

250417 - TL Emma - WillEdit

[00:00:00] **Emma:** Yes, with pleasure. It's quite an unusual story and I feel very privileged to have grown up in WC one, which is Bloomsbury, which is a very creative thinking part of London, which is not very far from the [00:00:15] ends of court.

[00:00:16] **Sally:** Yeah, so

[00:00:16] **Emma:** the story with the link with this part of London starts in the early sixties when my father was fortunate enough to be studying for his PhD at the LFC.

[00:00:27] With a group of students [00:00:30] who were ahead of their time, where all the husbands were studying for theirs, the PhDs supported by their wives who were work in post their undergraduate degrees, either as teachers or social [00:00:45] workers, and largely in the east end of London. And they were a gaggle of feminists, like a little bit like the modern day version of the Bloomsbury set.

[00:00:56] Like, so Virginia Woolf is the lost risk, a novelist, [00:01:00] um, John Madon Kings was the economist. My father actually became, uh, a Kings economist, uh, specializing in equal rights within the labor market. Yes. And they lost holiday in France, in [00:01:15] Spain, and particular. Uh, I was eventually came along 16 years after they married and we had all these long holidays and a lot of encouragement for me to learn any European language I wanted to.

[00:01:29] So, [00:01:30] um, the choice for me was really living surrounded by the major teaching hospitals, co garden. The ends of court was really going to be going into the medical profession or into the legal profession, [00:01:45] and. Everybody at the time knowing I was a real Franco file, so I had started walking around Lincoln's Inn in nappies.

[00:01:55] So I had 50 years of memories being walked from corrum fields, [00:02:00] uh, nursery upland con wheat around at the end. And I was fascinated by the bar. But my real interest was actually medicine until I did a work experience for a year at the old. [00:02:15] University College Hospital. So, long story short, it seemed like studying law, uh, and when I was accepted by all the London universities and then eventually got into King's College, it seemed that, um, [00:02:30] that was going to keep my options open.

[00:02:32] King's already had an exchange program with a, in France and a university in Germany. Uh, but that program was full. It kept the link going with [00:02:45] France, and so once I had gone to bar school and become a member of Lincoln Zen, instead of applying for Pupillage, I decided to follow my heart. And so I somewhat bravely got on an [00:03:00] airplane as one did in that day, just having finished my bar exams to move to Paris with no job to try and sign some type of legal job in Paris.

[00:03:12] Wow. How old were you? I was [00:03:15] just 22 'cause I am born at the end of June, so I technically finished my bar exams before I turned 22. Celebrated my birthday here and immediately relocated. I. [00:03:30]

[00:03:30] **Sally:** Gosh, uh, if you're a student listening to this, um, maybe don't do that quite now. Uh, straight, straight away. We'll come to the advice and tips later, but it, it is brave, isn't it?

[00:03:40] Because I suppose, um, that probably wouldn't happen now or people perhaps don't [00:03:45] do so. I mean, they travel a lot, but, um, I think that was very brave of you. Did you just know in your gut you wanted to go.

[00:03:53] **Emma:** I wanted to go from earlier 'cause I was spending all my summers in France. So from all those three, four mo summers from when you finished your [00:04:00] A Levels, uh, I would take myself to France by myself and my parents were terrified.

[00:04:05] I wasn't going to come back every summer and finish my law degree. So the deal was I was allowed to go, uh, because I still living at home because of where our, [00:04:15] our flat is located. And the deal was, well you can go and do this. But you have to come back and you have to do a mini pupillage every time you come back from France so that you will finish your law degree and go to Barco.

[00:04:27] So it was a bit reckless of me, but [00:04:30] I, when one is so young, you couldn't believe that the world is your oyster. And so I, um, I went to Paris. I struggled to find a job because I'd done the bar exams in the Felicity, uh, finals. So none of [00:04:45] the law firms in Paris were remotely interested in me. It was hard work 'cause this was before the internet, so you literally had to sort of look up law firm names the old fashioned obey and remember old fashioned hand letters and lick stamps?

[00:04:59] **Sally:** [00:05:00] Yes, yes. And write several letters with a hurting hand. I mean, I suppose you could use a typewriter then, but um, yeah, it was the old fashioned way and presumably in French.

