



newsletter

Edition 8 Winter 2010

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protecting your interests



Make a Will and help save Canterbury Cathedral

Barnes Marsland has introduced a new scheme so that all those needing to make, or amend their Will can also raise funds to help save Canterbury Cathedral, which is in drastic need of repairs and renovation.

Just book an appointment to make, or update, your Will with Barnes Marsland and mention the Cathedral scheme, before the end of March 2010 and the firm will donate £25 for the Save Canterbury Cathedral campaign.

The donation is made by the firm to the Friends of Canterbury Cathedral, after your new Will is completed and signed.

The fund raising scheme was set up by partner Jacqui Miles when her son, Michael, who is a Cathedral chorister, told her about the campaign.



"My son told me about the campaign to try and raise £50 million for essential preservation work and we thought about what we could do to raise funds" says Jacqui.

"There are so many people out there who still haven't made proper provision for their families that this seemed a good way to encourage them to do something about it and raise money for this important campaign"

Pam Doyle, of the Friends of Canterbury Cathedral who is helping to organise the campaign said it was a "very worthwhile and generous initiative".

As part of the same scheme, if you decide to leave a legacy of £500 or more to the Friends of Canterbury Cathedral in your Will, you will also get a 20% discount on your legal fees for the preparation of your Will.

Please call Jacqui Miles at our Broadstairs office on **01843 861595** for more details or email jacquimiles@barnesmarsland.co.uk.

protecting your interests **business** **property** **personal**



What's happening with the HIP?



The Home Information Pack (HIP) has been controversial and unpopular ever since it was introduced to the housing market in 2007 but it remains a firm legal requirement for anyone selling their home.

"Even though the Conservative party have threatened to abolish the HIP, it must still be in place before you put your home on the market, so we have reduced the price of our HIP even further" explains Sharon Bayne Head of Property at Barnes Marsland.

Too often this legal requirement can catch people out and they ask their Estate Agent to sort out the Home Information Pack at the last minute, which can prove to be expensive and time consuming.

"The Estate Agent is there to sell your home but is not always the best person to sort out the complex paperwork of a HIP and most of them will sub-contract the preparation of the HIP out to someone else", advises Sharon.

"We would advise getting your HIP sorted with a specialist like Barnes Marsland before you choose your Agent. We like to think we are the best value in the area, so this could save you time and money".

The Barnes Marsland HIP is currently available at £185 plus VAT for any freehold property in England.

For more details contact Sharon Bayne on **01843 861595** or email sharonbayne@barnesmarsland.co.uk

**THINKING OF SELLING YOUR HOME?
HOME INFORMATION PACKS**

£185 plus VAT*



You must have a Home Information Pack(HIP) in place before your home goes on the market, so why pay more than you need to?

Call today on

01843 861595

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www.barnesmarsland.co.uk.

* £185 plus VAT for freehold properties in England.
* £205 plus VAT for leasehold properties in England.

Goodbye to Mike and a warm welcome to Richard Horton

Mike Rider has announced that he will be leaving the firm at the end of March 2010, having served local businesses for over 40 years, as head of Commercial Law and SME Business services at Barnes Marsland and his position will be taken by Richard Horton, who has recently joined the firm as Mike's replacement



"Mike's are big shoes to fill" says Richard, "but with over 35 years of legal experience working with companies, businesses and commercial property owners, tenants and developers across

Kent and the south-east, I am determined to maintain the quality service Barnes Marsland gives to its clients".

Father of three and keen golfer, Richard spent over 25 years as a partner with Whitehead Monckton in Maidstone and more recently as a Commercial Law Consultant with Furley Page.

"I want our business clients to be able to pick up the phone to me at any time without always worrying about whether the clock is ticking" says Richard.

Richard Horton is currently offering all local businesses a free courtesy visit to better understand their needs and can be contacted at our Margate office on **01843 221466** or email richardhorton@barnesmarsland.co.uk.

Get the facts on Divorce and Separation



Divorce and separation can be a painful and complex business but Elaine Thomas the new specialist at Barnes Marsland fears many people remain in the dark about the legal basics of divorce.

Elaine has introduced a free 30 minute introductory consultation at our Margate or Broadstairs offices, for private clients so they can find out how their individual circumstances could place them in the event of divorce or separation.

"There are no obligations or fees involved at the initial consultation" says Elaine. "It just gives people a brief introduction as to what might be involved and what the impact might be for children, property or businesses".

