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BRYN PARRY

Back to the drawing board

A SPLIT DECISION

Divorce in later life

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WELCOME



First of all we must thank our readers for the positive feedback we received on the first issue of this publication. We are very happy that you enjoyed it. The second issue of the magazine, which you now have hot off the press, continues where the first issue successfully left off. In its pages we have our trademark mix of thought-provoking legal articles and entertaining lifestyle features. We are sure there will be something of interest to you.

Complexity, as you may imagine with the law, is something that in our role as trusted advisors and legal experts we encounter on a regular basis. We understand you need difficult problems simply explained and dealt with thoroughly, and this is the approach we like to adopt in the magazine. For instance, intricate legal subjects such as pension planning, divorce in later life and stamp duty are all tackled in what we hope is the most straightforward and insightful manner possible.

A pleasurable side to producing this publication is that we are able to feature many of our talented and fascinating clients within its pages. In this issue you'll discover two Hampshire wineries putting the fizz back into English wine, the latest goings on at the Beaulieu Estate plus the pioneering spirit of Naim, a Salisbury-based audio company. We also talk to Help for Heroes co-founder, Bryn Parry.

To top this off our cover feature explores the visual delights of a forthcoming exhibition at Salisbury Museum, an important organisation we are proud to be members of. ■



Frances Mayne
Senior Partner
T: 01722 427 524
E: frances.mayne@wilsonslaw.com

GENERAL ENQUIRIES



www.wilsonslaw.com
Email: enquiries@wilsonslaw.com

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WILSONS OFFICES

Salisbury
Alexandra House
St Johns Street
Salisbury SP1 2SB
Tel: 01722 412 412 | Fax: 01722 411 500
DX: 58003 Salisbury 1

London
4 Lincoln's Inn Fields
London WC2A 3AA
Tel: 020 7998 0420 | Fax: 020 7242 7661
DX: 199 London Chancery Lane

PUBLISHING TEAM

MediaClash.
www.mediaclash.co.uk

Editorial Director: Gary Tipp
gary.tipp@mediaclash.co.uk
Art Director: Carly Dugdale
carly.dugdale@mediaclash.co.uk
Editor in Chief: Rachel Ifans

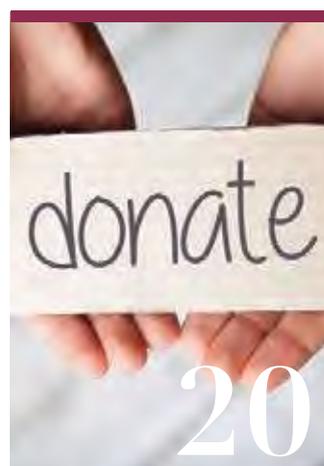
Contributors: Stephanie Boxall, Gillian Fletcher, Tim Fullertlove, Carol Gourlay, Peter Jeffreys, Frances Mayne, Denise Owen, Stephen Oxley, Chris Parkin, Tamara Pitelen,

Guy Radcliffe, Rosemary Sharp, Louise Steventon, Holly Thomas, Gary Watson

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CONTENTS



LEGAL

08 PASS THE PENSION

There has been a change in the legislation linked to pension benefits payable on death. We highlight the points to consider

12 A BATTLE OF WILLS

How an English eccentric's determination changed legal history by bringing about a new rule on wills which stands firm today

14 SPLIT DECISION

The practical aspects of divorce later in life can be rather complex but forward planning can prevent unnecessary extra upset

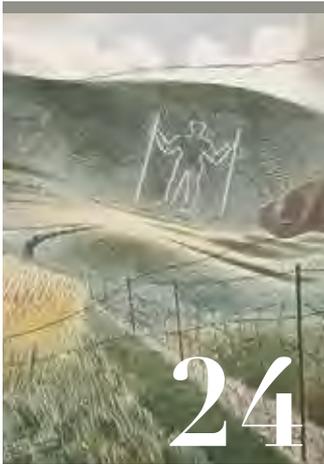
16 DUTY CALLS

In April 2016 Stamp Duty rates increased for purchases of additional residential properties. Our expert considers the implications

20 CHARITY BEGINS...

The Charity Commission's demands and recent changes to the law mean setting up a charity is more complex than you might think

INSIDE:
 Look out for
 a selection of
 Bryn Parry's
 sporting cartoons
 p.36



24



28



30



32

LIFESTYLE

24 ANCIENT LANDSCAPES

Spring 2017 sees a new exhibition at Salisbury Museum, bringing together four centuries of art inspired by ancient sites

28 A SPECIAL CASE

English wine is experiencing something of a boom and our tour of two Hampshire vineyards turns up plenty of reasons why

30 TALES OF THE UNEXPECTED

The renowned Beaulieu Estate in Hampshire is full of stories that have the capacity to both delight and surprise

32 SOUND & VISION

Naim Audio is a Salisbury-based company with a deserved reputation for some of the highest quality audio equipment on the planet

36 BACK TO THE DRAWING BOARD

Bryn Parry is a co-founder of the Help for Heroes charity and, what's more, a highly successful sporting cartoonist

DIRECTORY

40 NEWS

All the news and views from the Wilsons team and a look at the photo album from our Summer Party

43 INTERVIEW: IMOGEN BUCHAN-SMITH

We sit down with Wilsons newest recruit, Imogen Buchan-Smith and find out about her work in the tax team and her priorities for 2017

44 A LOOK BACK IN TIME

Wilson's has a long history and when our trainees took on a project to explore the archives they unearthed some fascinating stories

46 TEAM PROFILE & SERVICES

This issue we meet the Family team at Wilsons - protecting clients and their children is at the heart of everything they do

50 INTERVIEW: FRANCES MAYNE

A whistle-stop tour of Frances' favourite haunts - from artisan markets and theatres to landmarks and walks





21/10/16

CELEBRATE VOICE

A festival of singing in Salisbury. Not to be missed - whether you're on the stage or in the audience



31/10/16

THE NEW FOREST FOOD & DRINK FESTIVAL

The inaugural New Forest Food & Drink Festival will be a week-long celebration of mouth-watering culinary events



07/11/16

100 HEARTS FOR 100 YEARS EXHIBITION

Salisbury Cathedral hosts a heartfelt exhibition from Armed Forces charity SSAFA



14/11/16

THE WIPERS TIMES

WWI Captain Fred Roberts produces a satirical magazine for soldiers in the trenches at Salisbury Playhouse

EVENTS DIARY

A WILSONS GUIDE TO WHAT'S ON IN THE LOCAL AREA THIS AUTUMN AND WINTER



19/11/16

CELEBRATE: GATHERED AND GIFTED

A collection of arts and crafts by talented locals hand-picked by the Salisbury Arts Centre team



03/12/16

ALADDIN

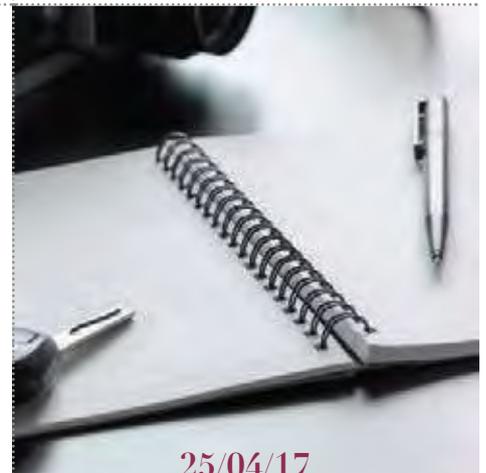
If you had a lamp, what would you wish for? Enjoy Salisbury Playhouse's classic pantomime this Christmas



20/01/17

BILLY BRAGG & JOE HENRY

The musicians play songs inspired by the culture of US railroad travel on their *Shine a Light* tour. Don't miss this gig at City Hall



25/04/17

JEREMY BOWEN

Dauntsey's Mercer Lectures invite the war reporter to talk about his work. Fascinating stuff with more than a hint of danger

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palomalily@btconnect.com

Tax planning

Pass the pension

Rule changes have made passing on pension wealth much easier than before



Tim Fullerlove
Partner
T: 01722 427 651
E: tim.fullerlove@wilsonslaw.com

KEY POINTS

- Think ahead about tax
- Consider drawing your tax-free lump sum before age 75
- Name specific beneficiaries
- Consider swapping assets
- Set up a discretionary trust

The previous government introduced sweeping reforms to pensions in April 2015, including much greater freedom about how you can access your personal pension pot once you reach 55. Another equally important but under-publicised change came into force at the same time, and that is what happens to your pension fund after your death.

Tim Fullerlove, partner in Wilsons' Tax and Trusts team, says: "There has been a seismic shift in the way pensions are taxed on death. The provision is very generous. Everyone should take the opportunity to revisit their pension affairs and consider the possibility of some valuable planning for the future."

The one certainty in planning for the future is that we will all die at some point. If you die with some of your pension fund still intact, then you have options about how that can be passed on to your family or other beneficiaries.

It should be noted that this article applies only to defined contribution and personal pension schemes. If you belong only to a final salary scheme, this advice won't apply. Different rules also apply to the state pension.

75TH BIRTHDAY IS A WATERSHED

The key question is: how old are you? Broadly speaking, if you die before your 75th birthday then you can pass what remains in your pension fund onto your family free of inheritance or income tax (whether or not you've taken income from the fund). If you die at 75 or older, you can still pass on your

pension fund but the beneficiaries will pay tax at their personal marginal rate.

However, there are a number of points to consider so that you can make sure your hard-earned pension assets pass to the right people, at the right time, and in their best interests.

For example, if you approach your 75th birthday and haven't yet drawn your tax-free lump sum from your pension pot, then consider doing so before you get to 75 (you can re-invest it in another tax-efficient environment if you don't need it). Otherwise your beneficiary will be paying income tax on anything they receive from your pension asset.

When you have a personal pension it is standard practice to name your beneficiaries - the individuals or groups of people whom you want to have your pension assets after your death. While you can name potential beneficiaries (such as 'my children' if you haven't yet had any or completed your family) it is better to name individuals so there is no ambiguity.

The reason this matters is that if you have completed a declaration of beneficiaries, the person/people who inherit your pension fund (your designated beneficiary) will have a choice about how to take the money. They can either take it as a lump sum (income taxable if you died at 75 or older) or they can continue to keep the funds invested and draw benefits when it suits them. Someone who inherits a pension fund can then name new beneficiaries and, if the fund is big enough,



UK TAX & TRUSTS

We specialise in advising individuals, families and their asset-holding structures on the protection and devolution of their assets. This ranges from the drafting of wills and trusts to more complex tax-driven structuring.

Our aim is always to understand your personal circumstances and objectives, and provide clear, pragmatic and commercial solutions. Our service is partner-led but, with a total of almost 40 lawyers in the wider team, we have the resource and the expertise to provide advice in all circumstances.



this can carry on down the generations. But, and it is a big but, if you haven't designated specific beneficiaries then whoever inherits your estate must take your pension as a lump sum.

Every pension scheme operates under trustees and they are not bound by your wishes. They must exercise discretion and judgement. They will look at your will and, if they think it appropriate, they have discretion to ensure no beneficiaries you wanted to benefit are unfairly treated. Having said that, trustees will almost always honour the deceased's declaration of beneficiaries, unless there is a very clear reason not to do so, such as some major change to circumstances which the deceased could not have foreseen.

There are also circumstances where it might be tax-efficient to swap assets among your nearest and dearest. Maybe your spouse/civil partner is a higher-rate tax payer but your children pay a low rate of income tax. If you die after 75 he or she will pay 40% tax on any pension fund they inherit. It might be better to pass the pension fund to children who will pay less tax, and leave other assets to a partner.

ROLE OF DISCRETIONARY TRUSTS

Discretionary trusts can be a useful vehicle for managing assets such as pensions, as well as cash, property and valuables. »

DEEDS OF VARIATION: IN A NUTSHELL

Changing the contents of a will

What is a deed of variation?

A deed of variation is a document by which you can change the way someone's estate has been left. However, only the person who received assets from the estate can use a deed of variation, so it does not give just anyone carte blanche to dramatically alter a deceased's wishes.

How do I make a deed of variation?

A recipient needs to have a specific legal document drawn up which confirms that the change is to have the desired Capital Gains Tax or Inheritance Tax implications. And - crucially - a deed of variation needs to be drawn up within two years of the date of death.

Why would I want one?

A classic example is where an elderly parent dies and leaves assets to a child who is middle-aged and in a comfortable position financially. The recipient may decide that the assets would be more beneficial for grandchildren who are looking to pay for university fees or get their feet on the property ladder. If the recipient child passed on the assets but died within seven years, the grandchildren could end up paying Inheritance Tax again so a deed of variation which enabled the grandchildren to inherit immediately, cutting out the middle man, might well be a good idea.

“There has been a seismic shift in the way pensions are taxed after death. The provision is very generous”

» In a discretionary trust, assets are held by trustees. You choose the trustees, who are typically professionals, relatives or close family friends. The trust lists potential beneficiaries - spouse, children, or siblings for example. No one has an automatic right to assets held by the trust. Distribution of assets is at the discretion of the trustees, who can take into account changing circumstances such as the onset of illness, the need for residential care, divorce and the needs of children.

Discretionary trusts are a useful tool when making a will. As Tim Fullerlove explains: “A large number of the wills we draft provide for assets to be left to a discretionary trust. We can’t predict the future so a trust allows assets to be fairly distributed by people who understand your family in the face of unexpected future events such as illness, the arrival of children or divorce.

Perhaps the most common reason to set up a discretionary trust is to protect young people, to make sure that they only receive any money they inherit at an appropriate age and in the right circumstances.”

Pensions benefits held in a suitable trust scheme will not be treated as part of your estate when you die and will not be affected by the terms of your will. However it would often be helpful to leave pension benefits in a similarly flexible structure, particularly if, for example, you have young children and would not want them to receive the pension funds at 18.

