



NEWSLETTER

> PRODUCED EXCLUSIVELY FOR THE CLIENTS OF PARKER ARRENBURG > ISSUE 1 > SPRING 2012

Welcome

Welcome to our new Newsletter, produced in-house, specifically for the clients of Parker Arrenberg



Kim Arrenberg

This is the first of what we intend to be a regular flow of Newsletters.

But why do we feel a Newsletter is of value to you? Why should you spend your time reading it?

Although we live in a highly complex and ever changing legal environment, understandably few people think about their solicitor. Why should they?

We only rarely need a solicitors help or advice, but

when we do it is important to get the right one.

We appreciate that dealing with a solicitor, even on important matters, can be very 'hit or miss', unless you know the people you are dealing with well. We want to assure you that we are approachable by telling you more about us individually and how we work.

'The Newsletter', has three purposes. Firstly, to maintain contact with you and keep you informed of some of the latest changes that may affect you

in some way. For example, where there is a change in Employment Law or Pension provision. In this very issue on page 2 you will find an article explaining in more detail how we have developed services for the Older Client. On page 4 you will find an article relating to the buying or selling of a house.

In this changing environment, having the security of an established solicitor who knows and understands your needs is increasingly important.

Secondly, we want all of our clients to know the full range of services we offer. Thirdly, we hope that this series of Newsletters will enable you to gradually learn more about us, all of us at Parker Arrenberg.

My colleague Faye Louzado and some happy news about her is featured on page 3. On page 2 you will find a statement regarding the Parker Arrenberg commitment to our clients.

It is our intention to highlight specific areas of our

work in forthcoming issues of the Newsletter. The stressful process of buying and selling a house is featured in this issue.

The problem with purchasing a service, any service is that you cannot tell the quality of work you will receive until after you have commissioned that work. It helps therefore when other people have experienced the service and tell you of their satisfaction.

We take as a measure of client satisfaction the high percentage of new work that comes to us as a direct result of personal recommendation from existing clients.

We also get a steady flow of 'thank you letters' and we hope you will not feel that we are being immodest if we include some under 'quotable quotes'. We do hope that you'll enjoy this first edition of 'The Newsletter' and find something of interest in it for you. We also hope that we may hear from you in the future. ■

Parker Arrenberg Introduce Client Registration Scheme

Later in the year we will be launching a scheme which we believe will be of real value to our clients. It is a service that is totally free of charge and will, we believe, help our clients in two ways

Firstly, we have an obligation to provide our clients with 'best advice'. Clearly, the more we know about our clients the better and more

appropriate our service can be.

This may not necessarily relate to an actual matter in hand. With a greater understanding, we believe we will be able to advise clients more effectively on many aspects of their affairs, from a simple reminder that a Will needs updating to advice on a particularly complex inheritance tax planning method.

When things change, the law, taxation etc. we will be able to keep those of you who it affects up to date, informed and advised on the best action to take.

The second benefit to you as a registered client of Parker Arrenberg is that all vital documentation, Wills, Trusts, Deeds, letters of authority, Living Wills, Lasting Powers of Attorney etc. can be registered or kept in one place.

In addition you will be able (if you wish) to confidentially record your important contacts, next of kin, doctor, bank, accountant, employer etc. so that if necessary, we will be able to

assist those trying to help you. Registered clients will be given a registration card to keep alongside their credit cards so that others will know who to contact if the need arises.

The scheme is, of course database driven and as such is subject to the Data Protection Act in addition to the usual confidentiality that you enjoy from a solicitor. At all times, you as the client are in control. You will only give us the information that you wish us to keep for you, and that is all that will be kept. Full details of this exciting and beneficial scheme will appear in the next issue of 'The Newsletter'. ■

INSIDE THIS ISSUE >

SERVICES FOR THE ELDERLY CLIENT
PAGE 2

INTRODUCING OUR DIVORCE HELPLINE
PAGE 3

BUYING AND SELLING A HOUSE
PAGE 4

Our Commitment to You Our Client



At Parker Arrenberg we are committed to our clients and their needs. Our solicitors are a highly experienced group who have come together as a team. We work directly with you without asking you to deal with inexperienced staff or cope with problems on your own. Accessibility is the key and you may be surprised to find that we are actually in the office most of the time. Like our solicitors all our excellent support staff are qualified and experienced.

