

lindsays *life*

Issue 17



Our Services

For you and your family

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Housing and Letting
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the *life* of this magazine

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Welcome to our seventeenth issue of *lindsays life*.

As we head into autumn, most of us would agree that we have some stormy and unfamiliar seas to navigate. Whether we're concerned about politics, climate change, or our family's own financial or employment prospects, the world around us appears even more unpredictable.

We all know there's a temptation in times like these to wait for calmer seas; to defer decisions about financial and legal planning until we see how Brexit or other uncertainties play out.

That's understandable, but may also be problematic.

Whether you run a business or farm, want to provide for your family's future, or are making relationship changes, the 'wait and see' approach can lead to tricky legal situations or high legal costs. Action is often advisable sooner rather than later.

This theme runs through several articles in this issue, for example on succession planning if you run a rural business, action you need to take to protect digital assets such as air miles, store points or Bitcoin and how simple precautions such as cohabitation agreements can ease the ups and downs of relationships.

There is also advice for parents on how to approach a legal dispute relating to your children; a warning on what you need to think about before becoming a non-executive director; a call for employers to break the taboo around menopause; and information on how employee ownership could boost your business.

In addition, Olympic athlete Eilish McColgan tells us why we all should put on our running shoes and we introduce you to some of the new faces at Lindsays.

It's a wide-ranging set of articles, and we hope you will find these informative and help you plan your life – even through these uncertain times.

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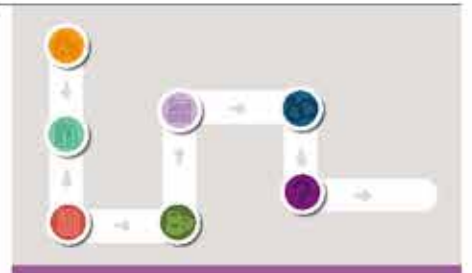
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PARENT 1 VS.

Courts call for *common sense* from separating parents

When parents are making arrangements for children after separation or divorce, the legal system expects certain levels of behaviour from them. It's advice worth heeding

Parents have never been short of instructions on how to parent. There are examples going right back to Roman times – some of them sensible (boosting children's confidence by praising them), others less so (applying snail slime to their eyelashes to straighten them).

Much more important than the state of your children's eyelashes is knowing how to behave as a parent (or carer) if you're going through relationship difficulties or breakdown.

Glasgow Sheriff Court has published guidelines for parents who are involved in Court proceedings relating to their children, and they're a useful reminder to parents of the need to try to resolve all child-related questions out of court.

They ask parents to:

- talk to each other and make every effort to agree about how they will bring their children up, including after separation

- encourage their children to have a good relationship with both parents
- use help such as mediation if they can't agree arrangements themselves.

They also provide some commonsense advice such as not making derogatory comments on social media sites if they disagree with the other parent's approach.

The view that agreements between parents work better than court-imposed orders fully chimes with our own experience. Alternative Dispute Resolution methods (ADR) such as mediation and collaboration are nearly always the better option.

Not only does ADR pave the way for a more constructive co-parenting relationship in future, it also offers a more flexible range of outcomes than are available from the courts. So, take notice of the Sheriff Court's guidelines – they're good advice.

PARENT 2

KEEP THE HEAT ON LOW

It's not just parents who should aim for constructive dialogue in legal proceedings relating to children, it's also their lawyers. A regular factor in divorce or separation becoming adversarial is lawyers who turn up the heat on a situation.

To be sure, you want a lawyer to be firm on your behalf, but too much aggression may not protect your interests. Beware of lawyers who prefer combat and court to collaboration. And be prepared too for a good lawyer to be firm with you as well – if you tell them to take your ex-partner to the cleaners, they may well advise against it.

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One day all this *will be yours*

Or will it? Handing a farm on to the next generation can be fraught with difficulties. But that is no excuse for burying your head in the sand (or soil)

Farming's not easy, we know that. Alongside the perennial worries of weather, prices and managing a family business, the rural sector in 2019 faces additional uncertainty around Brexit, tariffs and the continuation of farm support payments.

In this climate, it's not surprising that some families are adopting a 'wait and see' approach to long-term decisions such as inheritance tax planning.

However, one of the common causes of problems with rural succession is people's reluctance to take action. The older generation may hesitate to hand over the reins, or the younger generation may hesitate to take hold of them. As a result, critical planning may not be done at the most advantageous time.

