

GIBBONS

— SOLICITORS —

A Christmas Toast



Dear readers, I can't believe that I am penning a few words for Christmas. The picture shows me at a champagne tasting in the Champagne Region. If you reach for your jeweller's loupe you may be able to make out the name of the Champagne house on my glass. Thinking about Christmas – the Church comes to mind. I have had quite a postbag supporting my remarks about the untidy sight inside St Mary's Church. If these Churches want to rip out the interior seating and such like then they must have the replacements lined up and

funded. Even my own Church in Flowton is seeking to be rid of a portion of the Victorian pews and now I have received a request for a contribution! I wish the Church would concentrate on getting bottoms on seats since in ten years time there will be none there.

Whilst of course I cannot give investment advice, it strikes me that with careful choosing, a property can produce good returns against bank interest on a similar sum invested. One does naturally require more hands on management but that is something that we could do for you. If you find a property that you would like to buy, why not discuss the whys and the wherefores with me. I have come across a number of purchases recently of flats where the management of the building in which they are found is in a poor state. In one case, there were only five flats and the owners all had an interest in the freehold but they could not agree on how their building should be managed. Two flats were arguing with one another over damage from a leak. Two flats were refusing to pay the service charge. Those sort of problems can have an acute bearing on the value of a property and indeed the situation is likely to be unpalatable to a lender. We had had difficulty in obtaining service charge information and my legal nose knew that things were not as they could be. The buyer is unable to purchase until the issues have been resolved.

As you gather around your Christmas tree and sip on a sherry, the chatter may turn to your testamentary affairs - Wills in common parlance. In case you find the sixpence in your Christmas Pudding do ask me to prepare your new Will. More of you are wanting Lasting Powers of Attorney and so ask us to do those too. Maria will be busy in the Kitchen over the festive season. Frank is always bringing things in from the garden and Maria will be sweating his onions for the various sauces that we so love. My favourite is bread sauce but so many cooks seem to avoid it. It is going the way of pickled walnuts which I shall have on my plate on Boxing Day.

A Happy Christmas to you all Howard Gibbons

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