



“I want all our clients to be treated in the way I would want to be treated. We combine modern legal services with a proactive, approachable manner.”

Tim Bishop, Senior Partner



## When did you make your Will? Is it time to review it?

Very few people enjoy making their Will – it can be an unwelcome reminder of our own mortality. But peace of mind comes from knowing that you have made a properly drafted Will.

have responsibility for bringing up your children in the event of you or your partner's death. You may also want to ensure that the child is included as a beneficiary of the Will. Grandparents may want to make a specific provision for their grandchildren.

Once you have made your Will, it is important to review it regularly to ensure that it still reflects your current intentions and that there have been no changes in your circumstances or new tax rules introduced that might have unforeseen effects.

### Appointment of Executors

A Will remains valid even if none of your chosen executors are still alive but it is always better to ensure that trusted family friends or professionals have been appointed to act.

We recommend that you review your Will every 3–4 years – this can be a chance for a general assessment of your financial affairs too. We also recommend you make a new Will if any of the following happen:

### Death of a Beneficiary

This may require changes to your Will, for example if you wish to benefit someone else in place of the deceased person.

### Marriage

Your Will is automatically revoked if you get married unless it is stated to be in contemplation of a specific marriage – so you will need to make a new one.

### Divorce

Any gifts to spouses in a Will will be revoked on divorce but it still makes sense to review your Will before the divorce is finalised.

### Birth of a child/grandchild

If you have recently become a parent, you need to consider the appointment of Guardians who will

**For further information or to make a new Will, please contact your nearest Bonallack & Bishop office.**

## In this issue

Top tips - our alternative to typing



Living together? You could be at risk



Collaborative law - A new approach to divorce



## SPECIAL OFFER

We are happy to offer all readers an exclusive discount on the price of a straightforward single will. Simply call our Wills team at our Salisbury or Andover offices during August 2011 and book an appointment and we will prepare your will for just **£120 plus VAT - which is a 20% saving** on our normal charge.

# Top tips – our alternative to typing

“You needn't worry about 2 finger typing ever again” claims our Senior Partner, Tim Bishop.

Tim uses 'Dragon Naturally Speaking' voice-activated software to do the majority of his typing. “For the last nine months I have been using Dragon and now do at least 70% of my typing. My practice director, who can type at 70 words per minute, also raves about Dragon, finding it quicker than her own typing. I have produced memos, e-mails, statements and even court orders. It has significantly increased my efficiency, now I can get that letter off by e-mail immediately without having to wait for it to be typed and then have to check it again.

I believe this is a technology whose time has really come; the new generation of computers have much faster processing speeds which really have allowed voice-activated



software to come of age. I'm amazed that so few other people use it. It's also so cheap we picked up our versions for around £95 on Amazon. Gradually I'm introducing the rest of the firm to it.

They say that necessity is the mother of invention, I had a period when I was largely without a secretary and Dragon really saved the day. Since then I haven't looked back. I now have a secretary but

she only works part-time and in addition finds the time to do much more interesting work for me rather than simply copy typing all day. I'm such a fervent salesman for this bit of software; I only wish I had shares in the company!”

**For further information contact Tim Bishop on 01722 422300.**

## Living together? You could be at risk

### ARE YOU AWARE:

If you are home owner - who will end up with the property if you split up?

If you are a home owner - you may be vulnerable to an unnecessarily high Inheritance Tax bill?

If you are a tenant and your name is not on the lease will you be homeless if you split up or your partner dies?

What would happen if you died? Does your partner risk being left homeless?

There is no such thing as “common law marriage”

If you are an unmarried father are you aware that you may have no legal rights over your own children?

Living together without getting married is increasingly common. Latest statistics show that 12% of British adults co-habit. Yet how many of them have taken any advice on the legal position? Probably, very few. The sensible thing to do is to take advice from a specialist family solicitor.

### Co-Habitation Agreements

These are also gaining in popularity. If you live together and want to set out your wishes on the distribution of your property in the event that your relationship ends, contact our specialist Family Solicitors.