[00:05:09] **Emma:** Yes, well, I, fortunately, I'd spent several summers working in, uh, [00:05:15] the hotel and the restaurant industry either in Paris or, or in the south of France.

[00:05:19] So my oral French was really not that bad, and so I would keep my written French to fairly simple French and I would always try and apply to, uh, law firms [00:05:30] that had some type of international angle and either had English or American lawyers working for them. So eventually I was hired by one of the then sixth big accounting firms to do the French tax season.

[00:05:43] And that was a totally mad [00:05:45] beginning to the beginning of work because um, the French are unfortunately have historically been a little bit behind on women's rights and still are compared to the English speaking countries. And so I [00:06:00] was really. Told quite inappropriate things. Uh, when I was looking for a job to do with perhaps being slightly too attractive or very direct question about whether I had a boyfriend in toe and whether I was planning to have a [00:06:15] child.

[00:06:15] Uh, because French professional women, even today, still often have, uh, two children before me turned 25. And so I started on the basis that I was, this woman wasn't planning to have a child. My French was poor. I'd [00:06:30] never studied tax law and I very quickly sat there with the French tax code, gave up using the dictionary 'cause it didn't help.

[00:06:37] I didn't know the term in English. And my big battle was the fact you could still smoke in offices then. And I hate cigarettes 'cause I come [00:06:45] from RU Health conscious family and it was 1995 and we had to do tax returns via telephone and that's how I finally became really quite C at numbers in French.

[00:06:56] Because, you know, the way you say 90 is like saying four [00:07:00] times 20 plus 15. So, um, we sort of leaped along and it, it became a great team spirit between the English speakers who didn't really speak fluent French and the French at the time, who didn't really speak fluent [00:07:15] English. So we modeled along and I worked in Paris for four years.

[00:07:20] I had an attempt at the Paris Bar, even though there's no bar of school and there was no conversion course or anything that you could try and

study. And then I very [00:07:30] quickly realized, um, that if I wanted to become a partner or do anything serious with my career, I was really going to have to come back to London and do my pupillage.

[00:07:40] And as I was extremely lucky because I applied [00:07:45] for pupillage four years late. I was offered absolutely leading pupillages both. Although, um, my first six and my second six were incredibly good chambers and all my pupil masters and my pupil [00:08:00] mistress have subsequently become Caseys. I.

[00:08:03] **Sally:** It's, it's really interesting exploring this journey to how you've become to where you are now.

[00:08:10] Because often, certainly for the younger end of the profession, juniors, um, they [00:08:15] have their heart set only a one girl, and of course. That doesn't always have to be the case. And you are demonstrating, just listening to part of your legal journey, um, that there are many other routes to success in the law, aren't there?[00:08:30]

[00:08:30] Um, and even from hearing from, you know, the, the, the start from Paris to other countries and now to Turks and Kco, there are many different routes to practicing law. And where one ends up, which I, I think [00:08:45] is, uh, is really interesting to, to, to listen to. Tell me then, how did you end up in Turks and CCOs? I know that, uh, you've always had a love of the Caribbean and there was a, a love of a Jamaican boyfriend somewhere, long time other way, [00:09:00] but, um, how did you end up, um, in Turks and CCOs and of course at, um, Bruto there, just to explore that and what sort of work do you do?

[00:09:08] In the Caribbean. 'cause you do come back to London frequently and you still go to France and places.

[00:09:14] **Emma:** Yeah, so because [00:09:15] my parents were both academics and were very much of the mindset of giving back and teaching and researching, uh, focusing enormously on the quality, um, from, you know, once the feminist movement had.

[00:09:28] Settled down because women [00:09:30] had more rights within the labor force. Uh, they focused on ethnicities and then age discrimination. So there was always a lot of impetus of coming back to London, um, this very integrated lifestyle. They had [00:09:45] types of students and, uh, friends they had. And the fact that I had been fortunate enough that my first very long term boyfriend in London was Macon, and then I had at King's and at Bar School.

[00:09:58] Being good friends [00:10:00] with, uh, people from Trinidad and from Bermuda that I, there was a big curiosity factor about the Caribbean, and so when I, um, had finished my pupillage, I. Upon the very sound advice of the [00:10:15] then, uh, second clock is now the lead clock at the Chambers where I did my second six. I joined their, one of the law firms that instructed that chambers.