Unfortunately, there is a tax disadvantage to passing pension benefits to a discretionary trust. If you do, then if you die over the age of 75, the funds will suffer an immediate tax charge of 45%. “It is an unfortunate feature of the current rules that there is a trade off,” says Tim Fullerlove, “between maximum flexibility and protection for your dependents, and paying tax.” ■



WHAT THE PENSIONS EXPERT ADVISES...

We asked Gary Watson of pensions specialist Rowanmoor Consultancy Limited for his advice



“The legislation around pension benefits payable on death has changed several times over the last 30 years but George Osborne really pulled a rabbit out of the hat last April. A year later it is clear what these latest changes mean and what people should do to protect their assets after death.”

Gary’s key planning points are:

- 1** Review your list of named beneficiaries. Like a will, each update supersedes the previous version. Make sure your pension provider has up-to-date details of your beneficiaries. If you have more than one pension, let all your providers know.
- 2** If you get to 75 and have not drawn a lump sum, then think about doing so. Take 25% and if you don’t need it then invest in another tax-efficient environment where family can inherit it.
- 3** Consider when to draw your pension benefits. With proper planning, your pension scheme could be one of your most valuable assets at death. It’s counter intuitive, but it could be the last asset that you draw on. If you don’t need the income, don’t draw it. If you have money in an ISA, use that for living expenses and leave a bigger pension pot for your family.
- 4** Not all pension providers offer the full range of retirement income options the law now allows for. Revisit your contracts to make sure that you can get all the flexibility now on offer.

In summary, what happens to your pension assets when you die

- If you die before age 75, your nominated beneficiaries will pay no tax on any pension fund they inherit.
- If you die on or after your 75th birthday, your nominated beneficiaries will pay income tax at their personal rate on any pension asset they inherit.



DECISIONS, DECISIONS

As you'd imagine, pension planning is never going to be simple. There are many choices and they all have different consequences, as our sample family shows.

Twins Janet and John ran a successful business together for many years. Over time, they contributed an equal amount to pensions, made identical investment decisions and retired with an identical pension fund from which they draw an income. Both named their families as beneficiaries to any residual funds when they die.

Scenario 1 - What a difference a day makes

Janet dies one day before her 75th birthday, leaving £200,000 in her pension pot. Her family can now draw as much or as little of that £200,000 as they need or want, and pay no tax on any withdrawal.

John dies one day after his 75th birthday, he too with £200,000 left in his pension fund. While his beneficiaries can still draw on that sum as they choose, those payments will be added to any other income they receive and subject to each individual's rate of income tax.

Scenario 2 - Think ahead about tax

John left his pension fund to his wife Jennifer, and his ISAs and other savings to their son, James. But Jennifer already has a good pension and additional payments from John's bequeathed fund take her into the higher rate tax bracket. Any withdrawals Jennifer makes from John's fund will be subject to tax of at least 40% (maybe even 45% if she were to 'earn' more than £150,000). Furthermore, the assets James inherited will suffer an immediate 40% reduction due to inheritance tax. John's intention to help his wife and child has misfired.

The solution is for Jennifer and James to complete a deed of variation to reverse the position. Jennifer now inherits the ISA savings and James, as long as

he is a named beneficiary, can receive the accrued pension fund. If he is a basic rate tax payer, James might only pay 20% tax on the withdrawals he makes, depending of course on their size.

If John had also nominated his grandchildren as beneficiaries, it may also be possible to allocate some of John's fund to help with their school fees, and where withdrawals are made by non taxpayers up to their personal allowance, no income tax will be deducted.

Scenario 3 - Use up your savings, not your pension

Janet and John's generation was raised to save for the future. Pension funds are the assets you use in retirement while ISAs and other savings are just that - your savings.

However, this is no longer necessarily the best way to make the most of everything you have because pension income is taxable and withdrawals from ISAs are not. It may seem counter-intuitive but there is a very strong case for not drawing as much from your pension, and supplementing your income from your savings.

Janet and John both need a retirement income of £20,000. They both have ISA funds as well as their pension assets. John's state pension accounts for his personal tax allowance so when he decides to draw £20,000 from his pension fund it will actually cost him £25,000 because he has to pay income tax on it.

Janet, on the other hand, withdraws £20,000 from her ISA which, because such withdrawals create no tax liability, only costs her £20,000. Also, because savings and ISAs in particular form part of your estate (and pensions do not) Janet has achieved a double win, paying less income tax along the way and reducing her family's eventual inheritance tax liabilities.

The old adage of treating pensions as pensions and savings as savings may not be the wisest approach any more.

Will & Trust Disputes

A battle of wills

English eccentric Lt Col AD Wintle MC was the first unrepresented litigant to win a case in the House of Lords. This is his story...



ONE OF A KIND: Lieutenant Colonel A D Wintle MC



Peter Jeffreys
Partner
T: 01722 427 758
E: peter.jeffreys@wilsonslaw.com

KEY POINTS

- Plan ahead
- Think about funeral arrangements
- Decide how you would like to distribute your estate
- Consult a lawyer about making a will

LT COL WINTLE: 'THE LAST ENGLISHMAN'



An officer and a gentleman to the last

Lieutenant Colonel Alfred Daniel Wintle MC (1897-1966) was an officer in the 1st The Royal Dragoons and served in both World Wars. Known as one of the great English eccentrics, he made legal history by becoming the first unrepresented litigant to win a case before the House of Lords. The title of his autobiography *The Last Englishman* (Michael Joseph, 1968) summed up the kind of man he was, and the following anecdote illustrates it perfectly.

Wintle had hoped that the Band of the Dragoon Guards would play at his funeral. The Band was unavailable, but Trooper Cedric Mays stepped into the breach. Years earlier, the two had encountered each other when Mays was critically ill in hospital. Wintle had spotted Mays, a fellow member of his Regiment, and barked: "Stop dying at once, and when you get up, get your bloody hair cut!" Mays duly recovered. He later said he was too scared to die. After Wintle's funeral, Mays sang the Cavalry Last Post and the Cavalry Reveille in Canterbury Cathedral in Wintle's honour.

For a will to be valid, the testator (the person making it) must both know and approve its contents. The circumstances in which this legal rule came into being are stranger than fiction, and centre around a forthright and eccentric former soldier with a distinguished war record.

Miss Kitty Wells was an elderly and unworldly spinster. When she came to make her will, she sought assistance from her solicitor, Frederick Nye of Brighton. Miss Wells did have mental capacity, but was completely inexperienced in business matters and, over the course of some 20 meetings, her instructions shifted. Initially, she wanted to leave everything to charity, but the will that was eventually signed left everything to Mr Nye, asking him to distribute the estate in accordance with a letter of wishes, which had not yet been written.

The story might have ended there, because it was not illegal in those days (the 1930s) for a solicitor to make a will for a client in which he was the main or only beneficiary. Unfortunately for Mr Nye, however, he had reckoned without Miss Wells' relatives. One of those relatives was Lieutenant Colonel A D Wintle MC.

Colonel Wintle had suffered serious injury in World War I (losing a kneecap, four fingers and one eye), and he was awarded the Military Cross. By the outset of World War II, Wintle was 41 years old, but was desperately keen to participate on the side of the Allies.

When it appeared that his services were not required, he went to the nearest airbase and attempted to commandeer an RAF plane to fly to France to rally the French troops. Unfortunately, the military authorities took a dim view of this - particularly in view of the fact that he threatened an Air Commodore

with his service revolver when trying to obtain an aircraft.

Wintle was briefly imprisoned in the Tower of London, but was later freed, and did then get his wish of seeing more military action. He served initially in Syria and then Vichy France before being captured. He was appalled at the slovenly appearance of his French captors, and went on hunger strike in protest. When he eventually escaped, his guards were so inspired by his example that they joined the French Resistance.

MAKING LEGAL HISTORY

Predictably, Wintle was unimpressed by Mr Nye's self-serving behaviour, and wrote abusive letters about him to the local paper. Eventually, he lured Nye to an address in Hove, threatened him with a horsewhip, debagged him, photographed him, and turned him out into the street, still without trousers but with the addition of a paper dunce's hat. He then adjourned to his club for lunch, where he displayed Nye's trousers in the trophy room.

He was charged with assault, and was briefly imprisoned in Wandsworth Prison where he became popular with both prison officers and inmates.

Released from prison, Wintle changed his tactics and issued proceedings against Mr Nye. The case was initially heard by a Judge and Jury, and Wintle lost. He appealed and lost again. Wintle then appealed to the House of Lords which, at the time, was the highest court in the land. He had run out of money, so appeared before their Lordships without legal representation.

In a dramatic outcome, Wintle won the case. In doing so, he made legal history, as he was the first unrepresented litigant to win a case in the House of Lords. The case is reported as *Wintle v Nye* [1959] 1 WLR 284.

Their Lordships acknowledged that Miss Wells did have capacity to make a will, but that she did not "know and approve" the contents. They went on to say that, where the principal beneficiary of a will is closely involved in the preparation of it, this raises

HOW CAN WE HELP?

Wilson's has a wealth of experience in the administration of wills and in settling disputes arising from them

- Wilson's is one of the leading probate teams in the country. Not only do we act for individuals, their families and their carers, but also trustees, beneficiaries, attorneys, professionals and charities.
- In addition to guiding you through the issues when it comes to making a will, we can help with all aspects of an administration including the registration of death, organising the funeral, paying bills, distributing legacies and drawing up accounts and finally distributing the estate.
- Where we differ from other practices is our extensive additional experience in dealing with complex estates, trusts and issues arising from them, including contested wills. This enables us to provide a complete service whenever difficulties arise in relation to an estate or a trust.
- We are known for our discreet, pragmatic approach. The team includes five full and associate members of the Association of Contentious Trust and Probate Specialists (ACTAPS) and fourteen full members of the Society of Trust and Estate Practitioners (STEP).
- Members of our Probate & Trust Administration and our Will & Trust Disputes, International Tax & Trusts and Estates and Inherited Wealth teams work closely together to provide a seamless service to our clients.

much suspicion, and the beneficiary has to remove that suspicion before the will can be upheld. In this case, Mr Nye was unable to do so. "Cavalry officer jumps last hurdle to win," announced *The Times* the next day.

Wintle appeared before the disciplinary committee of the Law Society. As a result of his appearance and the judgement, the Law Society issued professional guidance confirming that, if a solicitor is asked to prepare a will in his or her own favour, the client must be directed to take independent legal advice. The doctrine of knowledge and approval still holds good today, as does the professional rule about solicitors not benefiting from wills which they prepare. ■



PROBATE & TRUST ADMINISTRATION

We all find it difficult to consider a world without us in it, which is why we often put off those important decisions that make things easier for our family and friends once we are gone. It is important, however, to make sure that we arrange matters ahead of time,

including discussing funeral arrangements and preparing a will, to ensure our wishes are upheld. In the event of a dispute arising, Wilson's is particularly well placed to help, with one of the leading teams of contentious trust and probate experts in the country.

Divorce settlements in later life

Split decision



Rosemary Sharp
Associate
T: 01722 427 618
E: rosemary.sharp@wilsonslaw.com

Divorce isn't easy at any age, but for the over-60s the legal and financial issues can be particularly complex and there is a lot to consider



KEY POINTS

- Affordable mortgage
- Check living income
- Ongoing maintenance
- Look at the full picture
- Forward planning
- Get expert advice

In the past 20 years or so, overall divorce rates have been steadily falling, but in the 60-and-over age group, it has been a different story. According to a report by International Longevity Centre UK, marriage breakdown in later life has risen by over 85% and is continuing to increase. Dubbed the 'silver splitters', many over-60s are no longer willing to make the best of things and want to start over and enjoy life on their own terms. Emotionally, parting ways is an upheaval for couples of any age, even when it's amicable, but for those aged 60 and over, the practical aspects can be far more complex than for their younger counterparts.

At this stage in life, many people will have paid off a mortgage on the family home - or most of it. In some cases there's enough in the property pot to buy two smaller homes outright but if not, getting a mortgage can be difficult, even with a sizeable deposit. Some lenders have extended the age limit for granting new mortgages and for paying them off, but it's vital to think hard about whether the repayments are affordable and how much impact they will have on pension income in retirement. Lenders are now obliged to check you can afford the repayments, even if interest rates rise, so even if you think you can manage, a lender may disagree.

“The practical aspects of divorce in later life can be far more complex than for their younger counterparts”

Income can also be a challenge. Most people rely on pension income in retirement so it's important to take a close look at what you have and what you're entitled to. One half of a couple might not have worked during a marriage while the other is receiving a healthy pension, so a claim for a share of it needs to be in the equation. Equally, if both people in a couple have worked, one might have received a lump sum as part of their pension, which has been spent for joint purposes, such as to pay off the mortgage on the family home. There could, in this case, be grounds for claiming a share of the other person's lump sum when they retire.

Another consideration is that if a husband has been the sole provider throughout a marriage, it's doubtful that a wife will be able to find a job easily, and one that will give her sufficient income. Ongoing maintenance is an option, however the amount can be altered or stopped completely if circumstances change.

WISE MOVES

Unlike younger couples, those divorcing in later life don't have the luxury of many more decades ahead of them to make up the financial losses of a split or acquire more assets, so what they have now has to last. It therefore makes sound sense to get legal advice early on, with an expert able to look at the full picture and come up with solutions that optimise all of the assets. A solicitor will also give you a clear view of your position, advise on any dos and don'ts and outline the process so that you know exactly what to expect.

Other professionals can be invaluable too, such as independent financial advisors for guidance on pensions and mortgages, counsellors for addressing emotional issues that may be preventing an agreement being reached and estate agents for advice on selling a family home.

