AUTUMN 2018

om&m osborne morris & morgan solicitors

Newsletter

THE NEWS FROM OSBORNE MORRIS & MORGAN WWW.OMMLAW.CO.UK

Enter our 2018 children's Christmas card competition

Two impressive, festive hampers are up for grabs in our children's Christmas card competition this year.

We are, once again, inviting children up to the age of 11years to get into the festive spirit and design our 2018 company Christmas card.

The winning artist will not only have their design featured on our company's Christmas cards this year, they will also receive a Family Festive Hamper and a Children's Festive Hamper from Pecks Farm Shop, worth £200 combined, and a pack of their very own Christmas cards.

With permission, entries will also appear on our social media channels.

The closing date for entries is Friday 9th November at midday - when the winning entry will be chosen and posted onto social media.

To enter, children can either collect an entry form from the Osborne Morris & Morgan office on West Street, or an entry form can be downloaded from our website www.ommlaw.co.uk.

Paul Lockhart, Practice Manager at Osborne Morris & Morgan said:

"It's that time of year again, and we would like to, once again, hand over the reins to children within the community to design our company Christmas card.

We enjoy looking at all the entries that come in, so we're very excited! Good luck to everyone who enters".

ENTRIES MUST BE WITH US BY FRIDAY 9TH NOVEMBER

ROW-A-THON SUCCESS!

'SUNNY SELFIE' IS PICTURE PERFECT!

LONDON BRIDGES CHALLENGE

CYCLE SUCCESS FOR HARRY'S RAINBOW

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Our solicitors can make a difference

ROW-A-THON SUCCESS!

#TeamOMM

If you were at Leighton Buzzard Railway Station on Thursday 27th September 2018, then the chances are you will have seen us at our charity row-a-thon event.

Several members of staff were up at the crack of dawn to head down to the station for 6am, to row on a machine, with the aim of raising funds for MK SNAP.

We took it in turns to row at the station's entrance, whilst collecting donations from commuters and handing out 1,000 free water bottles.

A total of £189.03 was raised on the morning and we are delighted to add to this to make up the total to £400!

Cathryn Siddall, was the winner of the prize draw we also ran- winning three month's free personal training with All About Me Fitness.

Paul Lockhart, office manager at Osborne Morris & Morgan, based on West Street, said;

"It was a glorious morning, and almost immediately, we started to receive donations in the charity collection buckets. We were really astounded by the generosity of people and are very grateful that they took the time to stop by and support us in our mission.

We are delighted to be able to hand over £400 for MK SNAP, who are an incredible charity. The money will help them to offer professional support to people with learning difficulties and challenges.

We'd like to say, a big congratulations to Cathryn and a big thank you to Andy

and the team at All About Me Fitness for lending us a rowing machine to use and donating such an incredible prize for the draw. Also, thanks to staff at Leighton Buzzard Railway Station- for, as always, allowing us to do this".

This was our fourth event at the train station and are looking forward to planning our next event in April.

> If you missed us on the day, a fundraising page has been set up. The link is: **uk.virginmoneygiving.com/OMMLAW**

WE ARE GOING GREEN

In October we launched a new cycle to work scheme as part of our employee benefits.

Our staff are now able to purchase new bikes worth up to £2,500, at a discounted rate and benefit from an economical commute to work. The scheme also includes the revolutionary e-bikes.

Green Commute Initiative (GCI) are the scheme providers who seek to encourage employees to cycle on their commute, as well as to promote cycling to the wider local community.

The government-backed initiative, that can knock up to 42% off the cost of a new bike, allows employees to access new bikes, some with a price tag of more than £1,000.

GCI already work with big organisations, including Heathrow Airport and the City of London

Sarah Winters, Office Manager at Osborne Morris & Morgan, said;

"We have many employees here who are either established keen cyclists or wannabe cyclists, so we are really excited to be rolling out this scheme. The GCI makes bikes more affordable to people and this can really transform the journey to work for our employees here. We all need to have a little more responsibility for our environment as well and I hope that this step by Osborne Morris & Morgan will be replicated by other businesses".

CONNECT WITH US ON LINKEDIN

Members of staff were recently trained on how to navigate and use LinkedIn - where we look forward to sharing our company news with users.

> Connect with us to keep up to date with Osborne Morris & Morgan.

Solicitors trained in Mental Health First Aid to promote workplace wellbeing

We are proud to have appointed three 'mental health first aiders' to provide support and guidance in-house.

Paul Lockhart, Stephanie Hilton and Jemma Wixted have been trained to spot the early signs and symptoms of mental illness and then, if appropriate, signpost to a professional for self-help.

Mental ill health does not discriminate. Anyone can experience the effects of stress at work, and in law, there is no exception. Many believe that in the legal profession there is a long way to go to alleviate the stigma around mental health.

