

ASK THE ADVISER

1) TARGETS AND CHALLENGES: - The first in a series of articles by Iain Gregory of Caithness CAB.

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Last year I did the "Ice-bucket Challenge", in a snowstorm, at somewhere above 10,000 feet on a glacier in the Swiss Alps. This was because Jill Smith, Caithness CAB Manager, said I had to. My climbing companions seemed to take great pleasure in assisting me to complete the challenge, and I discovered that whilst our national flag does a great job of representing Scotland, it does rather tend to lack insulation qualities. On the way back down the mountain, when I wasn't contemplating various ways in which I could assist my erstwhile friends to descend a little quicker than they had intended, I gave some thought to targets and challenges in general.

My target that day was to get above 10k and to survive being doused in ice. It wasn't easy but it could be done and I did it. All of us have targets and achieving them is often a challenge. We might want to buy our first car or motorcycle; save up to get married or to furnish our first home; raise the deposit to buy a house; plan our family and help our children to go to College or University; start a business; move to a new job and, eventually, retire. All of these targets are \ challenging and we often don't really know where to start. This is where Caithness CAB comes in — we can help with each and every one of these things and we can do so in complete confidence and with total professionalism.

We deliver benchmark quality guidance on subjects ranging from dealing with work issues, via our Employment Specialist; setting up in self-employment, with onward referral to organisations who can guide and help new entrants to business; sorting out financial matters from budgeting to planning ahead — we deliver the Money Advice Service at both Wick and Thurso Bureaux; access to housing and property leasing we work daily with our colleagues at North Highland Housing Advisory Service and dealing with consumer problems and queries. We also operate the Citizens Advice Consumer Helpline with dedicated staff to assist with every aspect of consumer law and liaise nearly daily with our colleagues at Trading Standards. We deal with all aspects of relationship matters, from child benefit and maintenance to helping clients to claim for Carers Allowance and Attendance Allowance.

We will always give expert advice (both direct from ourselves and via our valued sister organisations such as CASWA and Child Poverty Action Group), and, where needed, we will help clients to obtain legal advice and to access specialist counsellors as needed. We can help you to deal with tax problems, including Income Tax, (and how we all love paying that) and we deal daily with questions about Council Tax. If needed we can swiftly obtain free, specialist, confidential advice about your tax affairs and we can access information both in-house and via the Civil Legal Assistance Office on legal matters and rights (we also supply lists of local solicitors where required). If you have a health issue we can make sure you get

expert help from our dedicated Patient Advice and Support Service staff; we regularly deal with cases of discrimination in the workplace and elsewhere; we can assist with advice on living, studying and working in the UK; we can help students to access financial support and we daily aid everyone in accessing their Benefit entitlements and representing people who are sanctioned or who are refused a benefit. Working with our colleagues at Ormlie Community Association we also provide free in-house digital access for everyone who needs it. When it comes to retirement, once again we can help via our Money Advice Service and we also deliver the Government-backed Pensionwise service to make sure that the advice you receive is 100% correct, reliable and free. In short, if you have a challenge — we never talk about problems — and you have a target you want to reach, come and see us at Caithness CAB at Wick or Thurso, or, if you can't come to us for health / mobility problems, then we will come to you

So, there we have it — Caithness CAB is your local source of information and advice for all of life's challenges and we can, and will help you realise your targets (although I would counsel against engaging in ice bucket challenges at excessive altitudes!).