We work on the basis of written 'Client Commitment' and as part of this we undertake to:

- Deal with all clients' letters, telephone calls and requests promptly and efficiently
- Speak to our clients in plain English or where our 'jargon' is unavoidable ensure that we have explained it fully
- Keep our clients fully informed of developments
- Meet with our clients regularly, discuss their problems, aims and objectives
- Discuss our charges freely and openly with our clients, and wherever possible, provide a written quotation in advance
- Provide our clients with peace of mind
- Assist in a transaction rather than hinder it
- Maintain the traditional value of the legal profession in the face of much unqualified competition. ■

Services for the Older Client

We are all getting older, but the 'demographic bulge', created, at least in part by the 'baby boomer' years has already led to significant changes in both legislation and the expectation from the state and privately funded pensions.

Many other changes in society mean that, perhaps for the first time, there is a need for us all to give careful and considered thought to our own future and what it holds.

The term 'middle-age' is a very loose one, covering a broad band of ages – you yourself may have your own interpretation of the phrase.

At Parker Arrenberg we have a considerable number of 'middle-aged' clients and indeed many of us fall into that category.

We have therefore developed a package of services which we hope will prove of interest, not only to those who class themselves as 'middle-aged' but also those who have the foresight to give early consideration to what life will hold for them in later years. It may be that you have older dependents about whom you should be giving thought now.

There is much to discuss in this area, and you are always welcome to arrange an initial, free of charge meeting. ■

It may be that you would like to discuss some of the following:

- Family homes and the elderly
- Caring for the Elderly
- Ordering your affairs
- Making a Will
- Probate and Administration of Estates
- Lasting Powers of Attorney
- A Living Will
- Discretionary Trusts
- Personal Injury Compensation
- Long term care home fees.

Why our staff think you should use Parker Arrenberg

It is important that all members of staff are kept up to date in matters relating to their specialisms in law and the general concerns of 'client care'.

It is continually emphasised that Parker Arrenberg are in business to serve you, the client. There is no other raison d'être behind our existence.

To ensure this ethos is understood throughout the firm, we hold regular staff training sessions and general meetings.

At a recent meeting the facilitator asked each member of staff to list the benefits to the public of going to a solicitor, and then the specific benefit of becoming a client of Parker Arrenberg.

The results were very illuminating.

They showed clearly that members of staff realised that the firm must be client driven.

Key words kept appearing on the returned staff questionnaires.

They are worth listing here.

They are about our 'Mission Statement' and our promise to you – our client. It is a lot to live up to, but we will do our best.



What specific benefits do Parker Arrenberg offer their clients?

- Experienced, qualified, personable, approachable fee earners

- Trained but independent of outside influences
- A personal and individual service
- Always readily available
- Varied experience, under one roof
- General advice and specialisms available
- A long-established firm
- Competitive local rates
- 'London service at half the price'
- Friendly receptionist
- Strong support staff
- Convenient Catford location
- Home visits for the elderly and infirm
- Client Registration Scheme (soon)
- Flexibility with appointments
- Knowledge of local area and known well to associated professions
- Good local reputation
- Modern information technology
- The firm offers peace of mind

QUOTABLE QUOTES >



"Thank you so much for your help and kindness in dealing with Henry's estate; I don't know what I'd have done without you". DC, Catford

"Your untiring support and sound advice has been invaluable to me and my company throughout my dispute". JP, Bromley