The challenges can be daunting and there are undoubtedly hurdles to get over, but with experts behind you all the way, you can move forward with a lot more confidence. ■

TALKING POINT

Resolving disputes can be easier than you think

A divorce agreement needs to be in the best financial and personal interests of both people, and it's always going to be preferable to get there amicably. In the real world, though, this is easier said than done. Both sides can find it emotionally difficult to talk things through and sort things out on their own, and all too often tempers fray. At one end of the scale you have the court process, which is stressful, expensive and sometimes drawn out. Although the court option is there if you need it, there are plenty of other ways of coming to a settlement.

MEDIATION: A professionally trained mediator meets with a divorcing couple and helps them communicate, negotiate and reach an agreement. As mediators are always neutral and don't take sides, they don't advise but rather steer the couple towards agreeing terms.

COLLABORATIVE LAW: The two sides, along with their respective specially trained solicitors, have face-to-face meetings where they all work collaboratively to resolve issues and reach an agreement.

ARBITRATION: Arbitrators act much like judges by looking at all the facts and making a legally binding decision. However they have more decision-making flexibility than judges and the process is faster, less formal and less costly than court.

Whichever route you decide to take, legal advice is vital to ensure that what you've agreed is fair and workable, and that documents are properly drafted. All agreements have to be approved by the Family Court in order for them to be legally binding and enforceable, and to prevent any future financial claims.





Duty CALLS

Stamp Duty rates for purchases of additional residential properties have increased. Associate Denise Owen explains the new rules

RATE EXPECTATIONS

The amount of Stamp Duty Land Tax (SDLT) payable on additional residential properties depends on the purchase price and is charged as a percentage. The table below sets out the new higher rates as well as the standard rates for a main residence for comparison.

Property purchase price	SDLT on additional residential property	SDLT on main residence
£40,000 to £125,000	3%	0%
£125,001 and up to £250,000	5%	2%
£250,001 and up to £925,000	8%	5%
£925,001 and up to £1.5m	13%	10%
Over £1.5m	15%	12%

You can work out the exact amount you'll need to pay using the HMRC Stamp Duty Land Tax calculator at www.tax.service.gov.uk/calculate-stamp-duty-land-tax

Q What changes have been made to Stamp Duty charges this year?

A As of 1st April 2016, Stamp Duty Land Tax (SDLT) for additional residential property purchases in England, Wales and Northern Ireland - such as a holiday home or a buy-to-let investment - is now 3% above the standard rate.

The new SDLT rates are charged for properties costing £40,000 or more and range from 3% to 15% depending on purchase price bands. For example, the tax for an additional property costing £125,000 is now 3% (£3,750) compared to none at all before 1st April, and for a property costing £240,000 the new rate is 3%-5% (£9,500) compared to a previous 0%-2% (£2,300). See the table on the left for full price band details.

Q Why were the new Stamp Duty rates introduced?

A The higher rates were introduced to deter some of the buy-to-let investors so that more property is available and within price reach for first-time buyers and young families.

Q I'm in the process of buying a new main residence. What happens if the purchase goes through before I've sold my current home?

A You'll need to pay the higher rate, as you will be the owner of an additional residential property. However, if you sell your current home within three years, you can get a refund on the amount you've paid above the

standard SDLT rate. For example, on a home costing £300,000, the higher rate tax works out at £14,000 (3%, 5%, 8%) and the normal rate at £5,000 (0%, 2%, 5%) so the refund will be the difference between the two - £9,000.

Q I own a buy-to-let property and I'm currently renting. If I buy myself a home, will I be liable for the higher rate?

A Yes you will because, even though it will be your main residence, it's classed as a second property. But there is an exception. If, prior to renting, you owned and sold a main residence, provided you buy a new home to live in within three years of the sale, the higher SDLT won't apply as this is considered to be a main residence replacement.

Q The house I live in with my husband is in my name. He is planning to invest in a buy-to-let flat, which will be in his name. Will he be exempt from the new Stamp Duty rate as it will be the only property he owns?

A No, he won't. Where people are married or in a civil partnership, property is considered to be jointly owned, regardless of whose name it's in. The flat will therefore be an additional residence and the higher rate will apply.

Q We are buying a flat for our son to live in while he's at university but it will be in our name. Does the higher rate affect us?

A If you own your current home, yes it does. The additional property



rate applies even if family members live there or you don't get any income from it.

Q What happens for people who own a home abroad?

A If you own a residence anywhere in the world and buy a property in England, Wales or Northern Ireland, it is classed as a second home so you'll pay the higher rate. However, if you sell your overseas property before you buy, the standard rate will apply, as you'll be replacing your main home.

Q If I were eligible, how would I go about claiming a refund?

A A claim must be made within three months of selling your previous main residence or within 12 months of the filing date of the return, whichever is later. A refund request form and guidance for completing it is available at www.gov.uk.

Q What impact will these rates have on the housing market?

A There was a lot of unusual activity in the market when buyers were rushing to get second-home purchases completed before 1st April when the new rates came in. There have also been fluctuations in response to June's Brexit vote. It's therefore still early days and we need to allow time to pass before we have a clear and true picture of the impact. ■

STAMP DUTY:

Buyers of second homes now pay more

TO CONTACT DENISE:

T: 01722 427 673

E: denise.owen@wilsonslaw.com

Fixing for the future

With interest rates at record lows for some years now, and no sign of any increases on the horizon, the market for longer-term fixed rate mortgages is in the spotlight.

For more than seven years the Bank of England (BoE) base rate has remained at the historical low of 0.5% - this compares to a BoE rate of 5.5% in December 2007, just before the global financial crisis hit. But following the Brexit vote, the governor of the BoE, Mark Carney, wasted little time in cutting rates again, to just 0.25% in August of this year. And despite the resilience of the UK economy, the BoE has not ruled out a further cut in November.

While there is no doubt that a long-term low interest rate environment is deeply challenging for savers, the rates available to borrowers looking to take out a mortgage have rarely been so attractive. Low interest rates - especially falling interest rates - on mortgages typically indicate that providers and financial services companies expect the BoE rate to remain low for some time, but just how long is unknown and change can be sudden.

So perhaps it is not surprising that more people are considering locking into a longer-term fixed rate deal - not just for two or three years, but for five or even ten years.

There are clear advantages of locking

into a fixed rate longer-term deal - namely the security of knowing what your mortgage payments will be for a substantial amount of time, without fear of increases. This security might be especially important to first-time buyers or younger homeowners, or those worried about managing if rates were to rise.

So what could push rates up? A key driver is runaway house price inflation, caused by extremely low mortgage borrowing costs. The BoE has indicated previously that if this happens it would take steps to address the situation, for example, by increasing costs for lenders or raising capital requirements. This in turn could lead to mortgage rates rising. If the economy continues to improve or exports and growth rise, the BoE is likely to put up rates.

Traditionally fixed rate mortgages have been more expensive than variable rate deals, because you are effectively hedging against the market. However,

as rates have fallen across the board the differential has also decreased. For many it may be well worth paying marginally more, for the security offered.

Taking out a long-term fixed rate mortgage deal also enables borrowers to avoid the costs of remortgaging on a regular basis. In recent years the charges

levied on borrowers who move lender or remortgage have increased, as interest rates have come down. Committing to a five or ten year fixed rate deal means borrowers will incur these costs less frequently.

However, while such deals offer many advantages they won't suit all borrowers. If you

lock into a long-term fixed rate deal and interest rates fall further then you won't benefit. Borrowers who want to move their mortgage to another lender, or on to another deal before the fixed period is up, will face charges for doing so. It is always worth seeking advice before making your decision.

“
In recent years the charges levied on borrowers who move lender or remortgage have increased, as interest rates have come down.

”

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Graham Renshaw, Branch Manager at the Salisbury branch comments: "Our banking model offers corporate and individual banking customers a truly personal service. Our experienced bankers understand the local market and invest time to get to know each one of our customers, their needs and ambitions, to create solutions that are tailor-made."

He adds: "We believe that local people are best placed to make decisions involving their customers. We are free from sales targets, mass marketing campaigns or bonus incentives - everything we do stems from our focus on customer relationships."

*EPSI Rating, October 2015 **Bloomberg, July 2015

Find out more



If you would like to discuss your personal banking needs over a coffee, please contact:

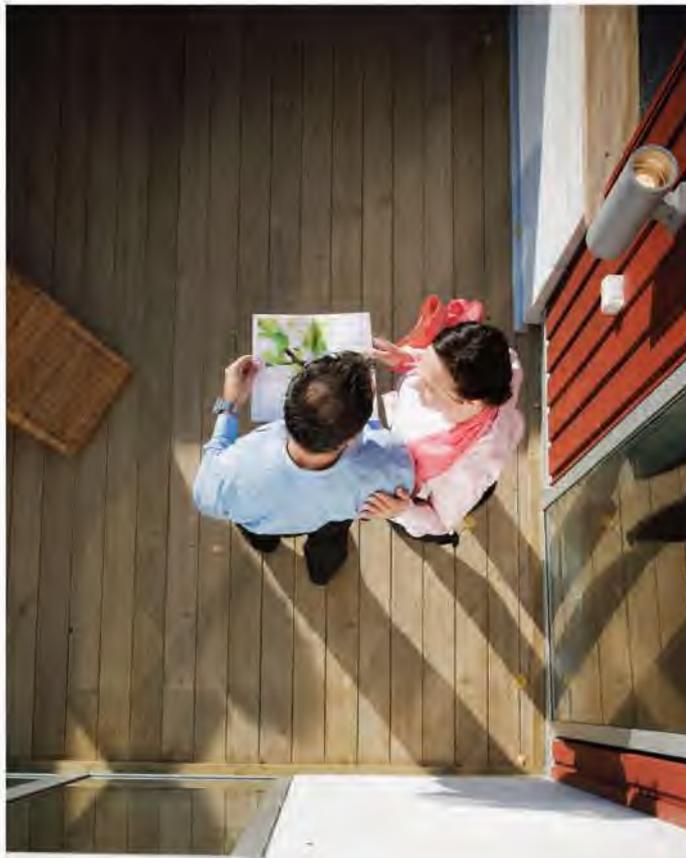
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Supporting a good cause

Charity begins...

*Thinking of starting a charity?
Here's what you need to know*



Gillian Fletcher
Director of Charity Law & Governance
T: 020 7998 0422
E: gillian.fletcher@wilsonslaw.com



KEY POINTS

- Charity registration
- Question your motives
- Other paths to support
- Clarify your purpose
- Charity Commission guidance

We Britons are a generous lot, giving around £10 billion a year to charity. Two in three (67%) of us gave to charity in the last year, according to the Charities Aid Foundation. Children and young people are the most popular causes, chosen by 30% of givers, and medical research is second with 29%. Cancer Research UK is top of the list for fundraising income, with a total of £446.5m for 2014/15.

We are generous with our money and we also give freely of our time. The National Council of Voluntary Organisations says that an estimated 15.2 million people volunteer at least once a month in the UK. The Royal Voluntary Service reports that one in five older people (2 million retirees over the age of 60) volunteer for two charities or more.

Given the contributions we make to charities, and given the tax breaks charities receive, it is no surprise there is an expectation for the charitable sector to be well regulated.

Regulation of the charity sector in England and Wales is primarily the role of the Charity Commission whose overriding goal is to ensure that the public can support charities with confidence. There have been a number of well-publicised cases in the past few years which have caused a dip in public confidence in both charities and the ability of the Charity Commission to adequately regulate the sector.

One strand of the Commission's regulatory role is to maintain a register of charities. There are 165,965 charities registered with the Charity Commission, of which 40% have

an annual income of less than £10,000. Over 1,000 new charities are registered with the Charity Commission each year. By way of example, 1,076 new charities were registered between September 2015 and June 2016. In answer to its critics, the Commission has beefed up its registration procedures with a view to ensuring that only those organisations that have exclusively charitable purposes and which are operating for the public benefit are registered. Consequently, the charity registration process has become far more detailed over the past year.

IS THERE ANOTHER WAY?

Gillian Fletcher is Wilsons Director of Charity Law and Governance (and was a senior lawyer with the Charity Commission for 12 years). She says: "Without having a very clear idea of what your charity aims to achieve and, most importantly, how the public will benefit from your charity, the registration process can be a tortuous exercise."

Before you decide to set up a new charity, says Gillian, first consider carefully if a charity is actually the right option for you.

There are a number of restrictions on what charities can do and those restrictions need to be balanced against the possible benefits charitable status will bring - such as tax reliefs and reductions in business rates, as well as eligibility for grant funding.

Perhaps a non-charitable social enterprise would be a better way of achieving your goals if they are linked to environmental or community-based objectives, or a community amateur sports club (CASC) might be an appropriate vehicle. There may be alternative ways for you to make a contribution to charity: could you work with an existing charity by volunteering your services or making a donation to a named fund for a specific purpose?

If you are determined to go ahead with setting up a charity then these are the key questions you need to ask yourself:

1. WHAT IS OUR PURPOSE?

The Charities Act 2011 describes broad areas of potentially charitable activity and lists 13 acceptable, specific purposes, including, 'the prevention or relief of poverty' and 'the advancement of education'.

The purposes of the charity need to explain clearly what the outcomes of the organisation's work will be and how those outcomes will be achieved.

2. HOW WILL WE CARRY OUT OUR PURPOSES?

Are we going to be an operational charity which provides services - such as running a local playgroup? Or are we going to be a grant-making charity - perhaps making grants to other charities or voluntary groups or directly to beneficiaries, and, if the latter, how will we identify potential beneficiaries and will we consider unsolicited applications for funding?

3. WHAT SORT OF CHARITY ARE WE?

The four most common structures for charities are:

- **Trusts** - typically used for grant-making charities
- **Unincorporated associations** - these may be suitable for organisations which have a large membership, such as village halls or recreational charities
- **Companies limited by guarantee** - this structure provides the trustees of the charity with some protection against personal liability and is the most popular choice for operational charities
- **Charitable Incorporated Organisations** - the CIO is a corporate structure created specifically for charities.