[00:10:24] And it was a boutique intellectual property for, uh, law firm on in the Enal [00:10:30] corridor. Uh, that no longer exists because of the retirement of the founding partner.

[00:10:36] **Sally:** Yes.

[00:10:36] **Emma:** Um, as soon as I joined that firm, I started holidaying in the Caribbean. I. That said, the first island I went to was [00:10:45] Antigua. The second one was St.

[00:10:46] Lucia. The third one was Clarkson Kos. And it was nothing to do with looking for a job or trying to go to a British overseas territory, which is very different to the independent Caribbean. And on [00:11:00] that very first holiday, I saw Stonebrook on the building of one of the law firms that's on the highway there.

[00:11:08] And I was curious. And by this time we're 2002. So there [00:11:15] was such thing as a, the beginning of the internet I would say. And indeed it was a lawyer I had heard of when I'd been at King's College London and had been interviewed by Brussels before moving to Paris. And it was an international [00:11:30] British lawyer who had a chambers in Brussels.

[00:11:34] So I was intrigued. When I went back on holiday the following year and bumped into people on the Islanders, you do, 'cause it's small, it was indeed the same [00:11:45] individual. And I was encouraged to apply. And fortunately Tim Proto who'd been at Bar School the same year, but we'd never met each other, he encouraged me to come back and interview with various law [00:12:00] firms.

[00:12:01] So in 2004, I was actually offered a job by. When Clive, uh, who is Sophie's father, was still a member of that law firm, and that's actually how I ended up in [00:12:15] Turks and k.

[00:12:16] **Sally:** And of course the, the weather is, uh, an attractive feature, um, uh, of being in Turks and CCOs, as I understand, not, not like the glimpse

of sunshine that we are having, uh, this week that we, we we've, um, we [00:12:30] interviewed.

[00:12:30] And so when you are there, um, what, what, um, what work do you do there? Because you still hold a practice certificate with the English Law Society, don't you? I

[00:12:41] **Emma:** maintain myself on the role, so I've decided I'm still a member of the Bar [00:12:45] council. I'm still dine at Lincoln's end and I stay on the role of, on the uk.

[00:12:50] And then I was after doing another Pupillage Do Pupilage and Tax in K Os. I was the admitted as an attorney. Uh, real estate has [00:13:00] really boomed in Tucks and K Os because there's, uh, people who has the ability to afford a s seconded home. Um, having increasingly invested there, mainly North Americans, a lot of, as many Canadians as Americans now, really.[00:13:15]

[00:13:15] And so having had this love for intellectual property, it wasn't that difficult to segue into real property, particularly when it concerned second homes and international people. And it's [00:13:30] sort of fitted a little bit with what I've been doing in my Paris years, which was also actually helping a lot of North Americans because sometimes there's a little bit of tax planning that goes on with these types of things.

[00:13:41] I don't do their tax planning, but I'm always very happy to speak to their [00:13:45] tax advisors back in their home countries.

[00:13:48] **Sally:** Tell me, is there a, a case or that if you are liberty to talk about, that really sort of changed your life or a a person, you know, your parents have been instrumental in your [00:14:00] life and their work really, but is there, I often ask this, is there a a case which changed?

[00:14:06] Changed your. Or is there an an incident or a person which have really speared you [00:14:15] on? Sometimes people will say, well, I did this case and then it went to court of appeal, and then that helped me get silk or whatever. Mm-hmm. I often talk about, you know, the first case I ever did, which was for free, I wasn't even on my feet.

[00:14:26] It was for fruit. And a pro bono case, which [00:14:30] changes young women's life. And, um, there's several cases like that. Some of them were employment cases, some of them were criminal injuries, compensation. Um, but

I wondered if, if there was sort of an issue or an incident which kind of changed your perception or [00:14:45] speared you on whether it was from your parents or or otherwise?

[00:14:50] **Emma:** I mean, certainly both my parents have been instrumental. And me understanding how important it's to encourage equality within the workplace, [00:15:00] but I've always been assassinated by international matters and particularly what happens on a transatlantic basis. Yeah. Um, so I was very, very fortunate when I was working for this boutique intellectual [00:15:15] property fund that it was the dodge com and tech boom.

