



NEWSLETTER

> PRODUCED EXCLUSIVELY FOR THE CLIENTS OF PARKER ARRENBURG > ISSUE 4 > SPRING 2014

Here is the first edition of our Newsletter for 2014



Mark Pendleton

Once again, we are able, and very happy, to announce a new arrival to strengthen our team and improve the service we offer. (See page 2). In this issue we concentrate on two areas of our work, matrimonial and the services we offer to the older client and their families. You will find several articles on these subjects throughout this Newsletter. We also touch on property matters on page 3, in advance of the likely upturn in the housing market expected this Spring.

It is this client loyalty that is most encouraging.

2013 was a good year for Parker Arrenberg, with increased client activity noticeable in each department. We are convinced this growth is

based upon the service we give to our clients and the attention to detail we apply.

But, that would amount to very little without the willingness of our clients to use us again and to recommend our services to others. It is this client loyalty which is most encouraging and we, unreservedly, thank you for it.

Hopefully, it is not too late to wish you all a healthy and peaceful 2014. ■

Services for the older client and their families

Most of the services we offer are suitable for and available to clients of any age.

So what exactly do we mean by 'Services for the Older Client'?

In part, it is how clients are looked after and how their needs are met.

While this includes things like easy access, or using a large type face, it is as much to do with giving all clients a warm welcome and providing a helping hand where necessary.

Although it is important and many clients of any age regularly use the internet to communicate with us, this is not essential; we are very happy to deal in the 'old fashioned' way, face to face or by telephone and letter.

Another of our 'old fashioned' approaches seems to continue to meet favour with everyone. In addition to being friendly and, of course, professional all our staff go out of their way to be courteous, whenever you visit us.

And, you don't have to visit us. If appropriate and required we are happy to arrange home visits, or indeed visit you in hospital or elsewhere.

It is true, however, that Parker Arrenberg are also specialists in 'Planning Ahead for a Comfortable Later Life', and we can use our experience and expertise to guide our clients- and indeed their families-around the many pitfalls that face us as we get older.

Parker Arrenberg are also specialists in 'Planning Ahead for a Comfortable Later Life'.

In this issue of the Newsletter we are taking a general view and outline below the services that are most important when looking forward for yourself or a loved one.

It is never too early to speak to us and we are always happy to have a general conversation.

In fact, as a client of Parker Arrenberg you may be entitled to an 'Affairs Assessment', which is a free of charge service we offer, taking the form of a meeting with one of our senior staff. Many people have found this to be an ideal place to start their own 'Planning Ahead', or even revisiting and perhaps sorting out what has gone before.

Each of the subjects on the right (and indeed the 'Affairs Assessment' itself) has its own dedicated Informative Leaflet, which can be downloaded from our website, or will be sent to you, through the post following a phone call. ■

We can advise you and enact your requirements in relation to:

- Inheritance Tax planning
- Administration of Estates
- Trusts
- Personal investment portfolios
- Income Tax
- Capital Gains Tax
- Probate
- Equity Release Schemes
- Affairs management
- Powers of Attorney
- Court of Protection
- A Living Will (or Advanced Directive)
- Organ donations
- General donations
- Wills
- Property sales and purchase
- Personal Injury Compensation

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Introducing Damien O'Connor

We are delighted to welcome Damien O'Connor to Parker Arrenberg.



Damien O'Connor

Damien is a well-known local solicitor who joined us recently to strengthen our Property Department. Following completion of a Master's degree in Law at University College, London, Damien trained in a niche construction Law Firm in Covent Garden. On qualification in 1999, Damien went on to specialise in commercial property for several years in the West End and City of London.

Having worked in the Lewisham and surrounding districts since 2008, Damien has now joined Parker Arrenberg where he continues with a wide and varied caseload of commercial property matters.

Damien specialises in:

- Purchases and sales of freehold and leasehold properties
- Lettings
- Management issues
- Negotiating lease renewals
- Auction sales and purchases

In addition, Damien retains an interest in residential transactions and keeps abreast of all changes in the Law, which is of considerable value to his colleagues.

Damien can be contacted by telephone in the office or by emailing d.oconnor@parkerarrenberg.co.uk

A profile of Mark Pendleton

Mark Pendleton is head of our Private Client Department.

Mark Pendleton is head of our Private Client Department, a department that can genuinely be said to take care of clients throughout life and beyond.

Mark has an interesting and, for a lawyer, unusual background.

He studied History at the University of London and after achieving his PhD (in 2001) taught Modern European History at University College, London. Having an enquiring mind, Mark then worked as a 'Probate Genealogist', specialising in applied genealogical research, reconstructing family trees of persons who died Intestate and tracing the

descendants of people displaced in World War II.

