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INSIDETRACK

Spectacular charity ball raises £36k

Latimer Hinks, one of the North East's leading law firms, has raised more than £36,000 for a host of local charities at its glamourous magic-filled charity ball.

The ball was compèred by international swing singer Cole Page, and included four roaming magicians, Tom Wright, John Morton, Will Grey and Britain's Got Talent's David Penn, who wowed guests with mind-blowing close-up magic and illusions.

The black tie event marked the culmination of the Darlington-based firm's 125th year, and was held in aid of St Teresa's Hospice, Darlington & Bishop Auckland MRI-Scanner Appeal, as well as a number of smaller local charities, with additional support from County Durham Community Foundation by way of match funding.

The prestigious showcase event, filling the Grand Marquee at Wynyard Hall, was the ninth held by the Legal 500 and Chambers UK-recognised firm, and was the biggest yet, having been attended by 370 people from across the region. Money donated on the evening added to the £70,000 raised by the firm in recent years.

Latimer Hinks chose to support St Teresa's Hospice in honour of colleague Helen Thomas, who sadly passed away from cancer in July 2016.

Additional to the funds raised at the ball a team of Helen's co-workers, calling themselves Hel's Angels, has raised more than £5,000 during the year by taking part in various fundraising activities, including the Hamsterley Forest 10K and St Teresa's It's a Knockout competition.

Guests were entered into a prize draw upon arrival, with the winner receiving four VIP tickets to Darlington Hippodrome's Snow White and the Seven Dwarfs, as well as two bottles of wine donated by JRD Construction. Guests also had a chance to bid for auction items including a Paul Swift Driving Experience, a JCB VIP factory tour and a cooking masterclass with The Curry Guy.

The ball was supported by a number of sponsors, including Ad Agency, MT Print, Lewis Surveying Associates, Brighter Law Solutions, Artifact Media, Fry Family Office, Tees Valley Law Society and Richard Brown, of Richard Brown & Partners, who hosted the auction. Wynard Hall were hugely supportive providing, for auction, a Wynyard Hall clay pigeon shooting activity and overnight stay as well as donating £1 from every sale of a specially-designed cocktail named Hel's Angel.

Anne Elliott, Chief Executive of Latimer Hinks, said: "We're delighted to have raised such a fantastic amount for some wonderful local charities like St Teresa's Hospice who are so supportive of local people and who supported Helen so much during the last days of her life.

It was certainly an emotional moment for everyone when we saw her on the big screen, bravely promoting the great work of the Hospice. She was an inspiration and a greatly loved and missed friend and colleague, and I have no doubt that she would have thoroughly enjoyed the evening.

"We would like to say a big thank you to those who attended and to our sponsors. It has been an eventful 125th year of fundraising and events, and this was the perfect way to end it. I was so proud of everyone who helped organise the evening, especially Helen's close friends and family."

Darlington law firm ranked amongst best in the UK

The Legal 500, 2017, has consolidated Latimer Hinks' ranking, highlighting eight of the firm's directors and placing three of its key departments in top tiers for their expertise and professionalism.

The Legal 500 gives in-depth information and recommendations on law firms in more than 70 countries across the world. Nine of Latimer Hinks' core team have been specifically named in the rankings: Anne Elliott, Neil Stevenson, Nicola Neilson, Elizabeth Armstrong and Adam Wood from the Agriculture and Estates Team; Anne, Elizabeth, Andrew Way and Natalie Palmer for Personal Tax, Trusts and Probate, and Neil, Nicola, Adam, Martin Williamson and Tim Haggie for Real Estate/Commercial Property.

Latimer Hinks is one of Darlington and County Durham's longest established law firms. Founded in 1892, it has been serving the people and communities of Darlington and County Durham for more than 125 years.

The firm's private client team has also been ranked 'Band 1' in the Private Wealth Law category in the Chambers High Net Worth Guide.