[00:15:20] And we were doing a lot of work. So one of the leading, uh, mobile phone manufacturers at the time, this is at the time when the UK was very [00:15:30] much part of the eu. So the EU trademark was amounting extension of the class monopoly through, uh, shape trademarks. I'm trying to put it in a nutshell. So we were [00:15:45] working with one of the big tech companies that was based in Scandinavia.

[00:15:49] And reporting to their in-house lawyer in the States. And we were really helping with the control of that tech company being [00:16:00] so successful with a lot of cases, and I mean, taking some proceedings, uh, to the court. So it was really a, a policy of what was going on that I found fascinating. And then, then as the internet [00:16:15] started, you know, just the terrible abuse of.

[00:16:19] The top trade box, both in domain names and inappropriate content on the internet. Yeah. Um, which was quite interesting that I was deemed as a woman [00:16:30] to be the best person to try and not have some control over the unfortunateness of pornography with some of the big tech brands. So it was a sort of battery of cases that we were working on.[00:16:45]

[00:16:45] That I found fascinating. I was very lucky at the time, um, as the junior solicitor being a part of the team to go many times to the high court, the court of P-L-V-C-J, and I think one of the things I found the [00:17:00] most interesting at the solicitor role of working on contentious matters that are so serious is trying to prove copyright infringement because you have to actually prove copying.

[00:17:13] The taking of the witness [00:17:15] statements and there was one case which was a, a carpet copyright design alleged. And I had to actually fly up to the north of England with the carpets, soles, and [00:17:30] dried spine of the

UK with these carpets in the boot of the car and stop off and take witness statements. And I think that was.

[00:17:39] An incredibly good learning experience as a junior lawyer to [00:17:45] how incredibly important it is to listen and try and understand what has really happened. Yeah,

[00:17:55] **Sally:** yeah.

[00:17:56] **Emma:** And then leave it to people like yourselves to [00:18:00] present in court and to watch the cross examination of what

[00:18:03] **Sally:** happens. Yeah. So it's so interesting, isn't it?

[00:18:08] Because you know, that's an art in itself. Mm. Uh, the ability to, to take and obtain witness statements, which of course [00:18:15] as barristers, we, we don't, um, we don't do. Um, I wanted to move on and ask you a couple of fun questions. Um, do you have a favorite legal character? We have a book club. So literally every time I ask this question, people message me to say, I [00:18:30] bought that book that your guest suggested.

[00:18:32] And I've read it and I think, okay, great. Yeah, we'll read it at some stage in the book club. Um, but yeah. Do you have a favorite legal character and do you have a favorite book?

[00:18:40] **Emma:** Well, it's almost moved on with every decade of my career actually. [00:18:45] So as a young child, when I was hesitating between studying Laurel medicine, it was very much rumpel of the Bailey that was watched at home.

[00:18:52] I an only child and there was limited television there, so we all enjoyed that. Um, as once I moved to Tur and [00:19:00] Kaco and Ellie Met Deal was very popular and so I related to her or not because I was a young woman doing all sorts of mixed up. Crazy type sorts of cases that happen in the Caribbean because as not just doing real estate brings all sorts of interesting, [00:19:15] uh, private client matters.

[00:19:17] And then in recent years, I've really enjoyed the split with Nicola Walker.

[00:19:22] **Sally:** Oh, yes, yes. Good choice. Yeah. Um. Yes. I often forget about [00:19:30] her, uh, that program as a, as a legal character. Oh, fabulous.

Fabulous. Um, and then what about books? I dunno if you get an opportunity to read. I'm hoping though, on these long flights, still going around the world, you might get a chance to read a book [00:19:45] or two.

[00:19:45] Do you have a favorite book?

[00:19:47] **Emma:** Well, I'm absolutely shocking about reading. It's much embarrassment of me. My parents spent their lines reading and their library is absolutely incredible onto novels and, but I've always felt that as I was [00:20:00] lucky to walk in the footsteps of Virginia Woolf on a daily basis, that the older I get, the more I appreciate her novels because I understand more about the history of the steps I'm walking in and the world that [00:20:15] she was looking at.

[00:20:16] My real passion in life outside of work, the dogs, and probably one of her lesser known novels is called Blush, and it's about a cocker spaniel that is adopted [00:20:30] by a family up in at Wimple Street and a lady who was somewhat infirm at the time and living through her back bedroom. And it's told through the story.