The type of structure you choose will depend on the activities you are going to undertake and on whether you are going to »

"You need to have enough trustees to ensure the work gets done but not so many that they spoil the broth"

A RESPONSIBLE JOB

Five things to do before you become a trustee

- 1 Read the Charity Commission's guidance *The Essential Trustee* which you can find online, and make sure (a) you are qualified to serve and (b) you understand your legal obligations.
- 2 Read the charity's governing document, recent minutes and accounts. Make sure they are up to date.
- 3 Check if the charity has had any regulatory issues with the Charity Commission (or other regulator).
- 4 Find out how many trustees the charity has/plans to have. Too many can make it hard to make decisions.
- 5 Be sure you can commit sufficient time and energy to your duties as a trustee.

» employ staff and enter into contracts with third parties. Unless your only activity will be making grants it's likely that either the company limited by guarantee or the CIO will be the best choice.

4. WHO WILL RUN OUR CHARITY?

You need enough trustees to ensure the work gets done but not so many that they spoil the broth. How many you can have will be determined by your governing document. In addition to an interest in the charity's work, trustees should ideally have relevant knowledge and business skills to contribute to the organisation's leadership. A trustee's role is usually unpaid but you may need to cover expenses such as travel or childcare.

Trustees should be fully aware of their responsibilities and legal duties. Gillian comments: "The role of a trustee can be an onerous one and when things go awry it's the trustees who are in the firing line and who have to handle the fallout; increasingly they have to do so in a blaze of publicity."

For more information on setting up and running a charity, and the responsibilities of trustees, visit the Charity Commission's website at www.gov.uk/government/organisations/charity-commission. ■

"Trustees should be fully aware of their responsibilities and legal duties"



CHARITIES

We at Wilsons have an experienced team and have been ranked in the top three legal advisers to charities in the UK by *Top 3000 Charities* directory for five years running. The firm acts for many charities, advising on law, governance and constitutional matters. We advise on the powers and duties of the trustees, compliance with the charity's objectives and procedures in the governing documents. We have helped many clients set up charities and we have a solid relationship with the Armed Forces and their charities. Our specialist legacy team is the largest outside London.

CASE STUDY: THE GODOLPHIN FOUNDATION

School Bursar Kevin Flynn tells us how he set up a charitable foundation to raise funds for capital projects



LEARNING CURVE: Godolphin School found that legal advice helped to simplify the process

When Godolphin School in Wiltshire wanted to set up a charity, Bursar Kevin Flynn approached Wilsons for help. He explains: "We needed a vehicle to raise funds for capital projects in the school so we set up the Godolphin Foundation. We were anticipating a few big projects in the next few years and we needed to show transparency between the school and fundraising for those projects."

"Gillian helped us draft the articles. It was important to have someone who was expert in the nuances of charity law, and Gillian made the legal part of the process extremely straightforward."

However, as Kevin points out, it's not all about the legalities. He found the most difficult part of the process to be the disconnect between the Charity Commission and the banks. "It's a real chicken-and-egg situation. In order to

be registered with the Charity Commission, you must have a bank account set up with funds in it. However, the banks won't let you open one until you've been registered as a charity." Kevin found the process of setting up the school's charity - which should take around six to eight weeks - took a lot longer because of solicitors having to to-and-fro with banks.

Apart from advising people to be forewarned and forearmed regarding the bank situation, Kevin also has a tip for people wanting to set up a charity.

Make sure you are clear on the objectives of the charity. "Aims should be tethered down at the outset but wide enough to allow for future evolution," he says. "Have a think about the longer term as well as the immediate future and try to allow for change further down the line."

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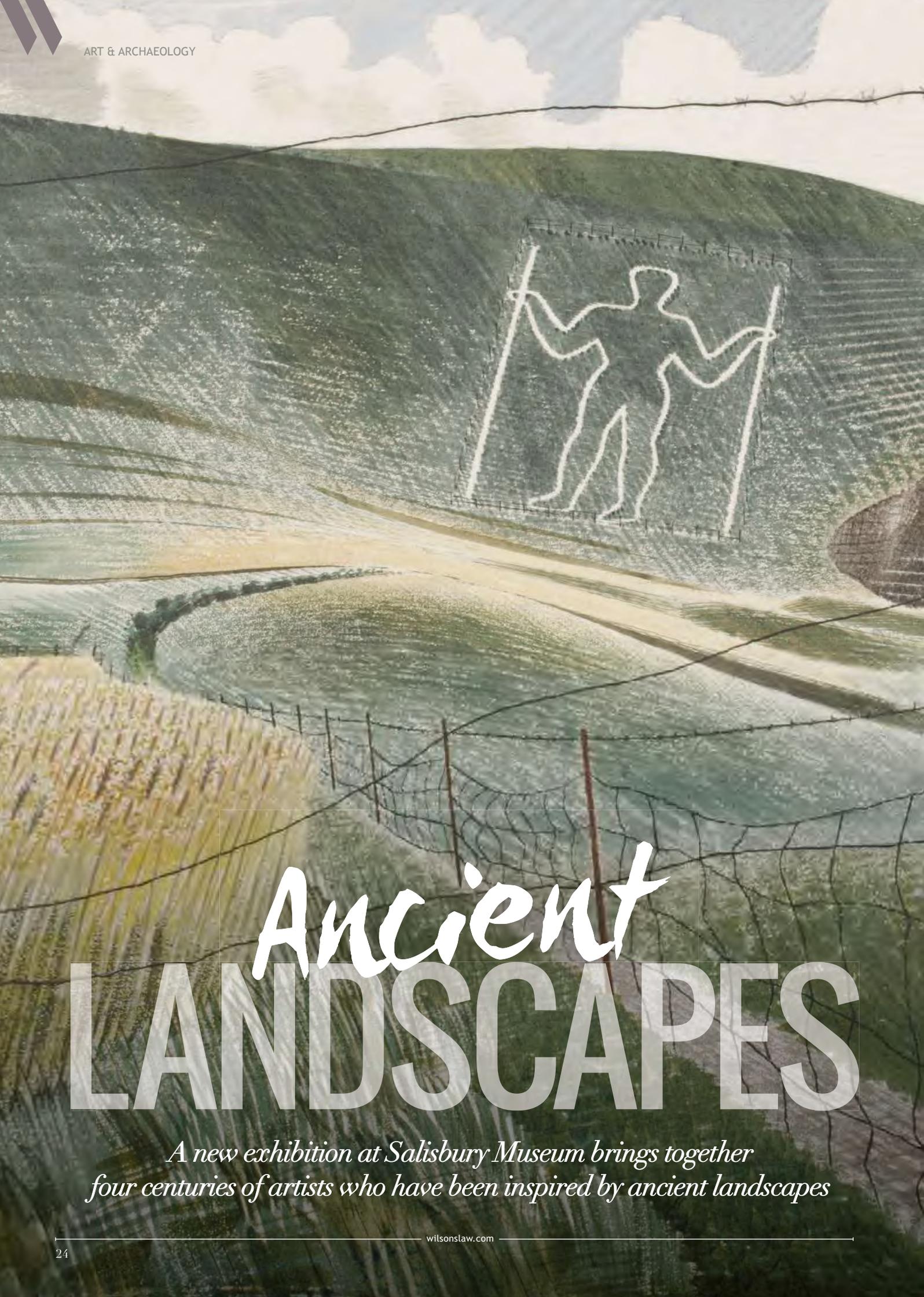


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Ancient LANDSCAPES

A new exhibition at Salisbury Museum brings together four centuries of artists who have been inspired by ancient landscapes



Artists have been responding to ancient sites for centuries, and many of those responses will be familiar to us: John Constable and JMW Turner, for example, both produced dramatic watercolours of Stonehenge, and William Blake engaged with megalithic monuments in a different but characteristically stylised and symbolic way.

What might be less familiar to people are works by artists such as Eric Ravilious, John Piper, Barbara Hepworth, Henry Moore, Paul Nash, Derek Jarman and Jeremy Deller, and representations of archaeological sites in popular culture in the form of prints, photographs, films and even three dimensions.

Many of these treasures are to be brought together in a new exhibition at Salisbury Museum entitled *British Art: Ancient Landscapes*, running from 8 April to 3 September 2017. Exhibitions Officer Joyce Paesen is busy preparing for it. "I am very much looking forward to the arrival of all these wonderful works," she says. "It will be fascinating to see artists' responses to the same landscape in different ways. There is something

that inspires us all in the landscape that surrounds us and will continue to do so."

A LIFELONG PASSION

Joyce will be working closely with guest curator Professor Sam Smiles, Emeritus Professor of Art History at the University of Plymouth and an expert on the life and career of JMW Turner. "Sam knows a lot about the topic," she says. "It's a privilege to work with him."

The idea for the exhibition came from Sam, who has a lifelong passion for archaeology and has been studying the way in which artists respond to ancient sites since he wrote *The Image of Antiquity: Ancient Britain and the Romantic Imagination* in the early Nineties. "I think it's going to be a very rich exhibition," he says, "and I'm pretty sure everyone will find something they've never seen before."

The exhibits will be arranged in three galleries: the first concentrating on the 18th and 19th centuries, a second featuring work from the 20th and 21st centuries and a third, much smaller room, which will move away from traditional 'art' and into the more ephemeral »

"I'm pretty sure everyone will find something they've never seen before"

Professor Sam Smiles, Guest Curator

FUTURE EXHIBITIONS

Here are some more up and coming shows hosted by Salisbury Museum

● CONSTABLE IN CONTEXT

John Constable's 'Salisbury Cathedral from the Meadows' is one of the greatest masterpieces of British Art, and this is an opportunity to place it in an historic and artistic context. Exhibition runs until March 2017.

● WILTSHIRE'S STORY IN 100 OBJECTS

This exhibition shines a spotlight on the important collections from Wiltshire's museums, using 100 selected objects to celebrate the rich history of the county from 10,000 BC to the present day. Exhibition runs until January 2017.

● RENA GARDINER - ARTIST AND PRINTMAKER

Rena Gardiner (1929-99) is best remembered for her guidebooks to historic places, which she wrote, illustrated and printed in her cottage in Dorset.

The Long Man of Wilmington, 1939. Watercolour drawing

| Eric Ravilious

© Victoria & Albert Museum

Ravilious (1903-1942) was an English painter, designer, book illustrator and wood engraver. He grew up in Sussex, and is known for his watercolours of the South Downs. He served as a war artist, and died when the aircraft he was on was lost off Iceland.



» arena of popular culture, with prints, photographs, posters, guidebooks, magazines and film.

FROM ANCIENT TO MODERN

"In the 18th century, there's a rage for thinking about all aspects of British antiquity, and this is where the exhibition kicks off," says Professor Smiles. "But I think people will be surprised by just how much 20th and 21st century response there has been."

The show - the first dedicated exclusively to artistic views of British prehistory - will feature around 80 works from nearly 40 artists over 250 years, and move from mere topographical representations of stone circles and megalithic sites to work in which the artists bring their own interests to bear, using the sites as screens onto which they project their ideas.

"The point of the exhibition ultimately is to get some of the more recent artists to shake hands with their romantic predecessors," says Professor Smiles. "And I think people will be fascinated by just how many different Aveburys, Stonehenges and so on are produced by these different encounters."

In addition to the main exhibition, there will be a number of linked events and exhibitions at other venues in Wiltshire. So come along and be inspired. ■

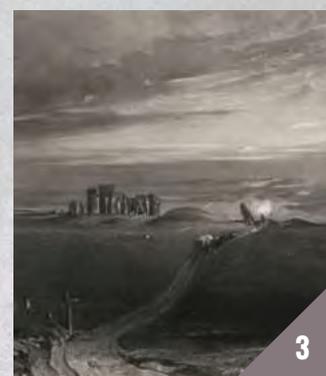
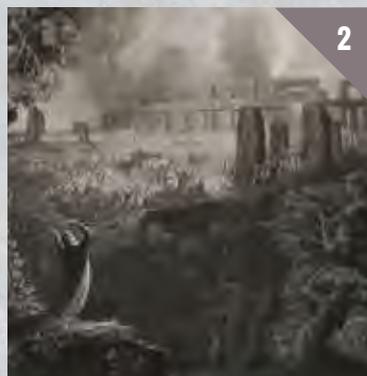
ABOVE: Winter Menhirs, Imbolc, 2003.
Acrylic on Fabriano Paper | Brian Graham
Courtesy of the Atrium Gallery,
Bournemouth University

For more details about the exhibition and associated events, visit the Museum's website: www.salisburymuseum.org.uk

VISIONS OF STONEHENGE

This being an exhibition based in Wiltshire about ancient history it is reassuringly inevitable that Stonehenge would feature

The world famous neolithic monument has been a tantalising subject for many landscape arts, including the English Romanticist JMW Turner. We leave it to Professor Sam Smiles to explain: "Physically impressive and historically unfathomable, Stonehenge has inspired numerous artistic responses from the Middle Ages to the present day, each generation finding new qualities in its massive construction and enigmatic presence."



© The Salisbury Museum

1. Stonehenge, Colour Woodcuts | Yoshijiro (Mokuchu) Urushibara (1888-1953)
2. Druid's Sacrifice, 1832. Mezzotint (detail) | WO Geller (1790-1853)
3. Stonehenge, published 1855. Mezzotint on paper (detail) | David Lucas (1802-1881) after John Constable (1776-1837)
4. Stonehenge, 1827-28. Watercolour | JMW Turner (1775-1851)

CREATIVE DIRECTION

Guest Curator Professor Sam Smiles tells us how ancient and modern come together in this ground-breaking show

Q How did you come to be invited to be guest curator of this exhibition?

