

## Welcome to our Spring Newsletter

After a slow and cold start to the year everything now seems to be at full tilt and people are busier than ever. The economic news is up and down – but there is an increasing feeling that things aren't so bad and the prospects are better in the future.

This month we are focusing on **ISA's** and **Actions you need to take** before the end of the tax year. There is the usual scrabble of activity in the ISA market to make sure we take advantage of our tax allowances at the 5<sup>th</sup> April deadline approaches. We have numerous articles on different aspects of making ISA investments.

We have two articles on what to do before the end of the tax year – there is still time to take action and we would be pleased to help you if you give us a call and have drafted in additional staff to help us during this peak time in the financial planning world.

In the mortgage market there are signs that the rates are getting more competitive as the remortgage market begins to bottom out from the February lows.

The banks have been accused by a House of Commons committee of using 'unfair and aggressive sales tactics' on customers and putting credit card sales ahead of promoting more conservative savings products; making a good case for customers consulting the independent financial advice sector.

As always let us know if we can help you with any aspect of your personal finances – the end of the tax year is only 24 days away!



Alick Campbell  
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Tell us what you think!

Feel free to give us your feedback, news, views and comments by [clicking this link](#).