### Tax Planning

Inheritance Tax no longer just affects the rich - with the average house locally now worth almost £200,000 co-habittees are especially vulnerable to large Inheritance Tax bills as they do not have the benefit



of the special exemption available only to married couples. Proper advice from our tax planning Solicitors allied to a Will can protect your position – and may save you many thousands of pounds.

### Pre-Nuptial Agreements

If you are currently living together but thinking of getting married you might want advice on Pre-Nuptial Agreements. These are becoming increasingly popular.

**For further information contact the family team at our Salisbury, Andover or Amesbury offices, or visit our specialist website: [www.prenuptial-agreement.co.uk](http://www.prenuptial-agreement.co.uk)**

## Collaborative law - A new approach to divorce



Collaborative law is a recent approach by specially trained and accredited family lawyers nationwide to manage divorce in a more dignified way.

At Bonallack & Bishop we are big fans of the collaborative process, and have had two of our family team trained up as Collaborative lawyers. Under the scheme, all parties agree in writing to reach settlement without Court involvement but instead in face-to-face meetings with both husband and wife and their respective lawyers, both of whom must be trained in Collaborative Law. The clients remain in control of the process but with lawyers there throughout for legal advice and

guidance. External professionals such as financial advisers, accountants and counsellors can be brought in as needed to provide their own expert advice.

If no settlement can be reached then both husband and wife must appoint new firms of solicitors to deal with the Court proceedings. There is therefore a strong financial incentive for both clients and solicitors to reach a fair settlement.

We are completely convinced that the collaborative process is the future for divorce work, with sensitive, specialised family lawyers working together to sort out problems quickly and cheaply, avoiding the stress, delay and

confrontational approach any application to court inevitably involves.

**If you would like some more information or advice, please contact our trained Collaborative Lawyer:**

**Amanda Trappes-Lomax  
(Salisbury Office)**

**e: [amanda.trappes-lomax@bishopslaw.com](mailto:amanda.trappes-lomax@bishopslaw.com)**

**t: 01722 422300**

**Amanda can also see clients by arrangement in Andover and Amesbury.**

## Check your home insurance policy

People increasingly spend substantial periods of time away from their homes for a variety of reasons including working away and owning a holiday home. Houses may also often remain unoccupied for substantial periods after the owner dies or before sale.

If you own, or are responsible for, a property that is likely to be empty for a considerable period, do check your home insurance policy.

Many policies have clauses invalidating cover if the property remains empty for as little as just 30 days. Most insurers will be happy to extend cover when asked, although they may require an additional premium or impose conditions, e.g. turning the water off at the main.

If you have difficulties with your current insurer, there are insurers specialising in providing cover for empty and second homes.

## Free wills and deeds storage

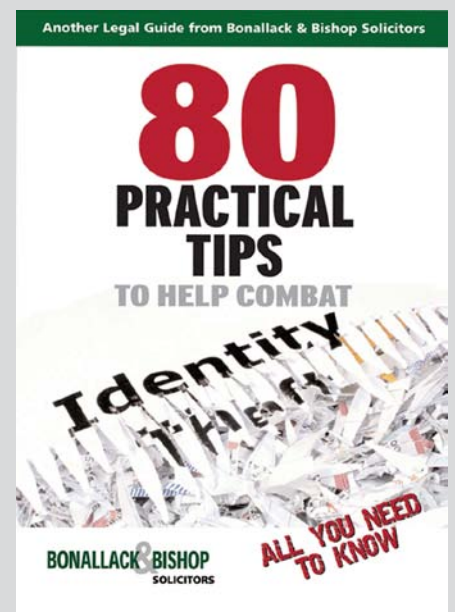
Unlike your bank, we are happy to store your will and house deeds free of charge in fireproof storage - regardless of whether or not we prepared your will.

## e-Newsletters

We intend to produce regular printed newsletters and 3 e-mail newsletters every year.

If you want to be added to our e-mail newsletter list, just e-mail [jennifer.slater@bishopslaw.com](mailto:jennifer.slater@bishopslaw.com) with the subject heading "Subscribe to private client newsletter".