[00:20:41] Eyes mainly of the dog and the dog's relationship with the [00:20:45] lady, and then the way the lady manages to transform her life, and she finally finds the love of her life and moves to Italy. Wow, that wasn't the ending I was expecting. Well, there's a bit more to it. I haven't totally [00:21:00] finished it so that anybody who would like to read Lush, I have not actually disclosed what happened after the move to Italy.

[00:21:08] **Sally:** Oh my goodness. I'm going to be here. Honestly, if you see me at court, you can ask me what's happened, uh, in, [00:21:15] in Flush. How brilliant actually you are, right? It's a, it's a one of her lesser known books. Emma, can I ask you about career advice, uh, for those who are entering the profession? Any three quick tips about careers?

[00:21:29] [00:21:30] Applications, whatever it may be. And then I'm going to move on to ask you about perhaps, um, those are the, are the sort of senior end, the 20 year call or the, the middle spread I call them, who are kind of 10, 12 years call, who are often forgotten [00:21:45] about thinking about the next step, what to do next, progress on.

[00:21:48] So firstly, any career advice for entrance into the profession.

[00:21:53] **Emma:** So when you are at school, secondary school, I would definitely take up every single work experience [00:22:00] opportunity possible. Um, I wouldn't necessarily rely on careers advice from school. I don't know if it's changed, but very much when our generation was of women, were doing well in secondary school.

[00:22:14] We seem to be [00:22:15] given only two options, law or medicine. I think you need to understand a lot more about. Whether you want to study law or not, because I would be a big supporter of somebody not actually studying law to become a lawyer. And I think the [00:22:30] conversion course, whatever it's called today, is probably a good idea so that you could still study what you're really passionate about before moving on to law, uh, once you are actually studying, um, at university.[00:22:45]

[00:22:45] Again, I think the careers. Opportunities you get in long summer holidays. That was the one thing I did get right. Doing lots and lots of mini pupils. Um, I was finding it difficult to get experience in more funds over the summer and I [00:23:00] think I should have pushed that box a little bit harder. If you are passionate about somewhere overseas than it is a very good time to try and get that type of experience, but perhaps as opposed to trying to get experience in sort of [00:23:15] summer.

[00:23:15] Waitressing or waitering jobs, if one could try and get some experience, even if it's just, you know, sort of secretarial type work within the legal field, I think that would give you greater insight. Yes. And I think really trying to find [00:23:30] mentors, um, because at least now that it's much easier to contact people through LinkedIn or something.

[00:23:36] I think that younger people could probably, you know. Be more successful in having opportunities of talking to people. And [00:23:45] I think, you know, within your neighborhoods or through your connected friendship groups, it's probably easier to find somebody who might have some experience and might be able, willing, um, to spend some time with you talking, [00:24:00] uh, which is absolutely key.

[00:24:02] Um, would you like me to move on to the more experienced level within the professions? Yeah.

[00:24:07] **Sally:** Yes. So the, I, um, uh, I would, because I think, um, the juniors have access to so much more that [00:24:15] now. Mm-hmm. And obviously advice is wonderful, but what about those who are already in the law

and wondering where they're gonna go with their careers, whether it's, you know, what's next or where should they go?

[00:24:25] I wondered if you had any particular advice about

[00:24:29] **Emma:** that. [00:24:30] I think it would definitely not be too much in a hurry. There was always, it seemed like an obsession to achieve something under 30, achieve something under 40. I didn't get too caught up in that because I always believed that [00:24:45] a career would be in excess of 50 years.

[00:24:48] And if you pace yourself and take opportunities along the way, then perhaps you can have a life that's more rewarding and more true to what one's own passions are. [00:25:00] Certainly once we're a bit older, we've had so many more life experiences that the senior roles might become more naturally if that's what you are inclined to do.

[00:25:10] I don't think a happiness within the legal career doesn't [00:25:15] necessarily come from having certain titles or certain levels of income. It, you know, it, it does. It's a profession that welcomes everybody and that needs to serve everybody in our communities. [00:25:30] So I think be true to yourself. Really try and understand what you want to do with a legal career.

