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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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# A SUMMER OF TOP GOLF



East Kent was the perfect place to see top golf this summer with the 140<sup>th</sup> Open played at a windswept Royal St Georges in Sandwich and the Barnes Marsland Golf Day played just a few miles down the road at St Augustine's Golf Club. Weather conditions were ideal for the Barnes Marsland event with 24 players from the local business community enjoying a fiercely contested Stableford competition in delightful warm sunshine. While Darren Clarke famously won his first major title at Royal St Georges it was Robin Dean of property developers, McLeod Dean & Dean who scooped the major honours at St. Augustine's with a healthy 51 points.

"If we should be invited to next year's event, I am sure our handicaps won't be the same" joked a delighted Robin Dean.

The *nearest the pin* and *longest drive* award both went to Gary Lambert of Complete Roofing Contractors of Broadstairs.

"Our golf event gets more popular every summer" says partner and golfing enthusiast Christopher Cagney, "but it might be a few years before we attract similar crowds as those seen at the Open."



## Supporting the third Broadstairs Food Festival

Barnes Marsland has been appointed as the official Solicitors for this year's Broadstairs Food Festival now in its third successful year. The event celebrates the best of local food and drink and attracts thousands of visitors to the town. This year the festival food fayre will be held at Victoria Gardens Broadstairs from Friday 30<sup>th</sup> September to Sunday 2<sup>nd</sup> October and all food lovers are welcome to attend.

"We are very proud to be able to support such a successful local community event" says Practice Manager, Maureen Reid.

As part of the festival, Barnes Marsland will be hosting 20 VIP clients at a special lunch in Victoria Gardens on Friday 30<sup>th</sup> September.



## A health warning on Wills

A recent report by the Legal Ombudsman includes a strong warning about the dangers of using unregulated Will writers to help with drafting a Will.

The Legal Ombudsman was set up last year to resolve legal complaints on behalf of members of the public. In his first annual report, Legal Ombudsman, Adam Sampson has highlighted concerns that errors made in Wills by unregulated Will-writing firms may not only create serious problems for families at a difficult time, but also mean that customers of these firms have no means of seeking redress.

Both the Law Society and consumer organization *Which?* have backed the Ombudsman and called for more regulation of Will-writing firms.

Head of Probate at Barnes Marsland, Jacqui Miles is not surprised by the report.

"Errors made in a Will can have huge personal and financial consequences for your family and sadly we have seen clear evidence of this locally. It is often too late to rectify a defective Will, which can lead to the validity of the Will being drawn into question and often laid open to an expensive and lengthy legal contest."

The Ombudsman's report highlighted a case where a couple received a home visit from a Will writing company, following an initial



telephone enquiry. After a number of months, the couple had received nothing, and wrote a letter of complaint, only to receive a standard document with a few personal details added and a bill for £1,500.

As the firm was unregulated, there is little prospect that the couple will be able to obtain any redress for the loss they consider they had suffered, despite intervention by the Ombudsman.

Jacqui Miles and her experienced and fully regulated team offer bespoke Will drafting and a home visit service. They can also offer advice on Inheritance Tax planning and any amendments to existing Wills. They also offer a FREE Will review service for those whose estates (including property) are valued at more than £250,000. Contact the Broadstairs office on 01843 861595 or email [jacquimiles@barnesmarsland.co.uk](mailto:jacquimiles@barnesmarsland.co.uk)

# Thanet Business Focus

## St Nicholas Lodge - caring for vulnerable youngsters

The number 217 is very important to Stephen Payne, Managing Director of St Nicholas Lodge, the specialist childcare provider based in Margate. Stephen explains that the number 217 represents the number of vulnerable children, often with emotional and behavioural problems, that have been cared for by St Nicholas Lodge over the last 14 years.



"We believe in building relationships" says Stephen Payne "and most of the children stay in touch with us well into adulthood."

The company has been a client of Barnes Marsland Solicitors for more than 11 years and it currently manages three residential facilities across Thanet and employs more than 30 staff. Five years ago they helped Barnes Marsland design the successful Get Legal employer's protection service.