Anne Elliott, Chief Executive of Latimer Hinks Solicitors, said: "We are incredibly proud to have received recognition from the Legal 500 for the last ten years for the work we do with clients in the Northern Region and nationally.

Anne Elliott & Elizabeth Armstrong, Directors at Latimer Hinks Solicitors.

"Each member of our team mentioned in the prestigious publication, has been identified by researchers from the Legal 500 as proficient and recommended in their particular areas of expertise. Of course, we have a team of more than 40 at Latimer Hinks, all of whom contribute invaluably to the high level of client service, which is at the very heart of our business."

The Legal 500 praises Latimer Hinks' Solicitors, as "going the extra mile" and mentions that their clients are provided with "clear, concise and practical advice".

The "highly regarded" Anne Elliott is noted as "extremely approachable and can adapt her style to any and every situation", Neil Stevenson has been listed as 'first-rate' and Director Elizabeth Armstrong is named in two of the specialisms as "trustworthy".

Anne concluded: "The consolidation of our position as a leading law firm in the North is very important to us at Latimer Hinks. Although a number of our team are mentioned specifically, this acknowledgement is a tribute to the hard work of all our people."

Leading north east law firm appoints top solicitor

Latimer Hinks, one of the North East's leading law firms and consistently listed in the Legal 500 and Chambers Guides, has strengthened its Private Client Team with the appointment of an additional solicitor.

Luke Busbridge, formerly an associate at Womble Bond Dickinson in Newcastle, brings with him more than 8 years' experience, and in 2014 was named as one of eprivateclient's "Top 35 Under 35" practitioners.

Working as a key member of the well-established Private Client Team, Luke will be responsible for capital taxes and succession planning for farmers and landowners; farming partnership advice and general estate planning for high net-worth individuals. He will also advise on Will drafting and probate administration, family trusts, and powers of attorney.

Luke Busbridge joins Latimer Hinks Private Client Team.

Anne Elliott, Chief Executive said: "Luke's appointment comes at an exciting time for Latimer Hinks, as we look to expand our thriving Private Client Team. His wealth of experience will bring an added perspective to the Team, as we are being increasingly challenged by the tax climate and by our clients to help them with new and evolving issues."

"Luke shares our holistic approach to private client advice, working closely with land agents, accountants and other professionals to ensure the best outcome for each client, and to help them achieve their long-term objectives and aspirations for their estate and succession planning."

Luke said: "I am delighted to have joined such a highly-regarded and expert team at a time of growth for the business. Latimer Hinks' reputation is well-deserved. The firm has a fantastic range of clients and clearly a long-standing, sense of commitment to them. I am very much looking forward to building on this, and to being part of the future of the firm."

Latimer Hinks warns the public to think twice before signing power of attorney documents

Latimer Hinks Solicitors is also reminding members of the public to think carefully before signing Lasting Power of Attorney documents, after a retired senior judge issued warnings as to the risks associated with these documents.

Following comments from retired senior judge, Denzil Lush, the Darlington law firm is emphasising the importance of you choosing an Attorney who can be trusted implicitly to act in your best interests.

Lasting Powers of Attorney are legal documents, which enable an individual to choose a third party to make financial and/or welfare decisions on the individual's behalf particularly should the individual be unable to do so personally.

Denzil Lush, who was for more than 20 years the senior judge in the Court of Protection (the Court managing the interests of those who do not have capacity to look after themselves) has said that the public should have a greater understanding of the risks of signing a Power of Attorney, and has vowed to never sign one himself.

Mr Lush, the author of the definitive legal guide relating to Powers of Attorney, says that he was deterred after seeing first-hand during his career how Powers of Attorney can have "devastating" effects on family relationships.

In an interview with Radio 4's Today Programme, Mr Lush also suggested that the alternative – the process of appointment of Deputies by the Court of Protection – has been "demonised".

