

Contributed content

# legal & financial matters

## Seven tips to ease the rising energy prices

WITH energy bills about to rocket next week, here are seven hacks from TikTok you hadn't thought of to save money.

Households will have to fork out even more money for energy this winter with bills set to rise by an average of £149 from October.

Announced by Ofgem last month, the 10% price cap hike will see the current £1,568 paid by a typical household in England rise to £1,717.

To help out, we have put together some useful hacks on how to save money this winter...

1

### Put tin foil behind your radiators

Grab some tin foil from your kitchen cupboard and put some down the back of each radiator.

"This will help to reflect some of the heat back towards your room and is cheaper than reflector foil," explains Andrew Haydon, a DIY and home improvement expert at Simply Plastics.

"Just make sure to use sturdy double-sided tape to keep it adhered to the wall."



Households will have to fork out even more money for energy this winter

2

### Set your TV on a low-energy setting

"Factors like the size of your screen, the brightness of the display, the age of your TV, and its overall energy-efficiency rating can also impact your electricity bill," says David Walter, chief growth officer at Utility Warehouse.

See if your TV has features like automatic shut-off when no one is watching, and screen dimmers that cut the amount of energy needed when the set is on.

If you are planning to invest in a new TV soon, check its EnergyGuide label. This will explain its energy use statistics, such as the estimated annual energy costs and the total cost range from high to low.



3

### Install modern dimmer switches

"If your light bulbs are compatible with dimmer switches, this could be a good option to reduce your daily energy consumption," suggests Julia Barnes, head of buying at ValueLights.

"Modern dimmer switches have been designed to reduce the flow of electricity passed to your bulb - dimming your LED will use less energy than the same LED at full brightness."

"Not only does this make them more energy efficient but this also increases their lifespan."

4

### Buy a smart extension cable

"It will automatically shut down power to electronics when they enter standby mode," explains David.

"This is especially handy for home entertainment systems where devices - like TVs and consoles - aren't completely turned off when not in use."



5

### Create an airtight tent

Using a tumble dryer comes at a huge cost, so try this airtight tent hack instead.

Pop your airtight tent next to a radiator, hang your clothes up and then place a sheet over the airtight tent to create a tent. The sheet will trap the warm air under the 'tent', which should dry your clothes quicker.



6

### Make a draught excluder

Placing draught excluders under doors and windows is an inexpensive and effective way to keep heat from escaping.

"I'm sure many of us can relate to the struggle of trying to conceal a draughty window on a cold

winter's day - and that's where draught excluders are imperative," says Stephen Hankinson, energy efficiency expert at Electric Radiators Direct.

"Installing these during the warm summer months can put you ahead of the curve for when the temperature inevitably falls later in the year."

Explaining about how this works, Jess Steele, heating technology expert at BestHeating, said: "It stops cold air from entering the room you are in as long as the doors are left closed too, and the Energy Saving Trust predict this saves as much as £45 a year."

There are lots of tutorials about how to make your own draught excluders at home on TikTok and

YouTube. And many of them recommend items you probably already have at home, such as tights and cardboard rolls.

7

### Maintain your radiators

"A quick and easy job that will improve the efficiency of your radiators is bleeding them to release trapped air," says Jess.

"Check for cold spots at the top of a radiator to allow hot water to circulate freely, which can lower bills by around £130 a year."

Also make sure to give them a good dust every once in a while, regular maintenance is key!



Energy bills are set to go up this October across the country

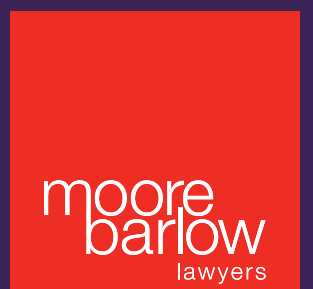
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# legal & financial matters

## One couple, one lawyer: Helping you get the best solution

A new way of working in family law for separating couples.

Separation and divorce are painful and upsetting experiences. What is important is that you get the very best service that helps you reach an outcome that works for you. You and your former partner may agree that you wish to work with one solicitor who will provide you with all the help and assistance you need to reach an outcome together. They will provide you with legal advice jointly which focuses on the best interests of the family rather than either one of you "winning" over the other to the detriment of the family as a whole. They will, however, make sure that if you want or need individual advice of any kind, they advise on the best way to organise that. They will assist you together to reach an outcome and will also be able to help you record your decisions in an appropriate and binding way.

Here at Scott Bailey Sarah Unsworth and Ann Herd are both Resolution Together trained solicitors and they will help you get the right service

you need and what is a fair outcome. They can help you in arranging other professionals to provide any other support or advice you need in a team approach for example with financial advisers/neutrals, family consultants, even barristers who can provide a neutral evaluation of your situation and arbitrators who can deal with providing a binding outcome if and when you need it.

It doesn't need to be a big fight in court which is lengthy, expensive and takes its toll both mentally and psychologically. There are much better ways and one of those is Resolution Together, if you are interested in this approach please do contact either **Ann Herd** or **Sarah Unsworth** at Scott Bailey on **01590 676933** or via email on **ann.herd@scottbailey.co.uk** or **sarah.unsworth@scottbailey.co.uk** for an initial chat about the process which is one of the many ways to resolve and settle disputes that may arise following family breakdown.



• Ann Herd is a trained Resolution Together practitioner

Our monthly legal and financial matters feature



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## DO YOU NEED BOTH TYPES OF LASTING POWER OF ATTORNEY?

We often get asked this question by clients trying to save on costs, which is completely understandable. Frequently it is the Health & Welfare LPA that gets sidelined. So, let us ask you a question in return: do you know how you wish to be cared for if you lose the mental capacity to decide for yourself? If the answer is yes, then you really ought to record your wishes in a Health & Welfare LPA and appoint trusted attorneys to make those decisions on your behalf rather than have them fall into the hands of those who might not make the same decisions.

So often we meet clients who are worried about developing dementia in later life; a valid concern considering one person develops dementia every three minutes in the UK. But, what about all those other emergent conditions and terminal illnesses which often leave you unconscious at the end of your life? Without a Health & Welfare LPA, the powers that be may decide to prolong your life longer than you would have wished whether that is by giving IV antibiotics or opting to give you surgery. Or vice versa, they may not take all the extraordinary measures that you would have wanted.

With a Health & Welfare LPA in place you would have appointed attorneys that you trust to make those important decisions, from where you live and what you eat, to the treatment you receive and how you die. With professional advice you can include expertly drafted preferences and instructions to your attorneys for even more security.

Contact us today to talk more about Lasting Powers of Attorney.

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