This could be very unfortunate for the family. For example, one possible consequence of bad advice or delayed decision-making may be a legal rights claim or the break up or sale of the farm.

That's a good illustration of the truism that succession planning does not become easier if you defer it. In reality, you leave your family and your business vulnerable to bigger problems.

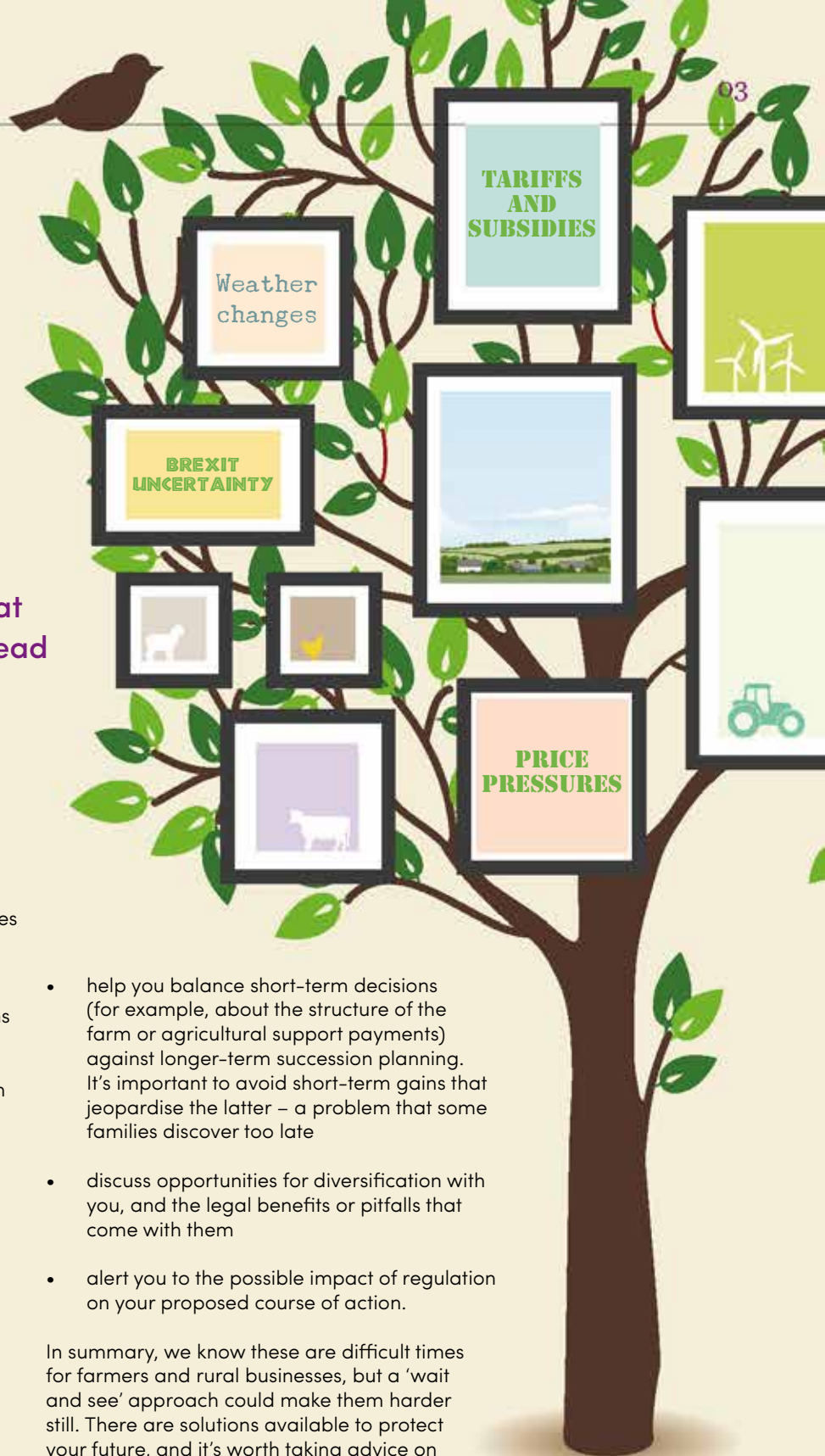
Another truism of succession is that there's usually a solution available if you get (and act on) good advice early on. This usually requires a holistic look at the situation, thinking not just about who will inherit but how else to ensure the farm is financially viable in future. For example, a law firm with rural and private client expertise working with your accountant should be able to:

- help you balance short-term decisions (for example, about the structure of the farm or agricultural support payments) against longer-term succession planning. It's important to avoid short-term gains that jeopardise the latter – a problem that some families discover too late
- discuss opportunities for diversification with you, and the legal benefits or pitfalls that come with them
- alert you to the possible impact of regulation on your proposed course of action.