Anne Elliott, Chief Executive at Latimer Hinks, believes that there is merit in Mr Lush's comments, but that each and every case should be approached on an individual basis taking into account the circumstances of the individual and the family dynamics. She said: "We will never know the number of cases in which someone has abused their position following his/her appointment as Attorney but probably the majority are implemented without any issue.

"Unfortunately, however, there have been cases where the Attorney appointed to handle someone else's affairs has not had the other person's best interests at heart and has abused the position. In his past role Denzil Lush will be more aware than most of cases of abuse. This is why whenever we work with a client to prepare a Power of Attorney document, we always try to understand family dynamics and emphasise the importance of choosing someone they trust totally. Ultimately you have to trust them 'with your life', because they will potentially have control over it."

"If a client has any doubts about whether the person they plan to appoint as Attorney will always do the right thing by them, then they should think twice and/or consider someone else completely trust-worthy or take the path Mr Lush suggests and appoint no-one. Then, if the worst happens, the Court will appoint a deputy."

Mrs Elliott believes that too many people are not seeking proper legal help when drafting a Power of Attorney: "It's too easy for people to download a Power of Attorney online and follow a box-ticking exercise. In doing so they often fail to fully appreciate the implications and power of the documents and, importantly, the risks associated with them.

Additionality, in this sort of situation people can be more easily persuaded by friends and family to choose an Attorney who may not necessarily be the best choice. Solicitors are duty-bound to ensure the best and safest outcome for all parties. These documents are invaluable in the right hands, potentially lethal in the wrong."

How to keep your money safe this Christmas when you're online

The Retail Gazette estimates that UK shoppers are set to spend around £24.4billion (on Christmas this year, with the average spend per person close to £500.

It seems that UK shoppers have finally overcome their reluctance to trust their credit card details to online shopping outlets, but if you really want to stay financially safe this winter, what can you do, and what are your options if you do get scammed?

Always look for the padlock

When you are heading for the checkout there are two key security signs to look for. Firstly, in the URL bar you should see a green padlock symbol. That indicates the site is secure and is safe for you to use. In the same field you should look for a URL that starts 'https'. If the letter 's' is missing, then it is not a secure site. Empty your cart, head for the exit, and find another retailer that does protect your details.

If it looks suspicious, it probably is!

Trust your gut instinct. If a site looks suspicious (poor spelling, no real-world address, continuous pop-ups etc), then there's a possibility that it could be a scam designed to convince you to type in your details. Again, head for the exit.

Always have your firewalls turned on

Never go internet shopping without a robust firewall turned on. This will protect your computer from malware that counts keystrokes, and can skim your information as you put it in, including your credit card details.

Start a paper trail

Whenever you make an online transaction, always print out a copy of your receipt or order details. This could be important evidence if you want to make a claim later on.

What to do if you've been scammed

The first thing to do is to contact your bank or card provider and inform them of your experience and present any evidence you may have. How much recompense you get will depend on a number of factors, including whether you paid by credit or debit card, whether money has been taken out of your account but the goods have not arrived, or if the goods were faulty or not what you ordered. In many cases, it can be very difficult to prove that the fault lies with the seller.

However, credit and debit card providers, as well as banks and finance providers such as PayPal are now very pro-active when it comes to dealing with complaints of online fraud. The best way to protect yourself online is to use a credit rather than a debit card. If the item is worth more than £100 and less than £30,000 then you're protected by the Consumer Credit Act, so the card provider will be liable for any deficits. This, however, only applies if you're buying from a UK website. PayPal also has a buyer protection feature, but you must make any complaint against the seller within 30 days of the transaction.

Talk to a legal advisor

If you're struggling to get your money back after an online transaction has gone wrong, then talk to a legal expert who specialises in consumer rights. They'll be able to help you get the refund you deserve, and make sure your online shopping is a Christmas miracle, not a Christmas nightmare.

