

# Newsletter

## Winter 2003

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### NEWS

Business insurance premiums continue to rise. Personal injury claims have rocketed following the introduction of “no-win, no-fee” arrangements. Also insurers’ profits traditionally come from investing customers’ premiums, rather than directly from underwriting. Now low interest rates and falling share prices have forced insurers to increase premiums to compensate for falling investment income.

One in eight UK hospitality businesses close down every year according to a survey commissioned by Axa Insurance. Although hotel and restaurant start-ups outnumber closures by 25%, the industry still has one of the highest business failure rates in the UK. Of our clients who have called it a day, many have taken advantage of the buoyant property market to down-size, release capital or retire – or a combination of all three.

### PHONEY NUMBERS

Do you know the difference between a 0870 number and 0845 number and a 0800 number? Well make sure you do, otherwise you could be out of pocket.

0800 numbers are free to use – you can call and talk for as long as you like, free of charge. 0845 numbers are generally used by local companies who have large offices out of town – say for example the local council offices who cannot afford inner city rates and rent. They use a 0845 number that is charged at local prices no matter where you are calling from. However, if you have a tariff that offers cheap local rates, an 0845 number will still be charged at the flat standard rate.

0870 numbers make money for the companies that use them. They are charged at national rate and the companies that use them are offered rebates depending on the amount of call minutes each month. Think help lines, information lines, long waits in queues and you can see how much money can be made from you – so watch out!

The bottom line is that there is no apparent reason why anyone should offer an 0870 number when dealing with customers *except to make* money, otherwise they would offer a 0845 number.

### THAT’S LIFE

More observations on the human condition.

What is the fastest way to a man’s heart?  
Through his chest with a sharp knife.

Why is it so hard for women to find men who are sensitive, caring and good looking?  
Because those men already have boyfriends.

What makes men chase women they have no intention of marrying?  
The same urge that makes dogs chase cars they have no intention of driving.

What’s the difference between a new husband and a new dog?  
After a year, the dog is still excited to see you.

A man will pay £2 for a £1 item he needs – A woman will pay £1 for a £2 item she doesn’t need.

Why does only one sperm in a million fertilise an egg?  
Being male they will not stop to ask the way.

Behind every great man there is – a surprised woman.

One good turn gets – most of the duvet.

You know you’re getting old – When the gleam in your eye comes from the sun hitting your bifocals.

Love is – temporary insanity curable by marriage.

A woman has the last word in any argument. Anything a man says after that is the beginning of a new argument.



*Property for sale? Just send details and we will advertise it for you free of charge.*

### Self Catering – Scotland

3 popular self catering cottages, one currently used by owners, complete with own well-established website, right on seashore in the national scenic area of Wester Ross Highlands, all letting equipment included.

Mrs D Murton 01445 781482

£275,000

## SUBSIDENCE

Costing on average £10,000, subsidence claims are protracted and disruptive with ramifications long after the remedial work is finished. True, insurers will (under an industry agreement) offer renewal, but knowing others are unlikely to quote, charge a higher rate. Property values are also affected as any potential purchaser must be informed of past claims, especially with the introduction of the new “home sellers’ pack” next year.

Often nearby trees and shrubs are the root (sorry!) of the problem. Although direct physical damage to buildings by tree roots is rare, in four out of five claims, thirsty roots suck moisture from soil, the soil shrinks, damaging nearby foundations.

As usual, prevention is better than cure, are any of these trees nearer than the suggested minimum distance from your property?

		Suggested min distance from property	Maximum root spread recorded
<b>Cypress</b>	<i>Cupressus</i>	<b>3.5 Metres</b>	<i>20.0 Metres</i>
<b>Birch</b>	<i>Betula</i>	<b>4.0 Metres</b>	<i>10.0 Metres</i>
<b>Apple</b>	<i>Malus</i>	<b>5.0 Metres</b>	<i>10.0 Metres</i>
<b>Pear</b>	<i>Pyrus</i>	<b>5.0 Metres</b>	<i>10.0 Metres</i>
<b>Cherry, Plum</b>	<i>Prunus</i>	<b>6.0 Metres</b>	<i>11.0 Metres</i>
<b>Hawthorn</b>	<i>Crataegus</i>	<b>7.0 Metres</b>	<i>11.5 Metres</i>
<b>Rowan/Mount Ash</b>	<i>Sorbus</i>	<b>7.0 Metres</b>	<i>11.0 Metres</i>
<b>Plane</b>	<i>Plantus</i>	<b>7.5 Metres</b>	<i>15.0 Metres</i>
<b>Lime</b>	<i>Tilia</i>	<b>8.0 Metres</b>	<i>20.0 Metres</i>
<b>Beech</b>	<i>Fagus</i>	<b>9.0 Metres</b>	<i>15.0 Metres</i>
<b>Ash</b>	<i>Fraxinus</i>	<b>10.0 Metres</b>	<i>21.0 Metres</i>
<b>Horse Chestnut</b>	<i>Aesculus</i>	<b>10.0 Metres</b>	<i>23.0 Metres</i>
<b>Elm</b>	<i>Ulmus</i>	<b>12.0 Metres</b>	<i>25.0 Metres</i>
<b>Maple &amp; Sycamore</b>	<i>Acer</i>	<b>12.0 Metres</b>	<i>20.0 Metres</i>
<b>Oak</b>	<i>Quercus</i>	<b>18.0 Metres</b>	<i>30.0 Metres</i>
<b>Willow</b>	<i>Salix</i>	<b>18.0 Metres</b>	<i>40.0 Metres</i>
<b>Poplar</b>	<i>Populus</i>	<b>20.0 Metres</b>	<i>30.0 Metres</i>



Pruning is not always the answer. Chopping a tree back hard can stimulate growth, and lots of new foliage. As 99% of a tree’s water loss is through leaves, the more leaves, the more moisture sucked from the soil. In most cases, the only long term solution is to remove the rogue tree altogether. But beware! Sometimes taking a tree away causes *heave*, the opposite of subsidence, when soil swells because nothing takes the moisture away. This is usually only likely if the tree pre-dates the house.

Remember to check with your local council that no Tree Preservation Orders are in force BEFORE any felling takes place. Also any pruning should be carried out by experts in accordance with B.S. 3998 – 1989 Tree Work.

### And Finally

We now spend more on cosmetic surgery and Viagra than research into Alzheimers? In 20 years with an aging population, the country will be full of pensioners with perky boobs and erections – with no idea what to do with them.