In summary, we know these are difficult times for farmers and rural businesses, but a 'wait and see' approach could make them harder still. There are solutions available to protect your future, and it's worth taking advice on how they could be implemented.

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Non-execs should open their eyes to the risks...

... as well as the attractions of becoming a director. One aspect to understand is the risk of insolvency litigation

There are many reasons to become a non-executive director (or NED). It's good for the CV, flattering to be asked, a way to support other entrepreneurs, or a useful part-time role if you're reluctant to fully embrace retirement.

Having said all that, if you decide to become a NED, it's important to understand the duties and liabilities you're taking on. Many directors don't.

“There's a common misconception that being a non-exec carries less responsibility...”

There's a common misconception that being a non-exec carries less responsibility than being an executive director. In one sense, this is true. Unlike executive directors, non-execs do not run the business day to day. However, they do have the same rights, duties, obligations and liabilities as other directors.

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All directors have a statutory duty to exercise reasonable care, skill and diligence. Exactly what 'reasonable' means may depend on the knowledge, skill and experience of individual directors in individual cases. But it certainly doesn't mean that NEDS are less accountable.

The same applies with other types of directorship too – 'nominee' directors, 'independent' directors, 'de jure' directors and the like. When it comes to liability, the law makes no distinction between them.

This all matters because we're seeing an increase in insolvency litigation against directors.

Litigation financing firms are acquiring the debts of insolvent firms, and then pursuing the directors to recover them.

We've seen directors being pursued for anything from £20,000 to millions of pounds. On top of that, their reputation takes a beating.

We're not talking about high finance or multinationals here. This could be happening to your neighbour or someone you know from your gym. With all this in mind, there are two important lessons for anyone becoming a NED. Firstly, being a non-exec should never just be an ego-boost, a hobby, or the guarantee of a good lunch every quarter. Be terrier-like in carrying out your duties.

Secondly, it is a good idea to get directors and officers (or D & O) liability insurance but make sure you check the terms so that you understand what liabilities are covered.

None of this cancels out the attractions of being a non-exec: it's still a fascinating way to use and develop your experience.

But you need to go in there with your eyes open. And a good insurance policy too.



Inheritance *tracks*

Passing on your favourite music (and other digital assets) to your loved ones may not be as easy as you think

Do you have unused air miles or loyalty points? Or digital books or music stored on e-readers or your phone? Most of us do nowadays, often with a value running into hundreds of pounds or more.

Now, here's a question. What will happen to all these 'digital' assets when you die?

When making a Will, people often overlook their digital assets, either forgetting they have them or assuming they'll go to their heirs with the rest of their assets. But it's not as simple as that. Unfortunately, there are no hard and fast

rules about the inheritance rules relating to digital assets. It varies from asset to asset and loyalty programme to loyalty programme, and we've given some examples below.

These examples aren't exhaustive, and terms and conditions may change over time. But the general point will still stand: if you want to pass on your digital assets, tell your solicitor about them, and read the small print. If it says they expire with you, spend them instead.

"...if you want to pass on your digital assets, tell your solicitor about them and read the small print."

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AIR MILES



Some frequent flyer programmes state that points expire on death; others allow them to be transferred to your heirs, but only if this is specified in your Will. So read the Terms and Conditions, and check with the provider if necessary.

CRYPTOCURRENCES

It would certainly appear that digital currencies such as Bitcoin should be treated as property for inheritance purposes, and ought to be included in your Will. However, unless you tell your heirs the private 'key' to decrypt them, they won't be able to access them. So, you need to find a way to pass this on securely.

LOYALTY CARD POINTS

This varies from business to business, and the Terms and Conditions should specify. It may be necessary to include them in your Will, so check with your solicitor.

E-books, iTunes etc

A few years back, it was claimed that Hollywood star Bruce Willis was going to sue Apple because he couldn't leave his huge iTunes library to his family. He didn't, in fact, but the story raised a good point. When you pay for downloads, you're buying a licence to access the asset, not the asset itself. This licence is not transferrable.