A I was at Salisbury Museum last year because of the Turner exhibition, *Turner's Wessex: Architecture and Ambition*, and I was looking around the new Wessex Gallery with the Museum's Director Adrian Green. I said to him: "Have you ever thought of doing an exhibition on British Art and prehistory?" And he said: "What a good idea!" So it started from there.

Q Can you tell me about your background and what led you to this point?

A I've been fascinated with archaeology all my life. When I became an art historian, I thought it was curious that no art historian had written a book about the way artists had responded to archaeological thinking, so I made that the subject of my first book, which dealt with the period 1770 to 1850. I have never written a book on the 20th or 21st centuries, but I've always wanted to, and this is a good way of putting it out there.

Q You're an expert on JMW Turner - what makes you so passionate about him?

A I am prepared to say that he is the greatest British artist: he revolutionised landscape painting. Also he has a very complex mind, and trying to get behind the surface of his pictures and work out what his thinking might have been is endlessly fascinating. I think he has more depth than many of his contemporaries. And to that extent, he's almost inexhaustible as an artist.

Q What would you say is special and different about this particular exhibition?

A Above everything else, it's the scope that makes it special, and also it's the first of its kind. There was a smaller exhibition in 1987 organised by Christopher Chippindale, which concentrated on Stonehenge. And there was a Paul Nash exhibition in 2003, which looked at his interest in ancient landscape. However, this one looks at other sites and has many more artists and exhibits, so it's much more ambitious. It will be the first time an exhibition has looked at the phenomenon as a whole.



© Ash Mills

BACK IN TIME:
Prehistory is brought to life through British Art

Q And it's not just painting - I understand other media will be represented too?

A There are prints, photographs, posters and what you might call visual ephemera. We have a copy of *Vogue* from 1970 containing a photoshoot by Norman Parkinson called 'Clothes for New Druids', shot mainly at Stonehenge. It was a time when Stonehenge was in everybody's mind because it was a hip place to be. We will also have film. And there's a possibility we may get *Sacrilege*, the bouncy Stonehenge Jeremy Deller toured around the UK in 2012. We will still have work by him, even if we don't get that.

Q Apart from the exhibition, what else are you currently working on?

A I'm working on a book about 'late style', which occurs across all the arts. There's a notion that gifted artists produce extraordinary things in their final years - think of Beethoven's last quartet, Mozart's *Requiem* or Monet's paintings of his garden at Giverny. These works cut free from normal expectations of what they should be about and move into territory the artists' contemporaries don't understand.

Q Looking ahead for a moment, can you tell us what's next for you in your career?

A I'm working on another exhibition for 2020 but it's a bit hush-hush, so I can't say much about it. I like curating because it puts the results of your labours in front of a lot more people than would ever read an academic book. The Turner show I co-curated at the Tate in 2015, *Late Turner: Painting Set Free*, showed in London and then went to LA, San Francisco and Toronto. It was seen by nearly three quarters of a million people, whereas with an academic book, you're lucky if 600 people read it.

Q I imagine there is life outside painting for you - how do you relax and unwind after a busy day?

A I have a very steep garden just outside Exeter, which is very stony, and I go at it trying to make it beautiful. But it means starting with a pickaxe - so I relax with a pickaxe! It got very wild, mostly because I was doing too much of the nine-to-five thing, but now I'm freelance I've got time to bring it back under control.

A Special CASE

English wine is fizzing right now so we visited two Hampshire wineries – Danebury Vineyards and Hattingley Valley – to find out why

I have a vine in my garden, which drips with grapes in the summer, but I doubt if I'll ever make wine from them. Apart from anything else, we're not known for producing decent wine in England - right? Wrong.

English wine is currently experiencing a boom: in a recent survey conducted by *The Grocer* magazine, English wines came fourth after those from France, Italy and Australia; Waitrose named English fizz as its fastest-growing sparkling wine category in the last year; and The Ritz in London has added English wine to its list for the first time. So what has changed?

According to Patrick Westropp, Estate Manager at Danebury Vineyards, it's down to a number of things, but probably the biggest is the fact that English wines are winning a lot of awards. "There are some very good sparkling wines produced here that are winning international competitions, and winning gold medals abroad against Champagne," he says. "At one time, if you had a bad French wine, you'd try another French wine. If you had a bad English wine, then all English wine was bad. But not any more."

SMALL IS BEAUTIFUL

Danebury is a small family-owned vineyard covering about seven acres (2.8ha) of land near Stockbridge, on the paddocks of a 19th-century racehorse training yard. The racehorse featured on the label of its award-winning

sparkling wine Cossack won the Derby in 1847 and the wine is named after him. In addition, Danebury Vineyards also produces three still wines - two varietals and a blend - all for Michelin-starred restaurants, private members' clubs and government institutions.

Another secret of England's success, says Patrick, is the fact that local wineries tend to support each other. "We've got neighbours round here who make very good quality wines. I could ring any of them for advice and they'd be more than happy to help."

GOOD NEIGHBOURS

One of those neighbours is Hattingley Valley in Alresford. Founded by former lawyer Simon Robinson in 2008, it is a much bigger operation covering the whole winemaking process, and it has a state-of-the-art Coquard press.

Hattingley Valley manages more than 60 acres (24ha) of vineyards and produces four sparkling wines. One of the things that makes it different is its use of oak barrels to ferment the wine, and its limited-edition Kings Cuvée is 100% oak barrel fermented.

The wine team at Hattingley is led by Jacob Leadley and Emma Rice, twice-winner of the UKVA Winemaker of the Year Award. Their first release was in 2013 and they are already winning international competitions.

Both Danebury and Hattingley Valley belong to the Vineyards of Hampshire group, which has an annual

Wine Festival, hosted by a different member of the group each year. In 2016 Hattingley hosted; in 2017 it will be Danebury. For details, visit www.vineyardsofhampshire.co.uk

SOIL AND CLIMATE

So what's special about Hampshire? According to Danebury's Sales and Marketing Manager Caroline Stevens, it's the chalk soil: "It's the same seam of chalk that goes under the Channel and pops up in Champagne," she says. "And Hampshire's got the right elevation and big, south-facing slopes."

Hattingley Valley CEO Andy Brown believes climate is important, too. "One of the strengths we have is a very long growing season, so we get grapes with a lot of flavour because they've had a long, slow ripening," he says. "And it's the quality of the fruit. Here at Hattingley Valley we have really healthy grapes - our guys are out in the vineyard every day - and we are getting a real depth and complexity of flavour because of that long growing season."

We talk about English consumers: "There's an openness to drinking sparkling wine here, if not every day, then certainly not just for special occasions." So there it is. No excuse needed to break open the bubbly - and if it's English, so much the better. ■

1. Danebury Vineyards | 2. Danebury's Madeleine Angevine | 3. Hattingley Valley winemaker Jacob Leadley | 4. A fine mousse | 5. Hattingley's vineyard manager Jim Bowerman



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THE WINERIES

DANEBURY NEAR STOCKBRIDGE

A family-owned boutique vineyard on the paddocks of a former 19th-century racehorse training yard. It produces one sparkling wine, *Cossack*, and three still whites - two varietals, *Madeleine Angevine* and *Schönburger*, and a blend, *Danebury Reserve*.

HATTINGLEY VALLEY ALRESFORD

A family-owned business founded in 2008 making English sparkling wines: *Classic Cuvée*, *Rosé*, *Blanc de Blancs*, and *Kings Cuvée*. Their custom-built, eco-friendly winery uses the traditional method, and a key element of their style is the use of oak barrels.

Tasting Notes

DANEBURY Cossack 2011

The nose has the fragrant charm of orange blossom, the palate starts with fresh fruit and mid depth has a mix of flavours. The finish is long, mineral and flinty. *Perfect on its own or with food*



DANEBURY Madeleine Angevine 2013

The nose is rich with nectarine and melon, and the start of the palate a mix of fruits. There is mid-freshness, and the finish has a depth of sweet, ripe fruit. *Perfect with seafood or chicken*



HATTINGLEY VALLEY Classic Cuvée 2013

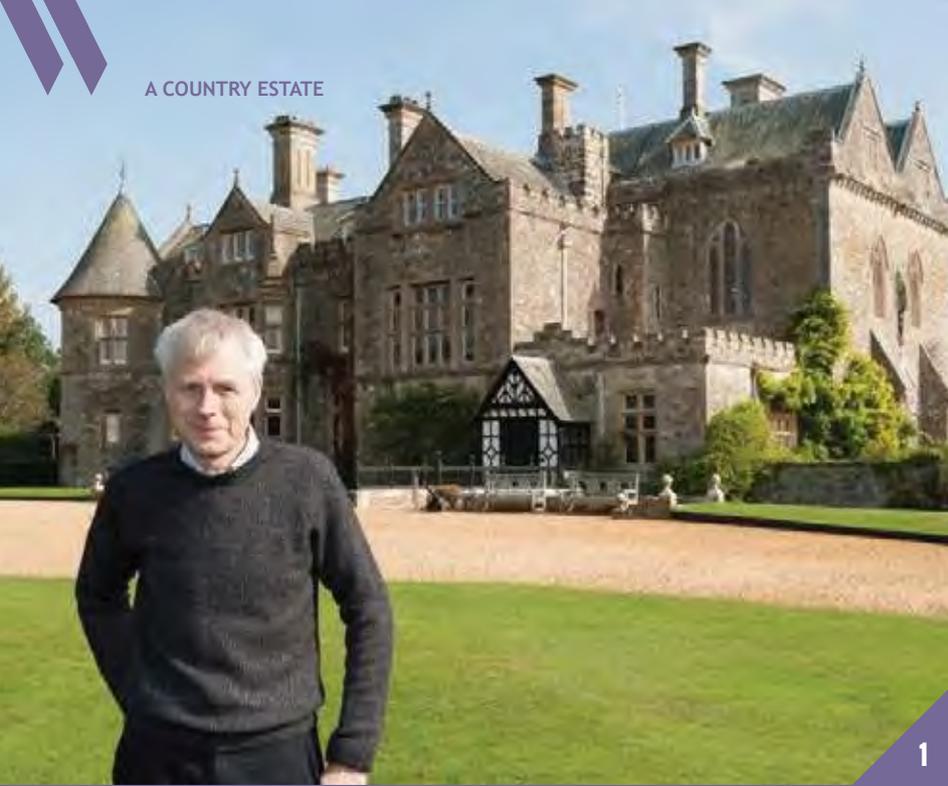
It has a well-developed nose and is well balanced on the palate showing crisp acidity. It has delicate toasty characteristics and a subtle oak flavour. *Perfect with canapés*



HATTINGLEY VALLEY Rosé 2013

This is an elegant rosé with an abundance of red fruit and fresh acidity, supported by fine toasty notes developed by ageing on lees in the bottle. *Perfect with clam chowder*





2

1

Tales of the UNEXPECTED

The Beaulieu Estate in Hampshire is full of stories that delight and surprise

THE LADY AND THE REBEL

A new exhibition at Beaulieu tells the story of Pearl Pleydell-Bouverie and Elizabeth Montagu. Pearl was born in 1895 and became the chatelaine of Beaulieu when she married John in 1920. Elizabeth was born in 1909 and rejected the social conventions of the time, preferring to travel and mix with celebrated artists and musicians.

■ Access to *The Lady and The Rebel* is included in the general admission price.

When approached to research and write a piece on Beaulieu in the New Forest, some images spring to mind: cars, of course; a country house; vast grounds; perhaps a stuffy Lord; and a vague memory from the 80s of a space-age monorail.

But things are not always as they first seem. You only have to scratch Beaulieu's surface to find surprises that make you blush at your preconceptions.

Beaulieu Abbey was built in 1204 when King John gifted the land it stands on to monks of the Cistercian order.

There it remained until King Henry VIII ordered the dissolution of all monasteries in the 1530s, and the 8,000-acre Beaulieu Estate was sold to Thomas Wriothesley, the 1st Earl of Southampton, friend of the King and direct ancestor of today's owners.

Wriothesley converted the former Great Gatehouse into a manor house which was then renovated in both the 16th and 19th centuries to its current state - a fine example of a Victorian gothic-styled country home.

A VISITOR ATTRACTION

So far as expected. But Beaulieu was a pioneer, being one of the first estates to open its doors to the public. Its previous owner, Edward - Lord Montagu of Beaulieu - who passed away in 2015 said: "I have always believed that Britain's great houses and gardens, originally created for the pleasure of a few, should now be enjoyed by the many."

Something that Beaulieu certainly has achieved. As in its heyday the estate received 500,000 visitors per year, and still boasts a hefty £12m turnover today. When it opened, Edward, Lord Montagu - wanting to honour his father who was a motoring pioneer - restored and exhibited six vintage cars for the launch. That unlikely liaison between cars and stately home became a cornerstone of the estate's longevity, growth and success.

A LIFE FULL OF SURPRISES

The family that has held onto Beaulieu for centuries has many colourful characters, not least Edward, 3rd Baron Montagu of Beaulieu, who passed away



last year at the age of 88. As Ralph - the new Lord Montagu and Edward's son - said in a rare interview in *Tatler*: "My father was a showman."

Although Edward inherited the estate when he was a toddler (a peer of the realm at two!), it was held in trust until he was 25, at which point he took the reins of what was then an estate bordering on insolvency.

Success came with thousands of visitors streaming through the gates when it was opened to the public. Scandal swiftly followed as the infamous Montagu trials of 1953 and 1954 found Edward to be guilty of homosexual acts and he was imprisoned for a year.

A difficult time but one which helped to change the course of history. The backlash against the heavy-handed treatment of Edward and his fellow defendants brought about the Wolfenden Committee which in 1957 recommended the decriminalisation of homosexual acts between consenting adults in private.

Edward returned to Beaulieu and over the following decades built the motor museum, launched the Beaulieu Jazz Festivals, founded the now world-famous Autojumble which has just celebrated its 50th year, managed the expansion of the National Motor Museum and its quirky high-level monorail, not to mention being actively involved in the House of Lords, the Historic Houses Association, English Heritage and numerous clubs and societies.

