

Coldrick on Care Home Fees

By David Coldrick



Published by:

ark
GROUP

In association with:

Elderly Client

ADVISER

Coldrick on Care Home Fees

is published by:

Ark Group, 86-88 Upper Richmond Road, Putney, London SW15 2UR, UK

Tel: +44 (0)20 8785 2700

Fax: +44 (0)20 8785 9373

Email: info@ark-group.com

Web: www.ark-group.com

ISBN: 0-9549674-0-2

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David Coldrick

ISBN 0-9549674-0-2
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Foreword

**By Geoffrey A Shindler, Head of Trusts & Estates,
Halliwells LLP, Vice President Society of Trust & Estate Practitioners**

We are living longer. Whether that improves the quality of our life or merely its longevity is open to some doubt.

Nevertheless, facts cannot be ignored and one of the consequences of more people living longer is that more people require assistance as they decline into the vale of years. That vale becomes deeper as each decade passes.

As ever, there is a balancing act between what the state both could and should provide and what individuals should provide for themselves. "I have paid my taxes when I was an active member of our society, so society should now pay for me when I am no longer able to help myself". "You have your own resources, why should the State pay for you when there are others who cannot support themselves?" In a nutshell that is the nub of many of the issues that face our society today. Add to that mixture

the not inconsiderable issue of whether planning to avoid care home fees is analogous, morally or legally or both, to tax planning and you have an industry in itself.

It gives me great pleasure to introduce David Coldrick's comprehensive works which will immediately become the standard work on this difficult topic and which contains a good deal of information which may not, at first blush, appear to be directly relevant of the subject but which, on closer examination is most pertinent.

I welcome this work most warmly and have no doubt that within a very short space of time it will be the definitive work on the subject.

There are very few people who could have been entrusted with such a major work and to carry it off with such great style and learning. All of us who practise in this field are deeply indebted to David Coldrick.