What to do about ‘the UK’s most *hated tax*’?

Inheritance tax (IHT) is criticised for being outdated and unfair, and even the UK Government wants to make it ‘simpler, fairer and better’. What can you do to manage it?

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The Government collects more and more of it each year – a record £5.4 billion in 2018/2019 – IHT also puts a heavy bureaucratic burden on families and executors. Although only 25,000 or so estates pay IHT each year, over ten times that number have to complete lengthy tax forms.

The Office of Tax Simplification (OTS) has recently published a number of proposals for simplifying IHT (see orange box). But, for the moment, these are recommendations only. They may take years to happen, or not happen at all, so don’t plan your estate around them.

The OTS changes may or may not materialise, but that doesn’t mean that

the rules on IHT, and its application, are static. IHT is subject to a steady stream of court cases and rulings, any of which could turn out to be relevant to your own estate and IHT planning.

So, what does all this mean in practice for individuals and their families? We’d suggest following three golden rules:

- plan – with a tax charged at 40%, you don’t just hope for the best
- take advice early on
- and take it again at regular intervals, in case anything has changed. With luck, it will have changed for the better, but don’t bet on it!



What is inheritance tax?

- IHT is paid on estates worth over £325,000, and charged at 40% on the value above that.
- It is mostly paid from the estate, not by individuals who inherit.
- There are many reliefs and exemptions, but using them requires careful planning.



How could IHT be simplified?

Among the changes suggested by the Office of Tax Simplification (OTS) were:

- Changing the ‘seven-year rule’: currently, gifts made less than seven years before death may be subject to IHT. The OTS proposes dropping this to five years.
- Simplifying the IHT exemptions for annual gifts and gifts out of normal income.
- Reviewing the interaction of IHT and capital gains tax.
- Looking at the IHT rules relating to businesses and farms.
- Most changes suggested by the OTS have been well received; however, some people were disappointed that the OTS was asked to simplify the existing rules, rather than overhaul the system.



Using your *home* to reduce IHT

The Residence Nil-Rate Band (RNRB) went up in April 2019, and will do so again in April 2020. This could give a valuable boost to your inheritance tax planning

Inheritance tax (IHT) may be Britain's most hated tax, but there are plenty of things you can do to mitigate it. One of these may be in front of your very eyes: your home.

Introduced in 2017, the RNRB can be claimed on top of the £325,000 nil-rate band for IHT if you leave an interest in a home. Like the nil-rate band, it can be transferred between spouses and civil partners, meaning that couples may be able to leave an estate of up to £1 million free of IHT from April 2020.

That's good news, so why is the RNRB not better loved? Primarily because it comes laden with complications:

- it applies on transfers to "direct descendants" only (not, for example, to siblings, nephews or nieces)
- it tapers downwards for estates worth £2 million or more
- there are intricate rules around which residences qualify, what happens with houses left into trust, and the interaction with other IHT allowances and reliefs.

This all adds up to the fact that the RNRB is a valuable IHT planning tool, with the rises in April 2019 and April 2020 making it even more so. But, it's an allowance to be used with caution and expert advice. Otherwise, your IHT planning could go awry.

Value of the RNRB

April 2018–April 2019	£125,000
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April 2019–April 2020	£150,000
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April 2020–April 2021	£175,000
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April 2021 – rises in line with Consumer Price Index	
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(Max RNRB available per individual, according to date of death)

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CASE STUDY:

Tax savings through the RNRB

Let's say Neil dies in the summer of 2020, leaving a house worth £300,000, and other assets worth £200,000 to his children, Wendy and George. The IHT saved through the RNRB could be worth £70,000, as we show below.

With an estate worth £500,000, Neil's children would benefit from the basic Nil Rate Band (NRB) of £325,000 and the RNRB of £175,000 (in the 2020–2021 tax year), leaving nothing to pay IHT on.

In contrast, without the RNRB, £175,000 of the estate value would pay IHT. At 40%, this would leave an IHT bill of £70,000.

"The IHT saved through the RNRB could be worth £70,000..."

However, to maximise the benefit of the RNRB requires careful planning beforehand – Neil and his family should seek good advice and take nothing for granted.