Parker Arrenberg to Introduce a Divorce Helpline



Introducing the Parker Arrenberg Divorce Helpline

10.00am - 5.00pm Monday to Friday
It's FREE, confidential and anonymous
No need to give your name
No charge to you
No obligation
Just friendly information you can trust

0208 695 2330
You only pay for the phone call

PARKER ARRENBERG SOLICITORS
37 RUSHEY GREEN, CATFORD, LONDON SE6 4AS
TEL: 0208 695 2330
www.parkerarrenberg.co.uk



It is well understood that sometimes simply going to a solicitor can seem like a big and irrevocable step towards divorce, possibly an expensive step and one that may seem just too soon for people at the early stage of considering separation who simply require the basic facts.

With this in mind we will be shortly introducing a free of charge, anonymous service which we hope will overcome these problems.

A dedicated telephone line will be set up and anyone may call to discuss matters with an

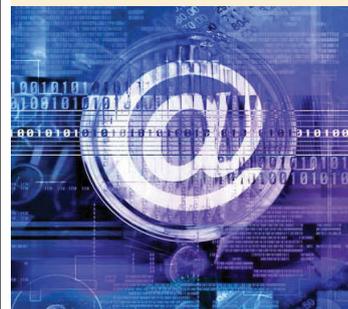
expert, free of charge, and without any obligation or indeed even providing their name. We believe that this anonymous service will be of benefit to

“
We will shortly be introducing an advisory service for people who would like to discuss matrimonial problems without any commitment.

many people who may be fearful of discussing matrimonial matters because they see a visit to a solicitor as that first irrevocable step. In pilot schemes, we have found that this service can provide the help that is needed without commitment and without precipitating legal action. It is a free service, details of which, including the dedicated telephone number will be included in our next Newsletter.

In the meantime, if you would like a confidential conversation without obligation, do not hesitate to contact us for a discreet, if not fully anonymous discussion. ■

Are you on Email?



Increasingly we find that we are in communication with clients, colleagues and other professionals via the internet.

Increasingly we find that we are in communications with clients, colleagues and other professionals via the internet. While facsimile copies, be they from fax machines or email cannot currently form legal documentation (originals have to be signed), the use of email has greatly speeded up the flow of information between interested parties. Where it is less used, is in communications with our clients. Traditionally the majority of our client communications continue to be via telephone, with confirmation letters subsequently posted.

We are of course more than happy to deal with clients and keep them informed via email wherever it is possible.

If you would like to take advantage of this speedy method of exchanging information please ensure that the solicitor handling your matter has your email address.

If you have access to email, you will perhaps also be interested in visiting our website. ■

Faye's Return Eagerly Awaited

At 5.06am on the 27th August 2011 Faye Louzado gave birth to her son Logan, who weighed in at 7lbs 8oz at the East Surrey Hospital in Redhill. Mother and baby, both pictured, did very well from the start, and Logan's progress has fascinated us all. Already he is an active and observant little chap with a very ready smile.



Over the last ten years Faye has progressed from associate to fully fledged solicitor and onwards through partnership to become a director of the firm. Apart from heading up our Litigation department, including family work, Faye also has several managerial

responsibilities, so Logan has been a regular visitor to department and management meetings.

Faye plans to return to work, initially on a part-time basis, in March, a date her colleagues and clients are all looking forward to. "At first the thought of leaving Logan, even for a second, seemed horrific to me, but now it is clear how he will be cared for, within the family, I am more relaxed" said Faye. "In fact, I am convinced that becoming a mother will help my understanding of clients' needs and priorities and I am looking forward to working with them again".

And we are looking forward to working with you again Faye, and do hope that Logan will continue to pop-in from time to time. ■

QUOTABLE QUOTES >



"I appreciate everything you did to ensure that the house buying process went smoothly and thank you for responding so promptly to all of my questions!" MP, Bromley

"I am grateful that you went that 'extra mile' and I am pleased with the settlement that I received". EM, Blackheath



Reasons to Make a Will



We list below some simple reasons why everyone should have a Will.

