

NEWS UPDATE

*The right advice from legal professionals
you can trust*



**crombie wilkinson
solicitors**

Welcome to our legal news update for private clients.

As one of North Yorkshire's longest established firms we are committed to providing high quality customer service to all our clients. In order to keep you up to date with changes in private client law, we have put together this news update for you.

Please feel free to pass it on to family or friends if there is an article that would be of interest to them. Do not hesitate to contact us with any questions or to arrange to see one of our specialist teams.

In this edition we have covered:

- The peace of mind of a Will
- Lasting Powers of Attorney
- Elderly Client services
- News from our Family Law team
- Moving house in 2010
- Landlord Legal Services

We trust you will find this news update informative.

Best wishes

Crombie Wilkinson Solicitors

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Crombie Wilkinson is one of North Yorkshire's largest and long established firms.

We are well known for our specialist services in

- ◆ Commercial, Residential and Agricultural property
- ◆ Company, Employment and Commercial Law matters
- ◆ an excellent range of private client services from Tax and Will Planning, Dispute Resolution to personal injury claims
- ◆ a full Family Law service.

Please contact the office that is most convenient for you.

We are here to listen and advise you.





Give yourself peace of mind

Lasting Powers of Attourney

When a person dies, having left a Will, they will usually have appointed an executor. The advantage of having an executor is that there is somebody who can act immediately to sort out urgent matters and, also, to deal with personal affairs. In contrast, when someone dies intestate, a vacuum immediately arises.

Apart from the need for a relative or friend to apply for Letters of Administration before anything can be done, and this can take many months, assets are distributed under the intestacy law and that may not be as the person wished. If the deceased has left a surviving spouse or civil partner, they will inherit the first £250,000 of an estate if there are children. The children will then inherit half of the remainder, whilst the spouse will have a life interest in the other half and when they die, that half also goes to the children. If there are no children, the surviving spouse or civil partner will inherit the first £450,000, half of anything else, with the rest of the estate going to other family members.

Such an arrangement can be further complicated so far as joint property is concerned, because joint property, including bank accounts and other investments, usually will go to the joint, surviving owner in any event. There is a particular problem concerning co-habiting partners. There is no provision under an intestacy for them, despite the fact that a very large number of couples prefer to live together. If you do not have a Will, you are not in a minority as best estimates suggest that about 2 out of 3 adults in the U.K. are in the same position. Intestacy means your near family may not be properly provided for and you have no opportunity of directing where special possessions go or to make gifts to friends or favoured charities.

Making a Will is a straightforward process. Most people's wishes are fairly simple and our expert solicitors can reflect those wishes quickly and easily. A Will means you can choose who will handle your affairs, they can do so quickly, and you can direct who will receive your property.

At what is always a difficult time, a Will gives a lot of peace of mind.

Have you ever considered how you would manage if you became incapable of managing your finances, either because you were physically incapable of going to the bank or signing cheques or if you were mentally incapable? Have you also considered whether you would like someone else to make decisions about where you live or what medical treatment you should receive in the event that you cannot make such decisions yourself due to mental incapacity?

Although it is sometimes difficult to think about such a thing happening to you, simple tasks can become more and more difficult as you get older and especially if you become ill, have an accident or suffer from an illness such as dementia or Alzheimer's. Occasionally, much younger people may suffer a loss of mental capacity due to a sudden illness or as a result of an injury or accident.

Whilst you are still fit and well, you can prepare a document which allows **YOU TO CHOOSE** who you would want to deal with your finances if you are unable. The document is a Lasting Power of Attorney (LPA) whereby you appoint one or more Attorneys to deal with your property and affairs or make personal welfare decisions.

Please visit our website to read the 10 most important questions and answers about LPA's. Visit <http://www.crombielwilkinson.co.uk/law-for-individuals/elderly-client-services/lasting-powers-of-attorney/>

We have a specialist team of lawyers who deal with private client matters at each of our offices in York, Selby, Malton and Bridlington.

Our services are especially relevant to the elderly and we are always willing to help with issues such as making a Will, making a Lasting Power of Attorney, registering an Enduring Power of Attorney, dealing with Tax Planning matters, creating Trusts and dealing with Estate Administration (Probate).