Simple steps for *easing* your journey through life

A few legal precautions can make it easier (and cheaper) to navigate the twists and turns of relationships and family life

In our opinion, one of the most misleading phrases in English literature is 'And they lived happily ever after'. A few lucky people get to experience this in real life, but it is risky to view it as the norm.

Life can be full of twists and turns and it is sensible to try to protect against them. Straightforward legal arrangements such as cohabitation agreements, prenuptial agreements and postnuptial agreements can protect your assets – and even your relationship. They are also generally cheaper than dealing with disputes after the event.

“Straightforward legal arrangements... can protect your assets – and even your relationship.”

The best way to illustrate this is through one person's (hypothetical but typical) story. Let's call her Marina.

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THE FIRST FLAT

Marina is in her late 20s. Thanks to a healthy savings habit and a small legacy from her grandmother, she is able to buy a one-bedroom flat – described by her parents as a 'doer-upper'.

Soon afterwards, her partner Matt moves in and they share the bills. On the advice of her parents, who don't want him to have a claim on the flat if the relationship sours, they enter into a cohabitation agreement. It's quickly and easily done.



THE SECOND FLAT

In fact, the relationship goes from strength to strength, and they decide to buy a bigger flat together, with Marina paying the deposit and both paying the mortgage.

Again, they enter into a cohabitation, covering scenarios such as what would happen if they split or one of them died. It's an awkward conversation initially, but they're also happy that everything is transparent and understood – as are their families.





THE SPLIT

Move on a couple of years, and their aspirations around children, travel and social life don't seem to marry up. Reluctantly, they agree to split; but amidst the sadness, they're relieved about one thing: the cohabitation agreement.

Having already agreed what will happen to the flat, it's easier to move on, physically and emotionally. As agreed, Marina stays in the property – an outcome that may not have been possible without the agreement.



THE SEPARATION AND DIVORCE

Fast forward a decade, and Marina and Andrew have two children, two successful businesses, and two houses. But for various reasons, their marriage hits a wall and they decide to split.

Unlike their best friends Adam and Amy, who are going through a horribly adversarial and expensive divorce, the prenup and postnup mean Marina and Andrew already know how they will divide their assets. As a result, the financial settlement is relatively easily done.

It seems a natural step to apply the same collaborative approach to other aspects of the split. With the help of lawyers experienced in Alternative Dispute Resolution (ADR), they do their best to resolve amicably any differences of opinion about residence, contact and maintenance arrangements for the children.

AND WHAT NEXT?

Post-divorce, Marina and Andrew are still searching for eternal love. Whether they will find it, we don't know, but they're navigating the bumps in family life pretty well.

Thanks to their postnup and the way they approached the divorce, issues around the children are resolved constructively, and neither considers the financial arrangements unfair. It's a far cry from Adam and Amy's difficult co-parenting relationship.

THE MARRIAGE

A few more years later, Marina is a successful self-employed consultant, and she and her new partner, Andrew, decide to marry. Like Marina, Andrew has assets and a good savings habit, so they enter into a prenuptial agreement.

As with Marina's earlier cohabitation agreement, they find it helpful to have their aspirations, concerns and options out in the open. It's certainly not a case of pessimism, as one of Marina's friends unhelpfully suggests.

A couple of years after the marriage, Marina incorporates her business, and Andrew wants to change career, so they enter into a postnuptial agreement reflecting those changes.



If you ask Marina about Matt and Andrew, she's sad the relationships didn't last. But she also believes the journey has been made easier by the legal agreements they put in place.

Amy is definitely going to do the same once she finds a new partner.

How a mapmaker found the *right way* to the exit

Employee ownership is a useful exit strategy, as well as a good way to boost performance

If you run your own business, here's a scenario that may sound familiar. Having built up their mapmaking business over several decades, our clients were seeking an exit. They wanted to both release capital and also secure their company's future as an independent business. What could they do?

The solution they chose was employee ownership. An Employee Ownership Trust now owns 90% of the shares in the company, and the owners were able to retire without having to sell to a competitor.

In addition to succession planning, there are other good reasons to consider employee ownership:

To boost performance

Employee-owned businesses (EOBs) have higher levels of productivity than non-EOBs, and better retention and recruitment, according to research by the Employee Ownership Association.

Tax-efficiency

Owners who sell more than 50% of a company's shares to employees receive capital gains tax relief (as long as certain conditions are met) so they pay no tax on the sale. It's also possible for staff to receive a tax-free annual bonus of up to £3,600.