While poor mental health can be a downward spiral, it doesn't have to be. Various charities and organisations, including MHFA (Mental Health First Aid) England, are stepping in to help.

The organisation was launched in 2007 under the Department of Health: National Institute of Mental Health in England (NIMHE), as part of a National approach to improving public mental health.

MHFA England is the body that provided the Mental Health First Aid training course to Osborne Morris & Morgan.

Practice manager, Paul Lockhart, said of the training;

"Simply put, mental health matters, and here at Osborne Morris & Morgan, we are passionate about demystifying mental illness. We have trained some of our employees by supporting them on an invaluable Mental Health First Aid Training course. This means that we can then provide our employees with help when they need it. While on the course the provider said something that has stuck with me and that was mental health does not affect 1 in 4 people but 1 in 1..., you either have good mental health or bad. We truly feel that mental health in the workplace has never been more important".

Paul, Stephanie and Jemma have been trained to spot the early signs of mental illness

Annie's mission to cycle capital for cancer charities

In our last newsletter, we reported that Annie had jumped out of a plane to raise money for charity and this time she will be taking on cancer in a 100km night cycle challenge after losing four members of her family to the disease.

Annie Lawrence, who is a litigation assistant here at Osborne Morris & Morgan, is gearing up to take part in the flagship Women vs Cancer challenge, Ride the night London 2019, on May 25th next year.

The 100km cycle route through the capital will take participants past many of London's iconic landmarks including Westminster Abbey, Trafalgar Square and Buckingham Palace.

Annie hopes to raise £500 for the three women's cancer charities - Breast Cancer Care, Jo's Cervical Cancer Trust and Ovarian Cancer Trust.

"In the past 12 months, I have lost four members of my family to cancer, one specifically to a woman's cancer. It's horrific seeing the effect of this disease on both the individual and everyone around them.

Cancer doesn't discriminate - it can touch anyone. If getting back on a bike after fifteen years and cycling for a few hours can help prevent a cancer, or help someone affected by it, then it's a very small sacrifice on my part".

To support Annie in her epic challenge and raise money for the cancer charities, please visit her Just Giving page here: **www.justgiving.com/fundraising/Annie-Clements**

Have you joined us for Coffee & Connect yet?

We are ten months into our new monthly networking event and the feedback has been brilliant.

Coffee&Connect takes place every last Wednesday of the month at The Oliver & Hare public house, 10:30-11:30am.

No booking is required - simply drop by and pay £3 for a tea or coffee and a slice of cake.

Practice Manager, Paul Lockhart, says; "Unlike other networking groups there are no membership fees, no referral requirements and no minimum number of meetings to attend.

Our event gives representatives the chance to meet one another, share what they do and form strong links in an informal and friendly setting".

For more info, please contact Sarah Winters on **01525 378177** or **Sarah.Winters@ommlaw.co.uk**. You will also find up-to-date information on the Facebook page: **www.facebook.com/CoffeeandConnectLeightonBuzzard**

Our commitment to the community

Hazel's 'Sunny Selfie' is picture perfect!

A 45-year-old mother from Heath and Reach won a family portrait session in our Facebook competition this summer.

Hazel Markland submitted a photo of her mother, Ruth Oddie, with her own 5-year-old son, Riley. The photo showed the grandmother, who has just celebrated her 70th birthday and her grandson enjoying the summer holidays together.

And it was Hazel's photo that received the highest number of 'likes' on the competition post.

Hazel said of her win "Thanks so much to everyone for liking our summer selfie at Rushmere - a lovely new family photo will be a very special treat".

Sarah Winters, Office Manager of Osborne Morris & Morgan solicitors, said;

"We are delighted that Hazel and her family have won this special prize - it will be the perfect gift for the grandmother's 70th birthday. Thank you to everyone who entered the competition. We would also like to say a big thank you to Barrett & Coe in Leighton Buzzard for donating the family portrait prize".

We run several social media competitions throughout the year. To keep up to date and get involved, simply visit our Facebook page **www.facebook.com/ommlaw**.

Hazel collecting her prize from the OM&M offices

CYCLE SUCCESS FOR HARRY'S RAINBOW

A team of six fundraisers joined a team of 38 to raise lots of money for Harry's Rainbow, by riding the 54 miles in the London to Brighton Cycle Ride in September.

#TeamOMM consisted of partner at Osborne Morris & Morgan, Gary Williams, Medical Negligence solicitor, Mark Chiverton, and their family and friends Hollie Hadley, Katie Chiverton, Kerr Hardiman and David Chiverton.

So far, the team have raised over £1,500 for the charity.