During this time Mark did a Law Conversion Course and came to work for Parker Arrenberg in December 2005. He completed his training contract and upon full qualification concentrated upon Wills, Trusts, Probate and Family Law. All on the caring side of the profession. This is the area that Mark finds most rewarding, aiming to give the older client and their families as much peace of mind as possible, and providing kindness and practical support, often at a time that can be excruciatingly difficult for all concerned.

Last year Mark was appointed as a Director

(Partner) of the firm and became the head of his department.

Outside of work his time is mostly taken up with being a very 'hands on' Dad to Kitty (7) and Ned (5). Thus he has become an expert on Harry Potter and has found ingenious ways of proving to his son that there are no snakes in their house. ■



Mark Pendleton

Care home fees

We have discussed the ageing population and the need to plan ahead for a comfortable later life, both in this and in earlier editions of the Newsletter.

An important issue that is often raised is the thorny, but very important, question of long term care home fees. It is of no surprise, with the changing demographics of the population, that there is a rapidly increasing demand for care home places, which, partly as a result, are becoming increasingly expensive.

This is an emotive issue, with both the elderly person themselves and their families, saddened to see the diminishing of hard won assets, (often earned over a long period of time) and ultimately, perhaps even the sale of the family home that was intended to be left to the family.

The action that can be taken to prevent, or reduce this, is limited, but there are things that can be done and it is never too early to start.

The first stage is to contact us so that we can look initially at your exact personal position, and remember no two scenarios are ever the same.

We will then discuss the Local Authority assessment, prepare one if not yet undertaken and check it out for the inclusion of all possible allowances if it has been done.

If things have not proceeded that far, we will look at Will making and the possibility of establishing Trusts, along with the option of a Deed of Gift, or even insurance or the purchase of an annuity.

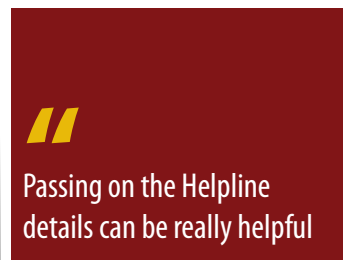
As with many things, the earlier you start the better and remember it is never too early to speak to Parker Arrenberg. ■

How the Helpline helped us

People with experience of the Divorce Helpline have continued to express their gratitude that such a service exists, and that they found it.

They appreciate that the Helpline is free of charge and anonymous, that there is never any pressure put on callers and that the help and assistance is of real value and appropriate to individual callers.

But the greatest gratitude seems to come from the



fact that they found the Helpline in the first place. Hopefully, people will only ever need this service once in a lifetime (or even better – not at all).

So how can we tell people about the Divorce Helpline, at exactly the time that they need it? Of course, we can't, and we have discovered that the majority of callers have come to the Helpline as a result of being told about it by a reader of the Newsletter. Passing on the Helpline details can be really helpful and the gratitude for that will be directed at you. ■

QUOTABLE QUOTES >



Arranging an appointment with Parker Arrenberg was very easy, and we are so pleased that we did it.

Will you get your Will right?

Making a Will with Parker Arrenberg is not expensive.

Of course, there are methods of writing a Will that do not require a solicitor. Will writing and storage companies exist, but they are invariably more expensive than a solicitor and, in the long term very much more so. Remember, these services are generally promoted and sold by commission only

salesmen, in exactly the same way as double glazing. Alternatively, you can write your own Will. But beware!

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You can write your own Will

We recently met with the family of a lady who had died shortly before. She was a very organised woman, who prided herself on having everything correctly in place, to make things as easy for her children as she could when she died.

Unfortunately, she bought a 'Will Pack', from a well-known High Street stationers and had, in total innocence, signed all three copies of the Wills in the pack. This meant that each Will revoked the other two and despite her best

efforts and intentions she had actually died Intestate, with all the negatives that brings.

In this case there was no disagreement between the beneficiaries and we were quickly able to sort everything out, but it might not have ended like that.

Your Will is an important document, don't trust it to luck and do make sure everyone knows where it is kept. ■

Sorting out separation

Matrimonial problems can be very difficult for all those concerned, and those around them.

So often there is the almost despairing feeling of "where do I turn?" Perhaps more than at any other time there is the need for a 'Trusted Friend'.

Those concerned simply need someone to talk to. Family, friends or colleagues are the obvious choice, but how do they advise in such a situation? We believe, that initially anyway, a gentle approach is needed. One needs the facts. One needs to understand. But, above all in this

situation, one needs time to think. What you don't need is to be pushed, harassed, or 'sold to'.

This is a very important matter, especially where children are concerned.

May we suggest that if you are in this situation, or advising someone who is, that a first stage is to visit the Parker Arrenberg website at www.parkerarrenberg.co.uk

There you will find full details of our Family

Department, what it does and how to make contact. You are also able to download Informative Leaflets and the more procedural Information Sheets.

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If you are that trusted friend, pass on this information

Then, if you wish, the next step can be an informal, and, totally confidential meeting with one of our specialist lawyers.