Flexibility

It's possible for owners to be able to make a partial or full exit, or phase their exit over time.

All these benefits can be reaped across different sizes of business. While the most famous example of employee ownership in the UK is probably the huge John Lewis Partnership, we've seen it work well for a firm with nine employees, and for businesses ranging from IT specialists to giftware suppliers to architects.

As with most business decisions, employee ownership should not be seen as a quick fix. It's a specialist area and planning should be done in the wider context of the commercial landscape, tax, employment law and raising finance. If the business is family-owned, there may be relationship and succession issues as well.

Lawyers and accountants who have expertise in this area can help you through those different issues, and also advise on the different types of employee ownership available.

“ We wanted a succession solution which gave the company, the jobs and the brand a good chance of continued independent existence following our retirement; employee ownership ticked all our boxes. ”

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Employers need to talk about the *menopause*

Otherwise, you could fail in
your obligations as an employer
or lose key staff

Ten years ago, mental health was rarely talked about in the workplace. Employers didn't think it was their concern or realise it affected their staff or their performance; employees didn't want to raise the issue.

A decade on, that has changed significantly, but there are still other taboos we need to tackle at work. One such is the menopause.

“Employers could be unaware, and possibly in breach, of their legal obligations to employees...”

There are several reasons for employers in different sectors and of different sizes to do better on the menopause. One is employment law. Employers could be unaware, and possibly in breach, of their legal obligations to employees experiencing severe symptoms of menopause.

In one recent Scottish case, an employee who suffered seriously debilitating menopausal symptoms and was dismissed, successfully claimed unfair dismissal and disability discrimination. She was awarded nearly £20,000 and ordered to be reinstated.

Another reason to do better is that your business could benefit. Recent employment stats show that more women than ever before are in work, and this rise in women's employment is also largely responsible for the UK's increased employment figures in 2019.

It's a fact of life that the UK's 15+ million working women are either going through menopause, will do so in future, or have already done so. By giving some support on this, employers could see benefits in staff retention and performance. This in turn could improve gender pay gap statistics, reduce recruitment costs, help your reputation as a good employer, and underpin productivity and business success – not exactly minor benefits!

So, how can you support staff through menopause?

- Make appropriate adjustments to policies, facilities, uniforms and other aspects of work to ensure they're 'menopause-friendly'.
- Encourage openness so staff can tell you how best to support them and make sure managers understand how to handle these discussions.
- Consider running a 'Menopause Cafe' for staff (www.menopausecafe.net).

Just as with mental health, employers should put the days of the menopause taboo well behind them. It will be win-win for those that do.

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Helping a charity do things differently

We're proud to have helped Social Bite with its governance model and its work to alleviate homelessness



SOCIAL **BiTE**

Social Bite is a 'movement to end homelessness'. It began as a sandwich shop in Edinburgh, operating as a 'social business' and giving its profits to good causes.

Seven years on, Social Bite employs around 70 people, distributes over 140,000 items of free food each year via its stores, and has raised millions through Sleep in the Park events.

One issue for Social Bite as it has developed has been governance – finding a model that allows it to help as many people as possible. Its approach has been to register the Social Bite Fund as a charity in Scotland, which wholly owns its Social Bite and Vesta Bar & Restaurant businesses.

“Social Bite can continue to innovate, secure in the knowledge their governance is robust.”

To ensure this model runs smoothly, Social Bite has regularly come to Lindsays for governance advice and trustee training.

Our training for Social Bite's trustees and senior managers has supported them to steer the movement forward with greater confidence – Social Bite can continue to innovate, secure in the knowledge their governance is robust. It's a useful lesson for charities of all shapes and sizes.

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“Social Bite has always tried to do things differently and we've grown very quickly. For that reason, it's important our trustees are sure-footed about their legal obligations and about governance arrangements. Lindsays has been a great help with that.”

Josh Littlejohn
Trustee and Co-founder, Social Bite

“Many of our trustees and directors have significant private-sector expertise but there are important variations in priorities and nuance when it comes to governance of charities. Trustee training sessions have been very useful in addressing this.”

Marjory Rodger
Trustee, Social Bite

THE WORLD'S BIG SLEEP OUT

Social Bite co-founder Josh Littlejohn has now set up the World's Big Sleep Out, which will see around 50,000 people around the world sleep out on 7 December 2019. Trustees include Dame Louise Casey, previously the UK Government's social welfare 'Tsar'.