## Free downloads



Download your FREE copy of:

**HOW CAN WE HELP YOU TO AVOID IDENTITY THEFT**

Visit: [www.bishopslaw.com](http://www.bishopslaw.com)

# What to do if your holiday is ruined ?



If you suffer a long delay or cancellation of your flight on holiday, the airline should give you a leaflet outlining your right to compensation. If the delay or cancellation means you must rearrange your holiday or incur extra cost, get an explanation of the reasons for it. We can advise you on your rights if the airline or tour operator fails to compensate you adequately.

If you are on a package tour and suffer illness as a result of poor hygiene or other preventable cause or have an accident due to a lack of proper safety considerations, ensure you get as much evidence as possible and as quickly as possible.

Photographs or films of unsafe areas and unhygienic food preparation procedures can be very useful in

cases of accident or illness, for example. Also, make sure your complaints are formally noted in writing and given to the holiday representative and/or resort manager and keep a copy.

Exchange addresses with any potential witnesses or fellow sufferers. If admitted to hospital, keep a copy of your medical notes.

If through no fault of your own you have suffered a preventable accident on holiday or had a holiday ruined by illness caused by procedural failings at your resort, contact one of Bonallack & Bishop's specialist personal injury lawyers.

**Anthony Pownall**

e: [anthony.pownall@bishopsllaw.com](mailto:anthony.pownall@bishopsllaw.com)

**Denise Broomfield**

e: [denise.broomfield@bishopsllaw.com](mailto:denise.broomfield@bishopsllaw.com)

or call them on 01722 422300.

**The website of the Air Transport Users Council contains useful information on passenger rights in the event of delays etc by airlines.**

I didn't know you did that - no win no fee employment claims

At Bonallack and Bishop, no win no fee is not just for accident compensation and medical negligence claims. We also run employment tribunal cases on no win no fee agreements - where appropriate. Call our Employment Law team on 01722 422300.

## Thinking of contesting a will?

Visit our specialist website: [www.contestingawilluk.co.uk](http://www.contestingawilluk.co.uk)

### **BONALLACK & BISHOP** SOLICITORS

#### **Salisbury:**

Rougemont House, Rougemont Close,  
Manor Road, Salisbury, SP1 1LY  
Tel: 01722 422300  
E-mail: [salisbury@bishopsllaw.com](mailto:salisbury@bishopsllaw.com)

#### **Andover:**

3 Eastgate House, East Street,  
Andover, Hampshire, SP10 1EP  
Tel: 01264 364433  
E-mail: [andover@bishopsllaw.com](mailto:andover@bishopsllaw.com)

#### **Amesbury:**

Queensberry House, 5 Salisbury  
Street, Amesbury, Wiltshire, SP4 7AW  
Tel: 01980 622992  
E-mail: [amesbury@bishopsllaw.com](mailto:amesbury@bishopsllaw.com)

#### **Our business specialities include:**

- Commercial Law
- Commercial Property
- Commercial Litigation
- Employment Law
- Intellectual Property

#### **Our private specialities include:**

- Buying and selling a home
- Divorce & Family Law
- Employment Law
- Litigation & Disputes
- Medical Negligence
- Personal injury
- Wills & Probate

#### **Free Drop In Legal Surgeries**

Salisbury: Tuesdays, 5.15-7pm

Amesbury: Wednesdays, 2-5pm  
(Family Law only)

Andover: Wednesdays, 5.15-7pm

## FREE surgeries

We run hugely successful weekly free legal surgeries at our offices in Salisbury, Andover and Amesbury. These clinics enable people to drop in for a meeting with one of our experienced team, and get free legal advice on issues they may be worried about outside normal office hours.

The Amesbury surgery on Wednesdays is aimed specifically at those with family law problems, such as separation and divorce. The Salisbury and Andover surgeries cover all areas of law.

#### **FREE drop in legal surgeries at:**

#### **Salisbury**

Tuesdays from 5.15pm – 7pm  
t: 01722 422300

#### **Andover**

Wednesdays from 5.15pm – 7pm  
t: 01264 364433

#### **Amesbury (Family Law only)**

Wednesdays from 2pm – 5pm  
t: 01980 622992

[www.bishopsllaw.co.uk](http://www.bishopsllaw.co.uk)