You can find full details about the tax rules covering giving to children and grandchildren on the Government's own website at <http://www.direct.gov.uk>.



A special offer for The Long View readers from Stannah Stairlifts

If you're considering a stairlift for your home, we recommend Stannah, the world's leading stairlift provider. For a limited period only, there's an exclusive discount for readers of *The Long View*.

Joseph Stannah began a crane and hoisting business over 150 years ago, and the company is still owned and run by the Stannah family and based in Hampshire - although it's now famous throughout the world.

All Stannah stairlifts combine high-quality design and engineering with practicality. Clever features include a swivel seat for safe, easy access, and folding arms, seat and footrest to save space when not in use.

Whether you choose a new or reconditioned stairlift from Stannah, you can be confident there'll be no compromise on quality. Reconditioned units undergo a rigorous check to meet Stannah's exacting standards. New units come with a two year warranty and two free services, while reconditioned stairlifts carry a one year warranty with one free service. There's a UK wide network of service engineers providing 24 hour, 365



days a year response in the unlikely event of your stairlift needing attention. There's even a 14 day money back guarantee if you're not completely satisfied.

Exclusively for readers of this newsletter, Stannah are offering a 10% discount on all new or reconditioned stairlifts until 31st July, 2010. Just mention *The Long View* when you make your enquiry. Visit www.stannahstairlifts.co.uk.com or call 0800 715164.

Tell us what you think:

We'd love to know what you think of *The Long View*. So please take a moment to give us your thoughts on this first edition, and what you'd like to see in the future. You can email us at thelongview@goldencharter.co.uk. Alternatively, you can write to Golden Charter, Canniesburn Gate, 10 Canniesburn Drive, Bearsden, Glasgow G61 1BF. Please mark your envelope *The Long View*.



Offers made in relation to third party organisations are subject to terms and conditions available from the suppliers and are not the responsibility of Golden Charter.

Would you like a friend to have the peace of mind our funeral plan has given you?

What's the greatest benefit of a Golden Charter Funeral Plan? Most people would say peace of mind – knowing that their wishes will be carried out exactly as requested and that their family and loved ones will face no financial burden. If you have a friend who would like the same feeling of reassurance, why not recommend our plans to them? We'll be delighted to send them a brochure. There are no complicated forms to fill in. A Golden Charter Funeral Plan is certain to give them peace of mind. Furthermore, if they make their purchase with a single payment, we'll send you a £40 Marks & Spencer gift voucher which you could share with them.

If you wish to recommend more than one person we'll be pleased to send you extra forms. Please call us on: **0800 833 800**



Please send my friend more information about Golden Charter Funeral Plans

MY DETAILS

Name

Address

My Plan No.

Postcode

MY FRIEND'S DETAILS

Name

Address

Postcode

NO STAMP REQUIRED

Send to:

Golden Charter Funeral Plans
Canniesburn Gate
10 Canniesburn Drive
Bearsden
Glasgow
G61 1BF