As with the Social Bite Fund, Lindsays has been advising The World's Big Sleep Out Trust on governance issues and trustee training, helping it to deliver its goals effectively and sustainably.

www.social-bite.co.uk
www.bigsleepout.com



When airlines give you a *bumpy ride*

If you or a relative suffer an in-flight accident, you may be able to claim compensation

A recent survey by National Geographic revealed that one third of British people are more scared of flying now than ten years ago. Despite this, the evidence still suggests you are far more likely to die driving to the airport than to be involved in a fatal plane accident.

Statistics aside, what happens if you are involved in an accident while travelling by air?

“One key decision is where you claim – the choice of place can impact the potential compensation.”

Air carrier liability is covered by the Montreal Convention if you are travelling internationally. This provides that an airline is liable for damages if a passenger is injured or killed on board the aircraft, or when embarking or disembarking.

With domestic flights, you would claim against the responsible airline using UK law.

There are several different circumstances that could give rise to a claim. These include:

- overhead luggage falling on passengers
- hot drinks being spilled on passengers
- food poisoning caused by in-flight meals
- severe turbulence
- plane crashes and terrorist attacks.

For claims involving international flights, it is not necessary to prove that the airline was negligent. However, the airline may be partly or fully exonerated from liability if they can prove the injury was caused or contributed to by the negligence of the injured person.

One key decision is where you claim – for example, where the airline is domiciled, where the ticket was purchased, or where you were going. The choice of place can impact the potential compensation, so it is important to get good advice on this.

It is also essential to get expert guidance on the time limits for making a claim, since these can be shorter than the usual UK time frame for personal injury claims.

Our specialist team can assist with claims in this complex area, and guide you through the process step by step.

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Introducing CALIO | CLAIMS

Powered by Lindsays

Personal injury claims are a highly specialised area of law, with their own procedures and time limits, and increasing levels of expertise required

To reflect this, we have set up Calio Claims, a specialist online service to help people secure the compensation

they deserve in relation to all types of personal injury claims. We have specialist teams focusing on areas including: medical and dental negligence, industrial disease, travel-related accidents, defective product liability and others.

To find out more about what we do and how we can help you, visit our personal injury website at www.calioclaims.co.uk

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Running is a sport for everyone

We interviewed Olympian Eilish McColgan about her career in athletics, what she loves about it and what sport can teach the rest of us

What are the great things about being a professional athlete?

I love being able to travel the world. We don't get the chance to see much when we are at races but every year in my off season, I take the opportunity to go back somewhere and explore.

It's also nice to be able to call your passion a job. I love running and feel very fortunate that I get to do something I love every day.

Are there lessons from athletics which you think are helpful to other people?

There are qualities from sport which are important in any walk of life. Athletes learn what's truly important and what's background noise - that comes from years of competing under pressure.

We are also good on time management. Most athletes follow a pretty regimented

training schedule, so you learn to make the right sacrifices and prioritise the hours in the day for what really matters! Sport is also a great way to build determination and the ability to bounce back. There are so many times you will be knocked to rock bottom and have to climb back up to the top again!

Do you think running is a sport for everyone?

Definitely. You don't have to be running a 5-minute mile to be a runner. It's the easiest way to keep fit and healthy, and all you need is a pair of trainers and to head outdoors! It's amazing how many people feel they hate running but actually when they stick at it for a few weeks they begin to love it.

Lindsays has sponsored Eilish since 2013. You can read her regular blogs on www.lindsays.co.uk



A warm welcome to our *new colleagues*



Stacey McIntyre, Associate
Private Client Services,
Glasgow



Nikki Brown, Paralegal
Commercial Property,
Edinburgh



Amy Mayberry, Solicitor
Private Client Services,
Glasgow



Harriet Waters, Solicitor
Private Client Services,
Edinburgh

Lindsays people: being the *best* we can be

Lindsays staff in Edinburgh, Glasgow and Dundee regularly support and take part in a wide variety of activities across Scotland. They help us raise funds for good causes, engage with our local communities, strengthen team-working and performance within the firm, and promote well-being.

Recent activity has included cross-country, cycling, padel, curling, football and quizzes, and we've raised funds for SAMH, Mercy Corps, Cash for Kids and Macmillan Cancer Support, among others.