"Our staff are essential to our organisation" says Stephen, "so the Get Legal scheme is an invaluable service. To have someone nearby on the end of a phone ready to help with any tricky employment issue allows me to concentrate on the rest of the business."

Sarah Hamer and Colin Chapman from the Barnes Marsland Employment Law team often drop in for an informal chat just to make sure that they are up to date on what is happening at St Nicholas Lodge and make sure that there are no legal problems waiting around the corner.

## Tell us your views and win £50 of M&S Vouchers

Earlier this year, Barnes Marsland carried out a survey of clients to see how the firm could further improve its services. Deborah Short from Broadstairs has been a client for more than 12 years and thought that it would be a good idea if a credit-style card could be issued to clients that had made a Will so that relatives and dependents would know where their Will and relevant details were kept in the event of their death.

The firm thought this was such a good idea that it is going to implement the idea later this year. Deborah was presented with a Marks and Spencer voucher for £50 by Practice Manager, Maureen Reid.

"I have a very hectic lifestyle and I like things to be made easier for me not more complicated" said Deborah who kindly donated her voucher to Demelza House Children's Hospice.



# HOW TO MAKE YOUR SAVINGS WORK HARDER



This summer the Bank of England froze Base interest rates at the record low level of 0.5%, meaning cash deposit interest rates continue to disappoint. In a double whammy for savers, rising food, fuel and energy prices has pushed inflation over 5% per annum meaning very bad news for the retired community who often need to supplement their pensions with income from savings.

At the very best, cash accounts are only paying between 3% and 3.5% per annum so most people are finding the real spending power of their savings is eroding day by day.

Lee Wood, investment adviser at Barnes Marsland, sees this trend continuing. "The economy has barely recovered from a nasty recession, and economic growth remains very weak. I can't see the Bank of England looking to increase interest rates any time soon" says Lee.

But what can investors do to increase their income? According to Lee, this is a common question raised by clients. "A particular concern for those on fixed incomes, such as pensioners, is how to make their savings work harder, so they can at least keep up with the cost of living".

Lee suggests one answer may be to diversify away from cash and into fixed interest investments that offer higher levels of income than a cash deposit, and also to look at investments that are index-linked, to provide some inflation proofing.

By moving into fixed Interest securities, such as Corporate Bonds, investors can produce income which is considerably higher than cash interest rates and they can do so without taking excessive risks.

"Our investment style tends to err on the side of caution, much in

keeping with the ethos of prudence that one would expect when dealing with a firm of Solicitors," says Lee.

Barnes Marsland offers truly independent and unbiased investment advice to their clients and always recommends that clients seek independent advice before taking any action. They are free to recommend investments and products from the whole of the marketplace and they do not accept commissions from any financial organisation.

"With instability in the Euro zone and pressure on the American economy this is not the best time to be considering risky investment strategies" says Lee.

Lee is currently offering a FREE initial investment consultation to any client who mentions this newsletter when booking their appointment. You can read Lee's investment blog at <http://assetmanagementinkent.blogspot.com> or just call him on 01843 861595 or email [leewood@barnesmarsland.co.uk](mailto:leewood@barnesmarsland.co.uk)

## The Courts should not be a battleground over children

Earlier this year, the most senior family judge in England and Wales spoke out about divorcing parents who too often use the courts system as a "battleground" as they wrangle for custody of children.

In his first broadcast interview, Sir Nicholas Wall told the BBC "There is a grave tendency... to use the rights and wrongs of a relationship as a battleground on which they fight over their children."

Elaine Thomas head of Matrimonial Law at Barnes Marsland thinks the comments are welcome.

"Inevitably, any divorce or separation can be charged with emotion and the future of the children is often the biggest concern for those contemplating it. However, no-one benefits from dragging children into a conflict, least of all the children themselves" says Elaine.

Mother of four, Elaine, understands how important the

needs of children are and has dealt with hundreds of divorce cases often involving complex children's issues such as parental responsibility, residency and contact. Elaine is currently offering a free initial 30 minute consultation to any (non state-funded) client who may be considering divorce or separation. Just call the Margate office on 01843 221466 or email [elainethomas@barnesmarsland.co.uk](mailto:elainethomas@barnesmarsland.co.uk).