Latimer Hinks SOLICITORS

Solicitors for families, businesses, farmers & landowners

Contacts and services

you & your family

An understanding approach to house buying and selling, long term care and retirement, wills, trusts and probate.

Private Client Team: Anne Elliott, Andrew Way, Elizabeth Armstrong, Natalie Palmer, Jennifer Quayle, Luke Busbridge, Gillian Ibbotson, Nadine Kilvington, Kelly Maguire, Daniel Williams, Claire Conway, Julie Porter, Toni-Ann Galvin, Nikita Nöel.

Residential Conveyancing Team: Nicola Neilson, Martin Williamson, Rosanne Tweddle, Jonathan Sturgeon, Laura Richardson.

business & commercial

Advice on commercial property law, employment and contract law, selling a business and succession planning.

Commercial Team: Nick Poole, Anne Elliott.

Commercial Property Team: Neil Stevenson, Nicola Neilson, Adam Wood, Tim Haggie, Jonathan Sturgeon.

farms & estates

Knowledgeable legal expertise in land sales and purchases, land option agreements, tenancy agreements, succession planning, diversification schemes and renewable energy developments.

Agricultural Team: Anne Elliott, Neil Stevenson, Nicola Neilson, Elizabeth Armstrong, Martin Williamson, Adam Wood, Tim Haggie, Rosanne Tweddle.

Private Client Team: Anne Elliott, Andrew Way, Elizabeth Armstrong, Jennifer Quayle, Luke Busbridge, Gillian Ibbotson, Nadine Kilvington, Daniel Williams.

Residential Conveyancing Team: Nicola Neilson, Martin Williamson, Jonathan Sturgeon, Laura Richardson.

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The not so simple process of remortgaging your home

When looking to make expensive home improvements, if the cash isn't readily available, remortgaging the property might be an option. But it is often forgotten that there are various checks and searches that will need to be carried out, as well as other legal and financial details that need to be handled correctly.

This process is referred to as conveyancing, it is the same process as when buying a property, and will normally be carried out by a qualified conveyancing professional.

So what is involved in conveyancing for remortgaging? There are various steps involved in the remortgaging process that a conveyancing solicitor or licensed conveyancer can take care of.

This includes identity verification, money laundering checks, checking the title deed and property searches e.g. checking for any planning, building control or environmental issues affecting your property. A new mortgage lender will need to see evidence of these checks before releasing funds.

Conveyancer will give the existing mortgage lender notice that the intention it to pay off the outstanding balance on the mortgage and ask for a redemption statement, which details how much is owed, plus any penalties, exit fees or other costs for early repayment.

When the new mortgage lender has carried out a valuation of the property, they will make a formal remortgage offer and send a copy of this to both the property owner and the conveyancer. The conveyancer will talk through the details of this offer with the owner to make sure it is clear what is being agreed to.

When the funds are ready to be transferred, these will be sent to the chosen conveyancing professional. They will then use the funds to pay off the old mortgage and any fees, then deposit any balance left over into a nominated account.

Once the old mortgage lender confirms that the previous mortgage is paid off, the solicitor or licensed conveyancer will contact the Land Registry and have them update the title deed for the property with details of the new lender.

The conveyancing process for remortgaging a leasehold property involves a few additional steps which a conveyancing solicitor or licensed conveyancer can assist with.

Firstly, they will need to check that the length of time remaining on the lease meets the new mortgage lender's requirements. Many lenders will be reluctant to offer a mortgage on a leasehold property with 80 years or fewer left on the lease.

The conveyancer will also need to collect details of any service charges and ground rent from the landlord or agents, as well as a copy of the property's buildings insurance documents.

A copy of the lease will need to be provided to the new mortgage lender. If a copy of the lease is not available one can br request one from the Land Registry.

So unfortunately it isn't as simple as approaching a lender to remortgage your home, there is a lot to take into consideration, and seeking professional advice before making any decisions might be the best option.

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