MUCH MORE TO OFFER

Edward's recent death has been tough for son Ralph who told *Tatler*: "Coming to terms with the loss of a parent is difficult for anyone. The added factor is that he was head of the family. I am now head of the family. And it's not just a family, it's a whole organisation: employees and tenants and local residents, and indeed the wider motoring and heritage community."

Ralph - the new Lord Montagu - has actually been overseeing the management of the land and property of the estate since the 1980s, when his father passed much of the estate over to him. In the early 1990s, he instigated a strategy for Beaulieu village which provided for additional local housing needs and other improvements to the landscaping and community facilities.

This summer he opened a previously private wing of Palace House to visitors, launching a new exhibition on two more fascinating members of Lord Montagu's family - his grandmother Pearl and his aunt Elizabeth.

He has many plans for the future so Beaulieu's seemingly endless tales will continue to be told. ■

1. Lord Montagu and Palace House
2. Sports cars of the past and present
3. The earliest motor carriages to F1 cars
4. Adorned with family treasures
5. Edward, 3rd Baron Montagu of Beaulieu

WHAT TO DO AT BEAULIEU

- **NATIONAL MOTOR MUSEUM**
250 vehicles from every motoring era
- **ON-SCREEN CARS: CELEBRITY TV AND FILM FAVOURITES**
An interactive display on motoring innovations and technologies
- **JACK TUCKER'S GARAGE**
Sights, sounds and smells of a typical 1930s country garage
- **WORLD OF TOP GEAR**
Original vehicles from the iconic show
- **PALACE HOUSE**
Home to the family since 1538, it has magnificent rooms to explore
- **BEAULIEU ABBEY**
Learn about the Cistercian monks who founded the Abbey
- **ESTATE GARDENS**
Formal and informal gardens, a topiary display and the Mill Pond Walk overlooking the Beaulieu river
- **SECRET ARMY**
How Beaulieu played host to secret agents during WWII

SOUND & vision

NAIM AUDIO
PROVIDES
IN-CAR AUDIO
FOR BENTLEY

Salisbury's Naim Audio is a global success story with a reputation based on technical innovation and the ongoing quest for sonic perfection

It doesn't matter how large or impressive your music collection is, it's what you do with it that's important. Naim Audio understands this better than almost anyone. Engineers at the Salisbury-based company have spent the past 43 years rigorously fine-tuning their hi-fi units in a never-ending quest for perfect sound.

The obsession driving these tech whiz-kids, who are holed up in Naim's lab facility on the outskirts of the city, is just one of the legacies left behind by the company's maverick founder Julian Vereker. In the late Sixties, the intrepid engineer swapped motorcars, which he would modify and race, for a lifelong adventure in sound.

It all began when Vereker started recording his friends' bands performing live, only to be dismayed at how those recordings sounded on then-contemporary hi-fi systems. The solution? Build a totally new kind of amplifier. Obviously.

Empowered by that halcyon, anything-is-possible age, Vereker founded Naim in 1969 and started building his first amplifier. His aim was to eliminate all distortion by isolating as many elements as possible and to pare the unit back to the essentials. These ideas about mechanical isolation and efficiency of design remain at the heart of Naim Audio's manifesto to this day.

"I remember doing an experiment as a child - the same thing Julian was doing at the beginning," says technical director Steve Sells, explaining Vereker's original idea. "You play high frequencies on one set of speakers and low frequencies on another. The clarity is phenomenal. Julian did this with SBLs [separate box loudspeakers]. It looked like one speaker but they connected it so the bass didn't vibrate the tweeter. This gives real clarity so you can follow the vocal and you don't need to mess with tone controls. That was Julian's thing: he removed everything that didn't improve performance."

In 1971, Vereker launched his first Naim Audio Amplifier. This caught the attention of Capital Radio, who put in a big order, and Naim Audio was incorporated in 1973. The company's first consumer product, the NAP 200 Power

Amplifier, followed - and the rest is history. Vereker released one innovation in sound after another, attracting audiophiles with pockets deep enough to afford the best sound.

Under Vereker's direction everything was designed in the service of sound ("a zero-compromise approach" says Sells). Even after Vereker's death in 2000, Naim remains a standard-bearer. It has won three Queen's Awards for innovation (the latest in 2014 for its digital streaming unit Mu-so); the company continues to fly in the face of conveyor-belt technology, making everything by hand in Salisbury; and the sound that comes from its products, ranging from the Mu-so Qb (£595) to the monumental Statement Amplifier (that's £150,000, thank you very much) and Naim for Bentley in-car system, is unlike anything else.

"Some people design hi-fis so they sound polite or set up a stereo image to replicate an orchestra," explains Sells. "But once you get through these layers, you want to feel the emotion the performance is trying to convey. That's what a Naim system does. We want to engage you. It's hard to quantify as a sound, but it's a very definite feeling you get. It tends to be a forward character and it'll have bass where you can differentiate different notes rather than hearing a thud."

Vereker missed the advent of digital streaming but he would have relished the opportunity to transform the dull, compressed sound of mp3s into something wonderful. Naim, which now exports to 45-plus countries and has a turnover of £30 million, is doing just that with its Mu-so unit. Despite his absence, Vereker's legacy is hardwired into it.

"I've worked at a lot of hi-fi companies," says Sells, "but at Naim it's just enthusiast engineers who are completely driven and that shows no sign of waning. If we don't get the sound right, there's no product. Everyone who works in development has arrived here via a passion for listening to music. We've got one common goal: sound quality." ■

FIND OUT MORE:

www.naimaudio.com



**“At Naim it’s
enthusiast engineers
who are completely
driven and that shows
no sign of waning”**

WHAT’S IN A NAIM?

A first foray into the world of wireless streaming produced the Mu-so, a trademark stunning piece of engineering

Naim Audio’s recent headline-grabbing releases are its pricey Statement Amplifier, which launched in 2014, and its celebrated Naim for Bentley in-car system. But the company also entered the other end of the market for the first time in 2014 with its wireless streaming unit Mu-so. It celebrates the “democratisation of quality sound” (says technical director Steve Sells) following the birth of digital streaming.

Retailing at £895, Mu-so differs from Sonos, Bose and other contemporary streaming units by being bigger and louder. “It’s essentially an active hi-fi loudspeaker, but we’ve put both channels in one, with a dedicated amplifier for each drive unit,” explains Sells. It also comes with the usual multi-room capability, but doesn’t need meshing into any complicated (or glitchy) networks. It simply requires a good wi-fi connection and you’re away.

What makes Mu-so special, thinks Sells, is that it was designed by Naim’s engineers at the same time they were working on the mind-boggling Statement Amplifier. “The two were designed simultaneously,” he says, “so the quality going into Statement - zero-compromise, the constant reworking of things - went into Mu-so, too. We had this common ethos going on in development. So the quality that went into Mu-So is spectacularly high for that category.”

Naim’s compact wireless system Mu-so Qb - Mu-so’s slightly cheaper sibling at £595 - was launched earlier this year and has already won a Red Dot Award for product design.



A changing property landscape

With a raft of recent changes for property owners, and more anticipated in the coming months, Aloysia Daros of Smith & Williamson, the accountancy, investment management and tax group, highlights some of the key issues to consider.

Residential property

Stamp duty land tax

Since 1 April 2016, a 3% stamp duty land tax surcharge has applied to the purchase of a UK residential property if the buyer already owns residential property in the UK or elsewhere, whether it is for personal use or is let. The surcharge applies if, at the end of the day of purchase, the buyer (or one of the buyers) also owns any interest (however small) in another dwelling, with a refund of the surcharge being potentially available if that other property is the buyer's principal residence and it is sold within three years. There are special rules governing trust and company purchases.

Capital gains tax 'surcharge' on profits realised on residential property

Capital gains tax rates have been reduced to 10% and 20% as from 6 April 2016. However, these reduced rates do not apply on the sale of residential property (that does not qualify for private residence relief), where the rates remain at 18% and 28% respectively.

Finance restrictions

From April 2017, there will be a restriction on tax relief for the finance costs incurred on the purchase of residential property (except properties that qualify as furnished holiday lets). Relief will be restricted to the basic rate of 20%, although the restrictions will be introduced on a phased basis over four years, with the full restrictions only applying from 2020/21 onwards.

Capital gains tax for non-UK residents

Non-UK residents (including trusts and companies) who sell UK residential property are now liable for UK tax on gains that have accrued on that property since April 2015.

Generally, non-UK residents will need to complete a special tax return and pay any tax due within 30 days of the sale of the property. Principal private residence relief may be available provided the owner spends sufficient time in the property.

Proposed inheritance tax liability on UK residential properties

It has been proposed that from 6 April 2017, all UK residential property, whether held directly or indirectly, will be potentially liable to inheritance tax. This means that, unlike the present position, any property owned by a non-UK company, or trust and company, will be within the scope of the tax, unless the company is widely owned, e.g. a non-UK investment or unit trust, or quoted company.



If you own property, we recommend that you review your position to ensure that you fully understand the impact of the changes, and investigate whether there are any steps that you can take to mitigate this.





Annual tax on enveloped dwellings

Annual tax on enveloped dwellings (ATED) is payable annually by corporate entities, mainly companies, that own UK residential property, unless it is let on a commercial basis. The tax was introduced in April 2012 and initially applied only to UK residential properties worth more than £2m, but, since April 2016, all property worth more than £500,000 has fallen within the scope.

The annual charge ranges from £3,500 to £218,200, depending on the value of the property, and a special return needs to be filed (even for let residential properties). It may be worth reviewing existing structures to see if corporate ownership is still the most tax efficient structure.

All property

Profits from trading in and developing UK land

As from March 2016, all profits arising from trading in or developing UK land are subject to UK tax, whether or not these profits are realised by a UK resident entity. This will affect overseas property developers who were previously outside the scope of UK tax.

UK property ownership register

The UK Government has announced its intention to introduce a public register of all non-UK companies that own property in the UK. This register, which will be introduced in 2017, will include details of the beneficial owners and will apply to all foreign companies that already own UK property as well as to new buyers. There will be a consultation on the new register, but we note that, although the register is intended to 'punish and drive out corruption', it will also have a significant impact on those who value their privacy.

Summary

If you own property, we recommend that you review your position to ensure that you fully understand the impact of the changes, and investigate whether there are any steps that you can take to mitigate this.



Aloysia Daros
Associate Director,
Private Client Tax Services

t: 01722 431036

e: aloyasia.daros@smithandwilliamson.com

smith.williamson.co.uk

Offices: London, Belfast, Birmingham, Bristol, Cheltenham, Dublin (City and Sandyford), Glasgow, Guildford, Jersey, Manchester, Salisbury and Southampton.

By necessity, this briefing can only provide a short overview and it is essential to seek professional advice before applying the contents of this article. No responsibility can be taken for any loss arising from action taken or refrained from on the basis of this publication. Details correct at time of writing. The tax treatment depends on the individual circumstances of each client and may be subject to change in future.

Smith & Williamson LLP Regulated by the Institute of Chartered Accountants in England and Wales for a range of investment business activities. A member of Nexia International.



BRYN AND EMMA:
The founders of
Help for Heroes

BACK TO THE *drawing board*

Ex-Army officer, cartoonist and Help for Heroes co-founder Bryn Parry is stepping down from his role at the successful charity to return to his first love



Sporting cartoonist Bryn Parry never set out to be the head of a multi-million pound, ground-breaking military charity. An ex-Army officer, he already had a successful career as an illustrator of best-selling countryside cartoon books including *101 Shooting Excuses* and *Sex in the Country*.

In 2007, however, as soldiers started returning from Iraq with horrific injuries, Bryn and his wife Emma launched Help for Heroes.

Nine years on, a staggering £300 million has been raised to build recovery centres for British servicemen and women injured in the line of duty. But it's been a roller-coaster ride and now, although remaining an ambassador for Help for Heroes, Bryn is standing aside to return to his lifelong passion for drawing and painting caricatures. He spoke to us about this new chapter...

So you're stepping down as the head of Help for Heroes?

Nine years is enough and I'm a cartoonist by trade. It's been a huge privilege.

I've met some extraordinary people and wanted to help them but it doesn't mean that I'm the only person who has to do that. I want to have more time with the family and I want to draw pictures and make people laugh again. I've been serious for the last nine years and my natural state was previously the naughty, irreverent, sarcastic cartoonist, as opposed to being the grown-up and responsible leader of a charity.

Let's recap a minute, tell us how you and Emma started Help for Heroes?

In 2007, the wounded started coming back from Basra so Emma suggested we raise money for them. What started as a fun, exciting project turned into grim reality on meeting about 35 guys who'd been devastatingly badly wounded. It suddenly got extremely serious.

We formed our charity using Wilsons in Salisbury. I went to Wilsons on 7th September and by 15th September we were a charity. By 1st June the following year we had raised £6 million.

Then it really started to get busy. *The Sun* and *The Times* newspapers got behind us. We look back and realise it was the zeitgeist of the moment. We just put our hands up and said: "Look,



ANYONE CAN HAVE AN OFF DAY

Guy ©

we don't want to be political and talk about the rights and wrongs of war, we just want to do something." Luckily, people got it.

Before your life was taken over by Help for Heroes, what were you doing?

In the 1990s we were high-quality picture framers. We did the photograph frames for Bill Clinton's second inauguration in the White House but we realised that while anyone can make a high-quality photo frame, not everybody can draw a cocker spaniel or a labrador in the same stupid way I can. So we decided to focus on my drawings.

In 2001 we did my first book, *Mad Dogs and Englishmen*. We did 11 books between 2001 and 2007 and I would draw between 120 and 150 paintings for each one. Rather embarrassingly, my best seller is called *Sex in the Country*, which is lots of childish jokes like 'a bird in the bush' or whatever - infantile humour for the loo.