[00:25:35] Whether you want an elite legal career, whether you want to work for large law firms, small law law firms. If you want to try and work internationally, you have to seize [00:25:45] the moment. Um, I've been really quite crazy in the sense I've rattled off so many countries because I've also worked, uh, three a year each in Bermuda, Anguilla, and Monaco.

[00:25:56] Each time I did that, it's because an opportunity [00:26:00] somewhat randomly arose. And when I considered it and I talked about it with good friends, or I took about it with a trusted colleague at the time, it always seemed on a reasoned [00:26:15] basis that I did. If I didn't take that opportunity to go and work somewhere else, I could end up regretting it.

[00:26:22] And so certainly now I have had. 20 years in the sort of offshore world. I do [00:26:30] appreciate the fact that I can speak in a more rounded way to clients and issues that they're going through or their friends might be going through when they're considering whether they're going to recommend you to a friend, uh, because of having worked in different [00:26:45] places.

[00:26:46] Um, it's also very interesting to have seen the way the law operates in different countries, because of course, Europe works in a civil law system. So

everything to do with inheritance, uh, is [00:27:00] extremely different. Different because of forced airship. Um, some countries there's foreign integration in Europe, tallest progression with women's rights, ethnic minority opportunities within certain professions.[00:27:15]

[00:27:15] The Caribbean islands, uh, vary dramatically. Albeit all the team at Sun PR are focused on the English speaking islands in the Caribbean. Um, they vary really [00:27:30] tremendously in the same way that say, you know, the geography of the European area, um, varies. And I'd say that only keeps you more flexible and open-minded into understanding individuals.

[00:27:44] When you [00:27:45] are a solicitor, you are very much needing to understand what a client may have been through and have more general life experience.

[00:27:56] **Sally:** Oh, so, so. So useful. We're all like, [00:28:00] oh, we wish we'd known this beforehand, uh, earlier in our careers. Um, can I, uh, move on and a little bit and ask you really about one of your other passions?

[00:28:12] I noticed that in Turks and kcs, [00:28:15] um, you've been working hard to encourage and support, um, women in law and careers, um, out there, you know, and issue, which is. Passionate to myself also. Um, but building, [00:28:30] um, you know, kind of networks and, and supporting the women in the profession, uh, and uh, the professional opportunities in the Caribbean and so on.

[00:28:38] But one of the things you are really passionate about is, um, wellness and a [00:28:45] working. Um, just tell me a little bit about that. We tend to talk about wellbeing 'cause you know, women in law we often fundraise for law care, which is all about, um, wellness in the legal profession. But I, I wonder, can you just tell me a bit about why are [00:29:00] you so passionate about, you know, women's wellness and in working and kind of, sort of the next stages of, of, um, our lives and our health really?

[00:29:11] **Emma:** That really goes back again to my very, very early childhood. [00:29:15] Um, both my father and I were genetically blessed with being very good sprinters, um, middle distance runners, so he had me track training with him from when I was nine. And um, there was always this sort of rivalry [00:29:30] between us as to how old I was going to have to be before I could out sprint my father, who was 35 years older than me and that.

[00:29:40] Track cleaning ritual of, um, 200, 300, 400, [00:29:45] 800 repeats and how painful it is. Um, he pulled me through because he was a big believer in some type of cardio activity. Not only keeping you physically fit throughout your career, but [00:30:00] also keeping you mentally fit to be able to deal with the stress and the responsibility of a major job.

[00:30:07] He was a big believer in women learning through some type of sports and how to deal with a [00:30:15] man's world. So I was very lucky that I started adult life with a strong discipline of healthy eating and always exercising. And as the decades have passed and I have [00:30:30] stayed inside a fit healthy body, I have been more and more I.

[00:30:36] Happy when people stop me and ask what I do, how I eat, how I move to share [00:30:45] my lifestyle. Yeah, I was always fascinated by medicine. Um, it really was probably going to be my first choice of career. And so now that I'm over 50 and as a woman having to do, you know, a lot more screening that [00:31:00] most women should do.

[00:31:02] Perhaps, you know, more frequently having to take a few hours outta the working day for screening and follow up and little things like that. It makes me realize that women [00:31:15] before men spend more time away from the workplace dealing with medical issues. And it's very important that as a group we cross support each other, uh, because I think sometimes [00:31:30] men.