This will place you under no obligation or commitment whatsoever.

If the person concerned decides to proceed, our fees and charges will be fully explained, along with the assurance that at each stage you will know exactly how much you will be charged.

Another approach is to telephone our anonymous and free of charge Divorce Helpline, the details of which are on page 4.

If you are that 'Trusted Friend' pass on this information. You will find that we, at Parker Arrenberg, can be trusted too. ■

Buying and selling property the Parker Arrenberg way

There are a number of reasons why you should use Parker Arrenberg when you are buying or selling property.

We are specialist property lawyers which means that your case will be handled by a real solicitor who is on your side. You will deal with one qualified named person to whom you will be able to speak directly and call in to see. You will not just be a file number with your most important purchase handled by the next available 'case worker'.

If you run into difficulties with any legal aspect of your sale or purchase Parker Arrenberg will be able to deal with it. We will not need to refer you to someone else because of lack of experience. We are not grocers or estate agents, or

supermarkets! We are accredited by The Law Society and hold the valuable Conveyancing Quality Standard.

And, we will be your solicitor. This is because we do not have any financial arrangements with estate agents and others to refer clients to us. We have therefore no conflict of interest. You may well have been recommended to use us by an estate agent, or other professional – this will be because they know we do a good job for our clients and not because we pay them to recommend us or share fees with them. We do not do this as a matter of policy.

As solicitors we handle all our clients' affairs in a completely independent fashion – always putting the client's interests first.

The biggest compliment we receive for the work we do is the number of clients who return to us time and time again, not just for their property matters but for all legal needs, and the number of times our existing clients recommend us to others.

Since we first opened for business in 1901 (under the name of Sabine, Reed & Co) the firm has acted, literally for tens of thousands of clients.



There have been many changes to the property market in London and the South East since then but we have always been in the forefront of all the best developments.

We offer a personalised service to which we add our understanding of the local property market through our experience and expertise.

Buying and selling property the Parker Arrenberg way makes sense. We will do a good job for you. ■

QUOTABLE QUOTES >



What a pleasant surprise, a cheque from Parker Arrenberg and just before Christmas too.



About Parker Arrenberg

Why are Parker Arrenberg different?

Parker Arrenberg is a solicitors practice offering a full range of services to our private and commercial clients.

Details and background information can be found on our website www.parkerarrenberg.co.uk – but we also have a difference. The firm prides itself on being professional but approachable. We find time to talk to our clients and many of our initial meetings are free of charge. We always quote in advance and there are no hidden fees.

We are also innovative, introducing such initiatives as a Client Registration Scheme, a free 'Affairs Assessment' to our clients, and an entirely free of charge 'Divorce Helpline'.

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We are also innovative.

We provide a regular, highly regarded Newsletter for our clients and professional colleagues and service special client groups, such as the older client or the owner/driver/businessman, from dedicated and experienced departments. In addition, two of our partners are qualified Notary Publics. ■

Personal injury compensation for the older person

Of late, there has been a growing awareness that compensation can be awarded to an injured person, if their injury was the fault of some other party.

Though all very right and proper, there appears to be one group of people that Personal Injury (PI) publicity has missed. This is very sad, as it is this group that would benefit most from PI compensation.

It is a fact that it is the 'older' person who is most likely to get hurt. Their injuries can be worse and take much longer to heal. Their financial situation may be worse than others, as pensions do not go far. This, coupled with the undoubted extra costs an injury causes, makes their case for compensa-

tion stronger than any other part of society. But, they are the least likely to claim. Why is this?

Maybe they do not know what to do, and have no one to ask. Or is it simply that this generation, as always, simply does not like to 'make a fuss'? Perhaps they are put off by those 'shouty' daytime television ads.

We are not like that, and see it as our role to get you what you deserve. This we do in a friendly way, with attention to detail and an

unashamedly old fashioned courtesy. We will tell you the truth and not encourage unrealistic dreams.

We are happy to arrange home or hospital visits, and wherever we meet with you we will listen patiently. You will find us supportive throughout, and our aim is to get you the money you are entitled to: sufficient money to truly compensate you, and significantly aid your recovery.

If you, or a friend or family member need help,



telephone us now without any obligation. By speaking to us you really do have nothing to lose and quite possibly much to gain.

Remember, Parker Arrenberg is your Local solicitor. We are real solicitors and we are here to help you. ■

An email reminder

The use of email grows almost daily

More and more of us use this method of communication.

Most new clients, or existing clients with new matters, automatically provide their email addresses but if you are a client of Parker Arrenberg who has not had need of our services lately, do let us have your email address so that we can communicate items that may be of interest to you directly.

A list of all our lawyers' email addresses is available upon request. ■

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

020 8695 2331
You only pay for the phone call

PARKER ARRENBERG SOLICITORS
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TEL: 020 8695 2330
www.parkerarrenberg.co.uk

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- Commercial property matters
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