Mother of four and keen cyclist Elaine, who lives in Westgate, joined the practice from Robinson Allfree and is proud of having successfully handled thousands of cases, since specialising in Family Law over ten years ago.

"I have even been invited to the re-marriage of two

of my divorce clients", says Elaine, "so I think I must do a pretty good job".

Elaine is also a member of the Law Society Family Law Panel and a member of Resolutions – a group of Solicitors who try and resolve matters for clients without adversarial tactics.

"Sometimes you need to be tough to obtain a good result for your client but it is rarely helpful to be aggressive" she adds.

Elaine first studied psychology and then worked in banking before later qualifying as a solicitor and specialising in Family Law so she has a rounded outlook on her work.

"I like to treat everyone as an individual" says Elaine "Working in Family Law, I try to do my best for every client who walks through the door".

Elaine can be contacted at our Margate office on **01843 221466** and will be running the free initial consultations until the end of March 2010, subject to availability.

Don't Slip Up with Personal Injury



The winter spell of cold weather, snow, and ice made us all aware of how easy it is to become involved in an accident caused by someone else but personal injury expert Sarah Woods is worried that we don't always get the right advice if we do get involved in an accident.

"For some reason there seem to be motorists out there who think that if the road markings are covered by snow they can be disregarded" says Sarah.

Sarah is a Senior Litigator accredited by APIL (Association of Personal Injury Lawyers) who has been successfully helping local people with Personal Injury claims for approximately twenty years.

Sarah thinks that members of the public are inundated with high profile advertising campaigns from national companies offering to assist them in pursuing claims on a "no win – no fee" basis where the "winner takes all".

What these companies fail to highlight is that often these claims are handled by unqualified call-centre staff dealing with a large volume of cases. Too often, their priority can be the quantity of cases rather than the quality of the work.

"For the client who has been involved in a genuine accident that was not their fault, I am afraid that this often means long delays and settling at an undervalue", advises Sarah.

Independent local firms like Barnes Marsland cannot hope to compete with the marketing budgets of these enormous organisations but they can offer an exemplary personal service from qualified people who know the local area.

"My experience in this area ensures that my clients receive the largest sum in compensation possible. I am more than happy to offer a free consultation to advise on a case and where appropriate, act under the "no win – no fee" scheme."

If you, or a member of your family have been involved in an accident, Sarah Woods can be contacted for free advice at our Margate office on **01843 221466** or email sarahwoods@barnesmarsland.co.uk.

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Call Barnes Marsland today on

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Offices at Margate
Broadstairs

The Barnes Marsland team welcomes your stories, comments and feedback on any experience you consider relevant to share in our regular newsletter.

Please send by email, fax or letter.

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How to invest for retirement in a recession



As a result of the financial turmoil of the past eighteen months, many retired people, or those nearing retirement, must plan more carefully than ever to ensure that their finances cover their necessary expenses.

The recession has led to co-ordinated action by central banks to reduce base lending rates, and the Bank of England's base interest rate has plummeted to just 0.5% – a level not seen for over 300 years. This in turn has dramatically reduced interest rates available on cash deposits.

This means those people reliant on savings interest to top up their pension income have suffered the most.

Lee Wood, the Independent Financial Adviser at Barnes Marsland, does not envisage things changing much in the near future.

"With the economy staging a slow and uneasy recovery, it is likely that this period of ultra-low interest rates will continue for the remainder of this year and into 2011." says Lee

So what action can affected investors take to increase income in these turbulent times?

Lee Wood has a number of suggestions.

"Firstly, savers can vote with their feet and switch from low paying accounts to more attractive rates" he says.

"However, the very best instant access savings accounts are only paying around 3% p.a. gross interest, and some accounts have short-term incentives, or penalties for withdrawals, so it pays to read the small print carefully", warns Lee.



According to Lee, one alternative is to look to Corporate Bond and Gilt markets to boost income. This involves lending money to either a corporate body or the Government, in exchange for a fixed rate of interest for a set period of time.

"Yields on high quality corporate bonds are currently between 4% and 5.5% per annum", says Lee.

"While this is not free from investment risk, those risks can be minimised by careful selection of who you lend your money to", he adds.

Barnes Marsland always recommends that clients take independent investment advice, and because Lee does not retain any commissions, his clients know they are receiving genuinely impartial advice.

Lee is currently offering a free initial consultation to anyone looking to boost their savings income and can be contacted at our Broadstairs office on **01843 861595** or via email to **leewood@barnesmarsland.co.uk**.