- You can decide who takes charge of your affairs when you die
- Your possessions may not go to the people you would like to benefit from them
- You may leave problems for your minor children and there may be squabbles over who should or should not look after the children and their money
- You may pay the government tax which you could have saved
- Your spouse and family could be forced to sell their home to pay out other beneficiaries or the taxman
- Treasured possessions may have to be sold
- If you are not actually married, or in a civil partnership, your long term partner may not benefit at all from your estate
- Your estate may be left in the hands of those who are unable or unwilling to sort it out
- Your Will can express your wishes with regard to your funeral arrangements
- If you have no family, your estate may revert to the Crown
- If you have married since making a Will, in most cases your old Will is automatically revoked with the new marriage.
- It helps avoid dispute

But perhaps the greatest reason of all is 'peace of mind'. You should have a Will. Please contact us to discuss one, without any obligation. ■

Buying or Selling a House



There is no doubt that it has been an unusual couple of years in the housing market.

message must be plan carefully, plan ahead and take advice.

At Parker Arrenberg we often say 'it is never too early to speak to us. Whether you are thinking of buying or selling, a general discussion - without obligation - may prove to be of real value to you later on.

Because we have been handling the sale and purchases of property locally for over 110 years we are familiar with many of those local properties and are aware of the environmental

factors affecting their condition. We are in daily contact with other solicitors and conveyancers and work very closely with all the major estate agents in the area. We have been involved in all manner of transactions, from flats to estates and this experience and expertise is there for you to call upon without obligation.

Perhaps in this area of activity, and considering the importance of the investment in one's home, our client commitment to 'help' rather than 'hinder' the transaction is of paramount importance. ■

There is no doubt that it has been an unusual couple of years in the housing market. Cash buyers have done extremely well, especially at the top end of the market, but the lack of mortgages available to the first time buyer still holds back the return to what we might have considered as 'normal'.

In property, as with much else at the moment, the

Money Laundering and You

Government regulations mean that professionals such as solicitors have to obtain evidence of identity from their clients, in the same way as banks and other financial institutions. We understand that this can be an irritation when, for example, a solicitor has known a client for many years and has to go through what may seem an unnecessary procedure, even when you are merely at the enquiry stage of a matter.

Why do we need to do this?

The UK is a major international financial and legal centre, with a high reputation for honesty and integrity. Unfortunately, that is why financial and professional businesses like banks and solicitors firms are attractive to money launderers - criminals who try to hide ill - gotten gains by turning them into legitimate funds.

Drug dealing, extortion and fraud are obvious examples, but in the current international climate, it also extends to terrorist funding and support systems.

The government measures therefore are



intended to make it more difficult for criminals to make and keep money from their crimes and to facilitate the confiscation of the proceeds of crime. For this reason, there are compulsory checks that solicitors now have to make of their clients.

Being asked for identification does not mean

that you are under suspicion. The new identification requirements apply to all clients when they are asking their solicitor to conduct certain types of cases. Clearly this may have an effect on you. You will have to show your solicitor, or a member of the firm, some personal documentation that can include:

- Current signed passport
- Photocard driving licence
- Marriage certificate
- Recent gas, electricity or other household bill.

Your solicitor will provide a full list of acceptable documents. If you don't have these, your solicitor will advise you how to overcome this administrative obstacle.

At Parker Arrenberg we understand that these rules may seem somewhat onerous, but hope that the above information will help you understand they why they are necessary. Your help and understanding is very much appreciated. ■

INSIDE THE NEXT ISSUE >

This is the first of a series of Newsletters that we hope you have found of interest. In our next issue we will be expanding on the newly introduced Parker Arrenberg Client Registration Scheme, its benefits and an invitation for you to join. We will also introduce a regular feature on staff and partner profiles together with an update on the latest changes in the law, that affect us all. We would welcome your comments on this Newsletter, and also invite you to contact us if you have any queries or concerns.