[00:31:31] Forget that we may need to be doing more of that, and it's for a good reason to keep ourselves healthy, to be able to work.

[00:31:41] **Sally:** Yes, absolutely. Absolutely. Tell me one of the [00:31:45] things we have, uh, women in the law is to enable women to think about their financial wellbeing. You know, we often talk about mental wellbeing and physical wellbeing and so on, but financial wellbeing and an interesting aspect that, uh, I read in a couple of reports was about [00:32:00] insurance for women and the cover of health insurance for women.

[00:32:05] Actually, women aren't covered in the same way. Uh, for a number of things as women, and I just wondered, have you found that in TURs and K Castle or out and about, [00:32:15] um, as well. So, you know, women who are older wanting to have cover for things like menopause, for example. Um, or the effects of menopause. If it's to the extent that you can't go to work, um, then there ought to be cover surely for that type of thing.

[00:32:28] And I think there is some [00:32:30] cover, but it's probably expensive. Um, and there, but there's a whole vast of areas. For health. Uh, and I just wondered whether you'd come across any of that in sort of, you know, your work encouraging more women wellbeing and women's health. [00:32:45] It, I'm just fascinated about that

[00:32:46] **Emma:** area.

[00:32:48] It's something actually that's right at the top of my mind because it's an experience I'm going through myself and there's nothing more powerful than what you go through yourself and you witness other women going through so. [00:33:00] Each Caribbean country is a different jurisdiction, so therefore there isn't really one insurance product.

[00:33:06] And all the lawyers I know have their own insurance policies. So because I had, you know, immediate family back, none of them, and [00:33:15] I was helping immediate families through their old age journeys. Yes. Um, I decided to take out private health insurance in the uk, uh, with one of the top providers before I turned 40.

[00:33:28] On the basis that I should [00:33:30] probably be contributing to some sort of premium level plan, because as a British citizen, once you have been outside of the UK for five years, you're not entitled to NHS Care. So you're not being professional, assuming that they should have [00:33:45] access to private healthcare. You actually have no choice.

[00:33:47] So you could, you know, be accessing private healthcare in the United States, or if you just happen to be. Somebody working in the Caribbean or a Caribbean national working in their home country who has a lot more family [00:34:00] in the uk, you might choose to start using your, um, private health cover in the UK or the US or the Canada.

[00:34:08] And so, um, the thing I have found that I think is shocking is that the [00:34:15] top UK insurance providers try and rig an out of some of the screening costs. Um, when they may be identified as somebody being at higher risk of a particular type of health issue, uh, whether it's [00:34:30] genetic or not. And even when you have, um, highly renowned doctors and specialist recommending that you are on a more regular screening rota or, you know, a more detailed type of screening, [00:34:45] that they don't actually want to pay for that in the screening.

[00:34:49] And they would rather just, you know. Unfortunately, pick up the treatment. Cough. Well, somebody's ill. And actually this morning I was at the Women's Wellness Clinic I [00:35:00] go to, and it came out in a very informed conversation in the waiting room where I was opposite a lady who was, um, back in with, uh, her cancer having unfortunately [00:35:15] reoccurred.

[00:35:16] And she was explaining to me that the insurance companies will not cover certain things for ongoing screening so that her, her insurance got gone through the roof. And so that this [00:35:30] conversation opened up that, you know, I'm finding in my early fifties, but insurance plus the amounts I have to pay for that are not covered by insurance is becoming its very substantial budget that then the budget wants your.

[00:35:43] Over 60 [00:35:45] can really be astronomical and you know, a massive decision, I think as to how women are going to have to plan financially because it's coming to light that most of us do not have the same type of pension provisions that men [00:36:00] do because often we have not managed to earn as much as men or perhaps had slightly higher overheads so that women are starting to find.

[00:36:10] Sort of 50 to 75 year period where they're hopefully trying [00:36:15] to continue to have some type of professional activity that their savings capacity is not as good as they may have hoped for. If they're trying to be very cautious about their health. And you know, it's not just the spending of money on [00:36:30] insurance or extra screening.

[00:36:31] It's also if you are thinking about really being committed to. On an organic diet and perhaps taking supplements from the type of sport you might like to pursue. Yeah. So it's something that's very concerning and I [00:36:45] think that when a female lawyers are able to take the lead on investigating some of these matters, we may be able to pull together and improve, uh, the situation, boast for female lawyers, but perhaps for the greater population [00:37:00] incline.