Emma would choose pictures from a book as it was being painted and say, 'that would make a great set of table mats or mugs'. We supplied about 400 shops in the UK and had a mail-order business. Plus I was doing commissions.

When someone commissions you to do a portrait, what's your artistic process?

First, meet the people, chat to them, ideally talk to their loved ones.

If it's a father, for example, and he's got older children, you get a lot more out of them than you get out of the dad. They'll say he loves his red wine; that he won't read anything except books on fishing, he pretends to hate the family dachshund but really he adores it... so you get a real feeling for the guy.

Then I photograph the subject from various angles, what I call the 'two eyes and one ear'. I want to see the shape of the nose and the wrinkles around the eyes that give character. It's not a proper portrait of someone staring off into the distance, it's a jokey, fun thing. »

"While anyone can make a high quality photo frame, not everybody can draw a cocker spaniel or a labrador in the same stupid way I can"



“I want to have more time with the family and I want to be able to draw pictures and make people laugh again. It’s been quite a serious nine years; it’s taken its toll on me and my family”



» **Have you always been artistic?**

I used to doodle all the time. I was always the kid at the back of the class drawing a picture of the teacher. But it really started when I was in the Army on my first tour of Belfast. As a young officer, you spend a lot of time on night duty so I used to doodle things, like funny soldiers, and people started giving me commissions.

So you’re completely self-taught...

Yes but with lots of practice; it’s the 10,000 hours theory. I did my first big group commission in Australia, where I was teaching jungle warfare. Years later I took my whole family there and we went to the mess at Canungra where the painting was still hanging on the wall and my son said: “That’s terrible! How on earth did you ever think you could make a living from

drawing? You were so bad...!” He was a lot ruder than that actually, he used bad language. So you just learn. You keep making mistakes but you learn each time you do.

In ten years from now, where would you like your art to be?

I’ll be 70 so I’d like to still be drawing and painting. Hopefully I’ll still be alive.

As for what I want:

- a) I want to make a difference and
- b) I want to make people happy.

I don’t believe my art is ever going to be of great artistic merit but I hope that, in the same way that I still like cartoonists like Bruce Bairnsfather and Henry Mayo Bateman from the 1920s and 1930s, people will think I’ve captured the feeling of a generation and a time. That would be good. ■



HIDDEN WOUNDS

Since 2007, Help for Heroes has raised £300m to provide support for wounded, injured and sick veterans, servicemen and women and their loved ones, but war isn’t only about physical injuries. Mental health is now a priority issue and a new H4H programme called Hidden Wounds has been initiated for ex-service personnel dealing with anger, anxiety, depression, lack of sleep, and alcohol issues.

For more information call 0808 2020 144.



FUNDRAISING IN SUPPORT OF **HELP for HEROES**

CHARITY NO 1120920



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DIRECTORY

NEWS, INFORMATION, RESOURCES AND A CHANCE TO MEET THE WILSONS TEAM

CHARITABLE GIVING

A soaring success

Over the past 18 months we have been supporting Wiltshire Air Ambulance (WAA) and are delighted to announce that Wilsons staff have raised a total of £8,206.65 for the worthy cause.

Our staff have thrown themselves into raising money for WAA: baking cakes so irresistible they raised a whopping £892.19; having a bit of a flutter on sweepstakes during the Euros and the Olympics this summer - raising £682 and learning a bit about sport in the process; testing their nous with two quizzes that generated nearly £2,000 in cash; and not forgetting the

Wilsons Wanderers who took part in the 27-mile White Horse Challenge. Our staff have shown commitment and also kindness - not least Andrew Wiltshire, a keen photographer who makes a donation to WAA every time someone buys one of his images. www.countrysidephotography.org/ Many thanks to all for their efforts.

We know that Wilsons staff have many causes that are dear to their hearts so we've decided to take a more ad-hoc approach to fundraising in 2017, supporting numerous local charities and causes rather than one named one.



OVER
£8,000
RAISED
THIS YEAR!

ABOVE: Wiltshire Air Ambulance relies entirely on charitable donations to operate

GOOD NEWS FOR BUYERS AND SELLERS

September saw welcome news that the Government had decided not to privatise the Land Registry



The Land Registry had been listed in plans drawn up by former Chancellor George Osborne to raise £5bn by 2020 by selling state assets but the proposal had concerned the Wilsons team as lacking sufficient safeguards to protect consumers, setting out no framework for customer complaints and ruling out the need for an ombudsman.

Tim Clayden, partner at Wilsons, says: "The millions of property buyers and sellers who use the Land Registry's services each year should welcome the Government's decision to shelve what was a counterproductive plan to privatise it."

WILSONS TRAINEE SCHEME

Future-proofing the firm

Our trainee scheme is a well-established part of our culture and we've recently welcomed four new recruits.

HR Director Sarah Williams says: "It is very much a part of the firm's ethos to encourage new blood into the firm and a scheme like ours also develops junior lawyers to be partners of the future. Andrew Wiltshire, who is our Risk & Compliance Director, is a great example of this. He joined the firm 45 years ago as a trainee."



ABOVE (L-R): Abby Wild, Oliver Saunders, Henrietta Watson, Leah Ringwood-Hoare

Our trainees spend two years in the firm, four six-month seats in different areas of the law. Each trainee gets a mentor who stays with them through their journey to qualification.

"From the outset, Wilsons treat you as one of the team"

Sophia Akram, solicitor and ex-trainee who qualified in 2014

43

INTERVIEW:
Meet Imogen
Buchan-Smith

44

OUR HISTORY:
Our trainees take a
look back in time

46

TEAM PROFILE:
Meet the Family
Law team

48

SERVICES:
A comprehensive
list of departments

50

INTERVIEW:
Frances Mayne reveals
her favourite things

FAMILY CREATION

A fertile environment

We are pleased to have a stand at the Fertility Show in London on 5th and 6th November - an exhibition which provides people with information, support and advice on their journey to parenthood.

Visitors to our stand can expect to meet specialist family lawyers who listen to their journey so far

and provide them with clear and sympathetic advice about the options available to them for starting a family and the legal implications of their choice so that they can make an informed decision moving forwards.

Family building is an area of expertise for Wilsons. You can meet the team and learn about its work on page 46.



Visit www.fertilityshow.co.uk to buy tickets

NEW RIGHTS FOR COHABITEES?

Family law is always evolving and cohabitation law is no exception. Next month will see a debate at The Law Society to explore whether the law in England and Wales should extend legal rights to unmarried people.

As Associate Rosemary Sharp says: "Many people believe that living together gives them financial claims against their partner but this is often not the case and people can be left high and dry at the end of a relationship. On the other hand some people make a conscious decision not to marry so that they do not have the same rights and responsibilities as married people. The results of this debate may encourage a change in law and support the Private Members' Bill currently being read in the House of Lords."



TEAM NEWS



● NEW JOINERS (L-R)

Debbie Ashenhurst
Senior Associate, Litigation
& Dispute Resolution

Imogen Buchan-Smith
Senior Associate, Tax & Trusts

Jacqueline Fitzgerald
Partner, Family

Alexandra Sollohub
Solicitor, Litigation & Dispute
Resolution

Jessica Broxup
Solicitor, Tax & Trusts

Vicky Wilson
Solicitor, Charities/Schools

Welcome also to our new trainees who started in September: Oliver Saunders, Henrietta Watson, Leah Ringwood-Hoare and Abby Wild (pictured left)



● PROMOTIONS (L-R)

Kathryn Anderson
Partner, Estate Administration

Denise Owen
Associate, Residential Property

Alison Morris
Partner, Probate

Helen Lello
Senior Associate, Property

Contact us
General enquiries:
enquiries@wilsonslaw.com

NEWS

A MIX OF ART AND CONVERSATION

Party time!

Back in September we held our Summer Party at the Salisbury Museum. The evening was a mix of champagne, canapés and the chance to have a private viewing of the Constable Exhibition which included John Constable's *Salisbury Cathedral from the Meadows 1831* in all its glory. Thanks to clients and intermediaries who attended and made the evening such a success.

Photographs: John Rose Photography



L-R: Alice Vale, Charles Lynne and Denise Owen



A Salisbury scene: the Museum garden with a Cathedral backdrop



L-R: Mark Herson and Imogen Buchan-Smith enjoying the drinks reception



L-R: Maldwin Drummond, Gilly Drummond, Brigadier Longfield and Mrs D Longfield



L-R: Sara Willan, Stephen Oxley, Jeremy Major and Tim Mynott



L-R: James McKillop, David McKillop, Charles Matthews and Kit Harding



Enjoying the mild September weather: David Chisholm and Belinda Watson



L-R: Paul Pickford and Paul Dallyn meet friends new and old

TAX & TRUSTS: WITH AN INTERNATIONAL FLAVOUR

Imogen Buchan-Smith is a Senior Associate and a new member of the Wilsons family



WORLD AFFAIRS:
Imogen specialises in international work

Q Having been at Wilsons for a month or so now, what are your first impressions of the firm?

A It's a really friendly and welcoming place, and has a dynamic and modern feel despite its long, 300-year history. There is a great IT infrastructure here and the admin support is wonderful meaning that solicitors like me can just focus on clients. The Tax & Trusts team is now paperless too which I love! In terms of how the firm harnesses technology to enable us to work smartly, I've never worked anywhere like it...

I also love how integrated Wilsons is in its local community with its support for local theatre, festivals and charities. That is really important to me as my young family and I are very much part of that community.

Q What does the Tax & Trusts team do? And what type of clients do you have?

A We advise individuals and families in relation to their personal affairs. This will involve succession and estate planning. Our clients may have assets and family businesses that they want to preserve for future generations so we advise them on how best to structure their affairs through a variety of means, including trusts, partnerships and also through their testamentary arrangements. In addition, we advise on existing family structures, both maintaining those structures and, in some instances, adapting them to fit in with a family's current needs and circumstances.

The team has a broad range of clients (albeit that, individually, we have our own areas of expertise), including large UK-based landed estates as well as international families. The world is far more mobile now and families can become international without even intending to be, so our experience extends to advising individuals and trustees across the globe on UK tax issues, trust law and other legal aspects relating to offshore structures, which has become a considerable part of our work in its own right.

Q What are your individual specialisms? Do they have an international flavour?

A Yes, my client base tends to be more international, although, many of my clients have some UK nexus. For instance, it could be a non-UK national who is moving to the

UK for family or work reasons and needs advice before they arrive and while they are here. Or it could be a UK national who has moved abroad but still has family and/or various of their assets in the UK.

Q What qualities do you need for your role? And what aspects of your role do you most enjoy?

A To be able to advise appropriately you need to be interested in people and their stories and be a good listener. I meet very interesting people, both our clients and their advisors, and I take great pleasure in getting to know them, their families and their businesses (for instance, what they are passionate about).

You need to be a good communicator - both in writing and orally. Clients rarely want to know the minutiae of the legal rationale. They just want to know what they should do so it's important to be able to cut through the legal detail and provide useful counsel.

Being good at collaborating is a key requirement. The international aspect of my role brings in advisors from many different jurisdictions so I have to negotiate everything from language barriers to different legal systems!

Also, and this is something I never thought I'd enjoy (but I do!), it's important to enjoy the sometimes very technical nature of our work and sifting through legislation (both ours and that of other jurisdictions). There has been a lot of change and evolution in the tax and legal system over the last few years, including regulation and disclosure requirements, and it is vital to stay on top of this.

Q What do you consider to be your priorities and those of your team?

A It sounds trite, but it's to carry on providing a really good service to our clients and by that I mean being responsive and giving commercial and practical advice. By doing that you have the opportunity to deepen the relationship with the client and become a trusted advisor.

We have a great breadth of experience in the team so we feel well placed to achieve our priorities.

CONTACT IMOGEN

T: 01722 427 650 | E: imogen.buchan-smith@wilsonslaw.com

The history of Wilsons

A look back in time

Our trainees have pieced together a history which shows both a firm and a family with a rich legal background

Wilsons has long thought its legal roots began in 1731. But when our trainees looked into the background of the firm in more detail, an even-longer history was unearthed and a few gems of social and legal history dusted off too.

Squeezing local and legal archive and genealogy research into a full-time traineeship has meant the project has taken a year to complete. A journey which started at the Wilson and Swindon History Centre and included pit stops at the Law Society Library in London, local archives and ancestry websites and also involved much swapping of stories with Wilsons staff past and present.

As Managing Partner Mike Parker says: "Having seen the recent research into our history, I'm so impressed with the trainees' findings. It was a real team effort and Alice, Laura, Lydia, Michelle, Natasha, Ben, George and Rory worked tirelessly to pull the strands together. They were ably assisted by several others including a relative of the original Wilsons family who is still at the firm: Mark Hatt-Cook provided personal recollections,

photographs and memorabilia and I am very grateful for his contribution. It's now up to the current team to carry the baton forward to create more valuable history for Wilsons."

THROUGH THE CENTURIES

Although an insurance document from Sun Insurance Company founded in 1731 citing Wilsons & Sons remains the earliest evidence of the firm, the trainees were able to trace the Wilsons family and its legal connection right back to 1696. The discovery of Richard Wilson means that at all times since this date there has been a member of the Wilson family living who is practising law. Mark Hatt-Cook - a previous senior and managing partner and a consultant in today's team - is the great great great grandson of William Wilson.