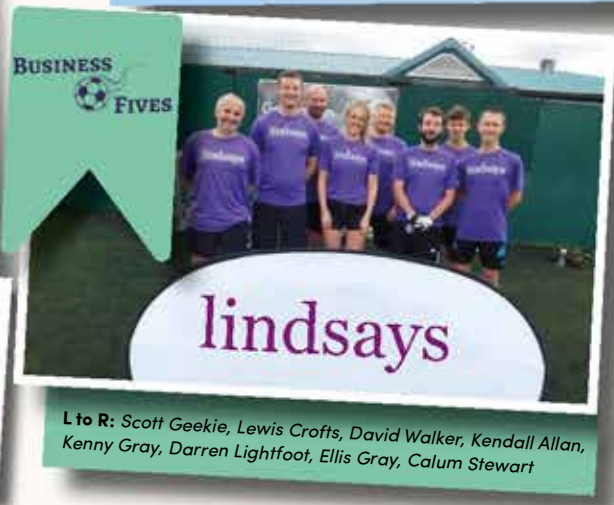
L to R: Mark Steeples, Pearl Black, Chris Todd, Jason Terras, Ian Mitchell and Alastair Smith



L to R: Grant Johnson, Kerri Dearsley, Sophie Davison, Chris Todd, Lynne Kelly, Joanna Saigeon and Ginny Lawson



Ian Beattie, Chief Operating Officer at Lindsays, presenting the Lindsays XC trophy to Giffnock North AC. Photo by Bobby Gavin

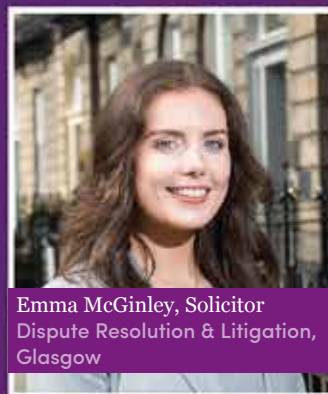


L to R: Scott Geekie, Lewis Crofts, David Walker, Kendall Allan, Kenny Gray, Darren Lightfoot, Ellis Gray, Calum Stewart

Congratulations to our two trainees who have successfully qualified and started their roles as solicitors...



Adam Lewis, Paralegal Commercial Property, Glasgow



Emma McGinley, Solicitor Dispute Resolution & Litigation, Glasgow



Claire Brown, Solicitor Family Law, Dundee & Edinburgh

Buying property? Follow these 10 easy tips

Buying a new home is exciting but also daunting – whether you're a first-time buyer or have done it before. It's easier to make the right move if you follow these 10 simple principles



1 Establish a budget

You'll need to know how much you can afford, and the best starting point is to talk to an Independent Financial Adviser (IFA). They can look at your overall financial picture and search the market for suitable mortgage products.



2 Save!

It's best to have as large a deposit as possible to secure the best mortgage rates and minimise your repayments. You'll also need to set aside money for costs such as solicitor fees, taxes and moving expenses.



3 Appoint a solicitor

An experienced residential property lawyer can advise you on how much to offer for a property, liaise with your lender to ensure that funds are in place, examine Title Deeds and other documents, and complete all the legal work.



4 Visit lots of properties

This will give you a clearer idea of what you like and what you don't. It will also give you a better feel for the market and what represents best value for you.



5 Register your requirements

Most estate agents have a database of active buyers, so it's worth registering with local agents so they can notify you when suitable properties appear on the market.



6 Do your research

Drive or walk around the neighbourhood to check it's practical for you. What are the transport links like? How far is the local shop? Will your commute be easy? This will help you decide whether a particular area is right for you.



7 Be open-minded

You may have an image of your ideal purchase, but the property you end up buying may be quite different to what you originally had in mind.



8 Be disciplined

Don't allow your heart to rule your head. You will almost certainly want to sell the property at some point in the future, so choosing one that appeals to a wider range of people will make for an easier sale.



9 See past bad décor

A poorly presented property is not necessarily a bad purchase, so look beyond dated decoration or ugly carpets. A coat of paint or a new bathroom suite can transform any home.



10 Be patient

You may want to purchase your new home as quickly as possible, but the market changes constantly, with new properties appearing almost every day. Wait for the right one!

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We also produce news articles and updates on legal issues affecting you, your family and your business.

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