[00:37:01] **Sally:** Absolutely. Absolutely. That's so, so, so. So fascinating. Just a quickie before we go, you know, I think your father was a feminist. I'm just reflecting on, um, he raising you and, and [00:37:15] so was your mother. Um, do you consider yourself a feminist and can you say that word now? Sometimes I feel like it's, I dunno, it's not a rude word.

[00:37:23] Yeah,

[00:37:24] **Emma:** it's funny 'cause I've had to reflect on that recently. Facade and uplifting reasons, but certainly when I was [00:37:30] born in 72 because, um. My parents were ahead of their time and um, I was born by planned cesarean section so that my mother could have two weeks in hospital to recover and go straight back to teaching A levels.

[00:37:44] My father took [00:37:45] on her teaching load at school and his university lecture extras, and because it was such an unusual thing to do than we were sort of interviewed by all sorts of feminist magazines and books, and I was taken on feminist marches. [00:38:00] By the time, you know, we moved into the eighties, I think we were beyond that, you know, we had the Equal Pay Act, we had maternity leave.

[00:38:07] Um, and so I never used the term, but it certainly, it's creeping back in and people are talking [00:38:15] about it again. And perhaps it's because the children, the girls that were born in the late sixties and the seventies are now all in their fifties, and perhaps it's in our fifties that we're starting. To see for some of the reasons we've already [00:38:30] touched on, that there are concerns about where our careers are and our ability to work and our financial situations, and that's across all sectors.

[00:38:41] I mean, I think if anything, lawyers are more privileged than [00:38:45] others in the ability to find the way to earn enough money. But we also need to fix, I think the issues that are, you know, our female friends, clients, colleagues. Who are not lawyers are going through.

[00:38:58] **Sally:** Yeah. Absolutely. [00:39:00] Absolutely. Well, I'd like to continue the conversation.

[00:39:03] I, I think it's, it's been really fascinating, fascinating interview. Emma, before you go, what's next? Um, I'm always trying to encourage people to, um, progress more and more and more in their career, [00:39:15] um, upwards downwards, sideways. It's maybe on the bench, maybe, you know, managing partner. Have you got any grand plans, um, of what's next?

[00:39:25] What's coming in next in, in your career in Turks and CCOs or Indeed [00:39:30] here, uh, in the uk?

[00:39:32] **Emma:** Well, I'm very fortunate that I've only just joined Stanbrook pre. Um, so that's a very exciting new chapter in my career because it's a very diverse team, uh, working across the English, uh, speaking [00:39:45]

Caribbean. I'm also very lucky that Brexit made me wake up and so I was determined, uh, to protect my EU rights.

[00:39:54] And so I work remote work from my house in the south of France, uh, quite a lot. And so [00:40:00] therefore, I, um, I'm very passionate about really, you know, the, the rights of what's happened to both European and British nationals in the ability to work in the other areas, um, and also, also just reside in those areas.

[00:40:14] [00:40:15] So I see. Um, and obviously I will never divorce myself from London because it's been so influential in teaching me and allowing me to be in contact with so many diverse people. So really being [00:40:30] able to be part of three incredible different countries and that ongoing daily teaching that that gives you as to what people are struggling with in their own journeys.

[00:40:44] Um, [00:40:45] you know, an international lifestyle and a digital nomad has become the new term comes with all sorts of issues to do with, um, immigration, taxation, insurance, and as [00:41:00] my big thing in life is my dog children. I don't have children, human children by choice, but I have dogs and the rights issues that they go through.

[00:41:09] So I've seen myself really becoming more. About a sort of [00:41:15] international lifestyle

[00:41:16] **Sally:** lawyer. I like that. I like the sound of that. I dunno if that term exists, but I, I, Emma, it's been wonderful talking to you, uh, in this interview, finding out about your career journey and [00:41:30] indeed those who have inspired you to the areas that you have and perhaps some of the risks that you've taken and, and some of the new developing areas.

[00:41:37] It's been wonderful talking to you. Thank you so much for talking Law with me. It's been

[00:41:42] **Emma:** a

[00:41:42] **Sally:** pleasure.