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Elderly Client Services



Solicitors for the Elderly (SFE) is an independent, national organisation of lawyers who are committed to providing the highest quality of legal advice for older and vulnerable people, their families and carers and Sharon Richardson, in our private client team, is a member of SFE. Members of SFE have a wealth of experience within this key legal area and they are required to have spent a substantial amount of time working for elderly clients.

Mencap Recommended Advisor

We are one of Mencap's recommended solicitors to parents and carers of children with a learning disability, and are able to offer advice to parents and carers who are considering making their Wills to plan for the future of their vulnerable child. We have also spoken at Mencap Wills and Trusts seminars for parents in the area.

Cruse Bereavement Care

We have a Probationary Bereavement Volunteer, in our Private Client team, for Cruse Bereavement Care. As a volunteer, they have undertaken a specialist Cruse bereavement training course so that they can help anyone bereaved by death to understand their grief and cope with their loss.

**For more information you can contact
Sharon at our York office
on 01904 624185.**

Our family law team are here to help

Separation and divorce

If you need someone to talk to for help and advice on divorce or separation talk to us. Our friendly, professional family law team will listen to you and explain how they can help you based on your personal circumstances. We can advise you on parenting agreements with regards to children and your rights when it comes to property and pensions. You can book a free initial meeting with us. We are able to offer a fully supported service drawing upon experience from our colleagues in other departments, so please do not hesitate to contact us to discuss your personal circumstances.

Family Mediation

We are one of the few solicitors in North Yorkshire to offer a Mediation Service to help work out arrangements for children or family finances.

Collaborative Law

Collaborative law helps ease the pain of family breakdown. Sometimes talking things through can seem the hardest challenge of all. Our Collaborative lawyer is absolutely committed to helping you find the best solutions by agreement, rather than through conflict. Collaborative lawyers are trained and skilled in helping people benefit from the collaborative approach to resolving family disputes.



To find out more about our elderly client services, membership of the Solicitors for the Elderly and Society of Trust and Estate Practitioners please visit
<http://www.crombiwilkinson.co.uk/law-for-individuals/elderly-client-services/>

To discuss family concerns you have, contact our family law specialists to arrange an initial interview at any of our offices at

York 01904 624185 Selby 01757 708957, Malton 01653 600070 or Bridlington 01262 609585

NEWS UPDATE

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Are you moving house in 2010?

Why choose Crombie Wilkinson to help?

- We have a large legal property team serving North and East Yorkshire.
- We keep in touch with you at every stage of the transaction.
- We provide a service that is delivered efficiently and cost effectively at all times.

The Energy Performance Certificate (EPC)

You no longer need a Home Information Pack (HIP) to be able to market your property but sellers are required to commission, but won't need to have received an EPC before marketing their property.

We can provide you with an EPC, please contact us for details and costs.

Find out more by visiting www.crombiewilkinson.co.uk/law-for-individuals/conveyancing/

**If you are looking to buy or sell a house, speak to a member of our conveyancing team at any of our offices
York 01904 624185 Selby 01757 708957, Malton 01653 600070 or Bridlington 01262 609585**

**Please contact us.
We are here to help.**

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LANDLORD AND TENANT LEGAL SERVICES

If you own buy to let property and are a landlord, we have a specialist solicitor who has 10 years experience of Court Litigation matters including landlord and tenant matters. This experience gives us the skills to quickly and accurately consider the legal options open to a landlord.

We are able to help with regard to:

- Issuing accelerated possession proceedings after a tenancy has come to an end.
- Issuing proceedings if a tenant has defaulted on their contractual obligations (e.g. rent arrears or nuisance).
- Debt recovery proceedings.
- More unusual matters such as landlords being interviewed under caution on suspicion of unlawful eviction, local authority notices requiring repair and even closure of a property.

Make sure you get the right advice from a solicitor with appropriate and relevant expertise to mitigate any risks.

**Contact Emma Morris on 01904 624185
to discuss landlord and tenant matters**

Please also visit our website which you can see by visiting
www.crombiewilkinson.co.uk

**It is packed with useful information and news as well as resources
and contact details for the wide range of legal services we provide.**