The trainees' findings continue up to the 1980s with key figures such as Anthony Edwards who joined in 1973 and was instrumental in the transformation of Wilsons from a regional law office to the firm we are today. It also uncovered an office boy's diary, featured in the panel on the right. ■



ABOVE: A blast from the past! Just two of the fantastic photos unearthed by the trainees

Arthur Munkhouse Wilson	Richard Arthur Wilson	Richard Munkhouse Wilson	Richard Wilson	William Wilson	Richard Wilson
1883 - 1954	1845 - 1919	1808 - 1883	1778 - 1839	1734 - 1792	1676 - 1761
<ul style="list-style-type: none"> ● Last named Wilson to have worked at the firm ● A bit of a maverick. He only ever bought bright green Vauxhalls (unusual in the era) ● Did not believe in telephones - preferred to shout loudly! 	<ul style="list-style-type: none"> ● Had eight children and died in 1919 ● Created the partnership of Nodder, Thring and Wilson - the firm practised from City Chambers (where Barclays Bank is today) ● Was the Mayor of Salisbury 	<ul style="list-style-type: none"> ● Completed his articles of clerkship at the age of 17 ● The founding father of the firm as we know it today ● Undertook many civic duties - coroner, superintendent registrar, vice chairman of the Union Workhouse 	<ul style="list-style-type: none"> ● The only Wilson not to enter the legal profession ● An officer in the 2nd Regiment of Foot at a time when Britain was at war with Napoleon 	<ul style="list-style-type: none"> ● A barrister in Newcastle upon Tyne ● When he died he left legacies totalling £1.2 million in today's money - a wealthy time for the Wilsons family! ● William's brother Joshua also worked in the law 	<ul style="list-style-type: none"> ● The first-cousin-once-removed of William Wilson ● He was a barrister and recorder of Leeds ● He began practising in 1696 - so the law has been ingrained in the Wilsons family ever since this date



ABOVE: On the left is Mark Hatt-Cook who still works at Wilsons today as a consultant. On the right is former partner Eric Legat
BELOW: Many Wilsons staff had long careers at the firm



20TH CENTURY BOY CHARLIE BEESON'S DIARY

During WWII Wilsons was reduced to a skeleton staff as people were called up to fight. In 1936 Charlie Beeson joined the firm as an office boy and his diary gives us a clear picture of Wilsons throughout the 1900s.

Charlie started as an office boy in 1936 when his duties included lighting the coal fires, dusting the partners' desks and standing outside the office to ensure that no-one other than Mr Wilson could take the parking space. Charlie retired in 1990 after 54 years at the firm and he'd progressed to a highly-qualified probate clerk by then.

Charlie noted all sorts in his account, from the old-fashioned décor to the chief clerk's habit of shaking the ink from his quill onto the floor by his desk every day. All male members of staff were called by their surnames, and females were addressed as Mrs or Miss. He also tells how there were two loos in the building - one for the two partners and the other for everybody else. Here are some extracts from the diary:

"Mr Heath would often give me 3d and ask me to get him two penny lardy cakes and one for myself. He had one tooth only (commonly known as his pickle chaser)."

"Although the majority of people were very poor they were honest and it was certainly not the practice to lock up cycles or even the back door of a house until one went to bed."

"I was to stand on the doorstep until the driver returned and tell him that Mr Wilson paid the rates on his office and therefore the man was never to park outside his door again."

"When Mr Wilson's first daughter was born in 1937 we all gathered in the library on Saturday morning for champagne. As I was underage I was never allowed to drink at home but the staff told me that a couple of glasses of champagne would do me good. I cycled home afterwards!"



“We advise clients who want to create and build a family and put down roots”

Family Law

Directory

Meet the team

A failsafe structure, expertise and sensitivity make them a perfect team



Jacqueline Fitzgerald
Partner
T: 020 7998 0421
E: jacqueline.fitzgerald@wilsonslaw.com

The Family Law team at Wilsons is a niche area of the Private Client litigation team and is a partner-led group of specialised legal professionals who work together to advise and support clients at every phase of their relationships.

DIFFICULT TIMES

The team has the expertise to assist clients with financial claims on relationship breakdown, which means advising on financial settlements following divorce, judicial separation or nullity proceedings. They also deal with financial claims on behalf of children, when the estranged parties aren't married as well as disputes between cohabitantes. Unmarried couples often have informal arrangements in place to deal with their financial and domestic affairs and this can give rise to a whole host of difficulties and they can store up problems for the future. This could be avoided with a cohabitation agreement.

Of course it's not all about money. Family Law has many strands and Associate Sarah Wood Heath specialises in advising and representing clients in the difficult area involving children following a relationship breakdown, advising and assisting clients with those arrangements and representing them in court if need be. Sarah approaches her cases with sensitivity and the welfare of the child at the forefront.

Sarah is also developing a new expertise in



The relationships we have with our spouses, partners, children and wider family are central to our daily lives and involve a huge amount of emotional and financial investment. It is therefore important, like any other investment, to safeguard these for your and your family's future.



creating families, spending a lot of her time advising clients who want to create and build a family and put down roots. She works with same-sex couples, people who are considering having a child via an unknown donor, or those who want to engage a surrogate and surrogates themselves. Her angle reflects how society is changing and how Wilsons is at the coalface of developing law which - in some areas - is changing on a case-by-case basis, particularly with the surrogacy work.

PRENUP PLANNING

The team does lots of work in prenuptial planning. Jacqueline Fitzgerald says: "A prenuptial agreement and a will in contemplation of marriage are essential parts of wedding planning and much more important than the seating plan!" Jokes aside, lots of people see such forward planning as unromantic or cynical, but it can prevent a lot of stress later on.

Jacqueline says of the team's skills: "We work in a very emotive area of the law - an area that often demands great sensitivity. Divorce is one of the hardest, most isolating things people go through, so clients often come to us in crisis looking for us to help them through it. We offer a trusted ear to the most personal details of their life and, while many clients are too emotionally involved to be objective, we can provide a reality check and give constructive advice on the pros and cons of each course of action."

Jacqueline and the whole Family Law team work with clients both nationally and internationally but is a local firm with its roots firmly set in Wiltshire. The team can also advise clients on everything from the most straightforward family law issues to the most complex matters involving landed estates, farming cases, family trusts, entrepreneurs, and other high-net-worth individuals. ■

FAMILY LAW

Experts in their field



Jacqueline Fitzgerald
Partner
T: 020 7998 0421
E: jacqueline.fitzgerald@wilsonslaw.com



Rosemary Sharp
Associate
T: 01722 427 618
E: rosemary.sharp@wilsonslaw.com



Sarah Wood-Heath
Associate
T: 01722 427 619
E: sarah.wood-heath@wilsonslaw.com



Lydia Plank
Solicitor
T: 01722 427 665
E: lydia.plank@wilsonslaw.com



Laura George
Trainee Legal Executive
T: 01722 427 721
E: laura.george@wilsonslaw.com

What we do

Directory Services

Whether for personal or business services, Wilsons provides high-quality legal provision



PERSONAL LAW

FARMS AND ESTATES



Alison Bailey
Partner
T: 01722 427 560
E: alison.bailey@wilsonslaw.com

We manage the sale, purchase or letting of substantial rural properties and businesses. The team guides landowners through the process of realising their development opportunity, whilst attaining maximum potential from their asset. We also specialise in the development of predominantly green field sites in the South of England.

RESIDENTIAL PROPERTY



Tim Clayden
Partner
T: 01722 427 713
E: tim.clayden@wilsonslaw.com

We handle the legal aspects of sales and purchases of properties ranging from three-storey homes in the heart of London, to landed estates in the Wiltshire countryside. The variety of our case-load at any time could be said to mirror and represent the different levels of sophistication, and various requirements, of the clients we look after as a firm.

TAX & TRUSTS



Adam Herbert
Partner
T: 01722 427 543
E: adam.herbert@wilsonslaw.com

Our team advises on personal affairs and the management and protection of assets. Much work focuses on transferring assets down the generations in an effective and tax-efficient manner. This includes drawing up Wills and powers of attorney, forming or advising on onshore and offshore trusts or other asset holding structures, and advising on associated capital taxes.

CONTENTIOUS TRUST AND PROBATE



James Aspden
Partner
T: 01722 427 677
E: james.aspden@wilsonslaw.com

We have one of the leading teams of contentious trust and probate experts in the country. Our breadth of experience and expertise lets us provide a full service whenever difficulties arise in relation to an estate or a trust. We are known for our discreet, pragmatic approach and we regularly act for clients in mediation and other aspects of dispute resolution.

PROBATE & TRUST ADMINISTRATION



Frances Mayne
Senior Partner
T: 01722 427 524
E: frances.mayne@wilsonslaw.com

Our team manages a broad range of wills, probate and trusts ranging in value from £500,000 to £80m. Many of the wills, probate and trusts we manage hold business, agricultural and heritage assets. We also advise on mental capacity issues. Find out more about the Probate & Trust Administration team in this issue's Team Profile focus on pages 46-47.

FAMILY



Jacqueline Fitzgerald
Partner
T: 020 7998 0421
E: jacqueline.fitzgerald@wilsonslaw.com

We advise on the full spectrum of family-related matters including pre and postnuptial agreements, civil partnership agreements and matrimonial issues, including asset and pension division, trust arrangements, spousal maintenance and maintenance for children. We act for clients based throughout the south of England.

“For our clients we aim to manage the future with greater certainty despite its inevitable unpredictability”

BUSINESS LAW



COMPANY COMMERCIAL

James Johnson
Partner
T: 01722 427 658
E: james.johnson@wilsonslaw.com

We have a lot of experience helping businesses achieve their purpose, and business owners achieve maximum return, from buying or selling and getting the most from investments to restructuring and general financing issues. Whether advising a corner shop, a substantial privately owned company or an international financial institution, we are well placed to assist.



EDUCATION

Stephen Oxley
Partner
T: 01722 427 743
E: stephen.oxley@wilsonslaw.com

Our dedicated schools team works with head teachers, governors and business managers on a wide variety of legal issues related to education. We specialise in advising maintained schools, academies, free schools, independent schools, local authorities and Church of England Diocesan Boards on all their legal requirements.



EMPLOYMENT

Geraldine White
Partner
T: 01722 427 657
E: geraldine.white@wilsonslaw.com

We offer a proactive and personal HR support service aimed at providing our business clients with effective and commercial solutions to assist them in recruiting and managing their human talent. The area of employment law is as fluid as it has ever been and we keep abreast of all changes in order to be able to best advise our clients.



COMMERCIAL PROPERTY

Judith Beddow
Partner
T: 01722 427 740
E: judith.beddow@wilsonslaw.com

Our commercial property lawyers act for companies with significant investment landholdings, renowned educational institutions, big charities and leading professional practices. Our advice also provides value for money to entrepreneurs, start-ups and smaller businesses and we deal in lettings, developments, freehold acquisitions and disposal and more.



LITIGATION

Ben Thornton
Partner
T: 01722 427 732
E: ben.thornton@wilsonslaw.com

We are particularly well known for property disputes and contentious trust and probate work, however this growing team also advises on contractual and commercial disputes, professional negligence, Court of Protection litigation, Judicial Review and injunctions. Whatever the specialism, our lawyers are pragmatic and effective and often considered to be leaders in their field.



CHARITIES

Gillian Fletcher
Director of Charity Law and Governance
T: 020 7998 0422
E: gillian.fletcher@wilsonslaw.com

We act for many charities, advising on law, governance and constitutional matters. We advise on the powers and duties of the trustees, compliance with the charity's objectives and procedures in the governing documents. We have a solid relationship with the Armed Forces and their charities and our specialist legacy team is the largest outside London.

Frances Mayne has been with the firm for 30 years so picking her favourite haunts in the area is a breeze

CHILDHOOD MEMORIES: Avebury stone circle is a nostalgic place for Frances



WHAT'S YOUR FAVOURITE...

1 LOCAL BUILDING? My favourite building in town is Salisbury Cathedral but if we're looking further afield then I'll definitely go with Avebury stone circle near Marlborough. I went there as a child with my school and I still remember it vividly. My history teacher was one of those teachers you never forget - he brought the subject alive and the Neolithic era has fascinated me ever since.

2 PLACE FOR RETAIL THERAPY? I have a weakness for shoes and am a firm believer that you can never have too many pairs! Raffinée is a wonderful shoe shop on the High Street in Salisbury which is really individual, specialising in Italian shoes. I always find things in there that I would never find in a high-street store.

3 WAY TO WIND DOWN? For me it's definitely a good walk. There are so many good walks nearby but my favourite is Caen Hill flight of locks on the Kennet and Avon Canal. There are 29 locks in two miles and until you walk the flight, you don't realise how long it actually is.

I haven't done the flight in a boat myself but I've seen many weary families and couples struggling to complete it over the years. It takes about six hours from start to finish I believe.

4 THING ABOUT WORKING AT WILSONS? It is a cliché but it is the people - not only my work colleagues but our clients as well.

5 SALISBURY MARKET? I prefer the Artisan market to the Christmas one as it's a bit different and better for a mooch. You often find food you wouldn't be able to get hold of anywhere else.

6 PUB IN THE AREA? This is a tricky choice! If I could venture into Dorset I'd definitely go for The Stock's Inn in Furze Hill, Wimborne. It's a good traditional pub with tasty, no-frills pub food, great service and good value for money. Also - and importantly - they welcome dogs!

In Wiltshire I'd recommend the Ship Inn at Burcombe and if anyone is after somewhere a bit special it would be a hotel called Howard's House at Teffont Evias.

7 ENTERTAINMENT VENUE? For a regular dose of escapism I'm going to say the Salisbury Odeon. It is not your average multiplex - the façade and foyer is a Grade I-listed building and the auditorium is mock Tudor with wood panelling.



AVEBURY STONE CIRCLE

Ever since a school trip here, Frances has been a fan of the Neolithic era



SALISBURY ODEON

A cinema in the centre of Salisbury with a bit of character to boot



ARTISAN MARKET

Glorious food and tempting knick-knacks the first Sunday of every month

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For almost 300 years we have helped our clients manage their future whilst safeguarding all that is valuable to them.

To find out how we can help you please get in touch.

Wilson's
Solicitors



wilsonslaw.com
t.01722 412 412
enquiries@wilsonslaw.com