

# The times they are a-changing

by Tom FitzPatrick, **FitzPatricks solicitors**

A Chairman's wish – 'may you live in exciting times' – is not a jolly greeting for his chums. It is a curse for his enemies. None of us likes change or a situation that's out of control; so we hate exciting times. These are definitely exciting times.

We are all aware of the economic and political upheavals of awful autumn, the credit crunch and the frailties of financial institutions who made unwise investments with our money. I did not realise the full extent of this and the same, probably, is true of you. As a result, very few imagined that something that started as local difficulties with Northern Rock and some faraway American mortgages could reach out and damage us.

But it has happened and we must take steps to protect ourselves. We should be battening down hatches and making sure

there is enough cash to meet demands we all must face if we are to survive. Individuals and businesses alike should look seriously at commitments that are being planned while reviewing matters of concern that have long been put off.

Apart from the credit crunch, we need to understand something which has been the case for some 50 years. This country no longer benefits from imperial trade preference, and we can no longer maintain the cheap food policy which the preference and North Sea gas allowed us to have. We now compete with the rest of

the world where people have lower expectations and living standards than we have, so their overheads are lower than ours. We can no longer impose our will on trade negotiations and we have been living beyond our means. It is now clear that pounds in our pockets don't go as far as they did. Fun money is scarce. People speak in whispers of 1929, the Great Depression. There was a time when my clients looked askance at my advice to be careful; my realism did not match their optimism. Those days are over.

The temptation is to save money by dispensing with

professional advice. Clients often tell me they had not realised that matters are so complicated, but it is not the solicitor who creates the complications; they are there already. The experienced solicitor points them out, recommends solutions and rightly reminds the client that it is easier and cheaper to deal with them now than spending time and money sorting them out later in Court.

So dither ye not! See your solicitor now, save money and sleep easy!

For more information and advice, contact FitzPatricks solicitors. Tel: 01444 870123. [www.fitzpatricks-law.co.uk](http://www.fitzpatricks-law.co.uk)

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