Odette Mould, CEO & Family Liaison Officer at Harry's Rainbow, said;

"We're delighted to have the support of OMM and for their contribution to Harry's Rainbow by taking part in the L2B cycle ride. Statistics show that in our area, around 170 children are bereaved of a parent in our area. Awareness and fundraising support is crucial for us to reach these children. The support of OMM and other local companies is enabling us to continue offering help and support to those who need it".

Mark Chiverton, of #TeamOMM, said of the challenge;

#TeamOMM

"This was a fantastic team achievement on what was a challenging bike ride. The course this year had an overall elevation of 3,500ft and some team members even managed to hit speeds reaching up to 63 Km/ph!

We have been overwhelmed by the support and generosity of the staff at OMM, friends and family who have helped us raise an incredible 16% over our target, totalling £1,400 for Harry's Rainbow. This will help towards the costs of a 'Rainbow Retreat' for bereaved families to escape for relaxation and comfort. Thank you so much to all who sponsored us".

The route started in South London and finished on Brighton Seafront.

It's not too late to support the team and donate sponsorship. Simply visit the Just Giving page here: **www.justgiving.com/fundraising/teamomm**

We raised an incredible **£1,400** for harry's rainbow

Lawyer completes walk over London's bridges for Diabetes UK

Wills, Probate and Lasting Power of Attorney lawyer, Sarah Crook, completed a 10 mile walk in September, to raise money for charity.

Sarah took part in the London Bridges Challenge to raise money for Diabetes UK- a condition which affects several of her family members and friends.

The event started at Battersea Park and saw entrants criss-cross some of London's most iconic bridges along the River Thames, passing Big Ben and the London Eye.

So far, Sarah has raised almost £300, smashing her target of £120.

Sarah said of the event; "This was a really enjoyable event for a great charity which is close to my heart! I would highly recommend it as it a fantastic route across 12 bridges in central London. I am on track to raise £300 which is amazing!".

Each week thousands of people in the UK suffer from heart attacks, strokes, blindness and other life-threatening complications, because of diabetes. Diabetes UK is the leading charity for people affected and fight to prevent suffering and support those living with the condition.

To support Sarah in her challenge and raise money for Diabetes UK, simply visit her Just Giving page: **www.justgiving.com/fundraising/sarah-crook9**

MK SNAP enjoy trip to MK Dons match thanks to law firm

A group of learners supported by charity, MK SNAP, were able to enjoy a special day out to watch MK Dons take on Tranmere Rovers during a league match after law firm, Osborne Morris & Morgan, donated 10 football match tickets.

MK Snap provides a mix of education, training, socialising, growing independence and appropriate workplace experience, either with a carefully-selected local businesses or an opportunity within MK Snap.

'We are incredibly grateful to Osborne Morris and Morris for donating tickets this season for our team and learners to enjoy the games at MK Dons FC. Our learners love getting out and about and of course; being able to cheer for their local heroes means the world to them! Thank you for your support of our charitable work this year; we really appreciate it.'

Practice Manager at Osborne Morris and Morgan, Paul Lockhart, said;

"Once again, we wanted to further support our local charities and so when we acquired the tickets from the MK Dons Sport and Education Trust (SET), we decided that we wanted to donate the football tickets to MK SNAP. The charity is based in nearby Milton Keynes and offers professional support for people with learning difficulties and challenges.

We also have an employee, who has siblings who benefit from the charity and so we wanted to be able to 'give back' to them what they provide to the local community.

We'd like to thank MK Dons SET for the tickets and allowing us to pass them on to a worthy cause".

To discover more about MK SNAP, you can visit their website **www.mksnap.org**

Osborne Morris & Morgan sponsors Bedford & District Cerebral Palsy Society's 'The Wings of Hope Ball'

We are proud to be the Champagne Reception sponsor for the 2018 Bedford & District Cerebral Palsy Society's (BDCPS) 'The Wings of Hope Ball' in October.

Tim Woolford, one of the partners at Osborne Morris & Morgan, said;

"We are proud to be supporting the BDCPS by sponsoring 'The Wings of Hope Ball'. We hear about the incredible work that the charity do through our clients and so we wanted to help support them in their fundraising event. We're really looking forward to the ball and what better way than to start the evening in style".

The BDCPS was established in 1954 and seeks to offer a range of activities for children and young adults with cerebral palsy and other associated disabilities. They focus on the abilities of the individuals as opposed to their disabilities, which in turn helps to inspire and empower everybody.

The Wings of Hope Ball takes place on Saturday 27th October at the Corn Exchange Bedford.

BEDFORD & DISTRICT CEREBRAL PALSY SOCIETY

THE CONVEYANCING PROCESS - A STEP-BY-STEP GUIDE

Whether you are selling or buying a home, it's a good idea to know what is involved, and to understand how the Conveyancing process works.

Our step-by-step guide below explains the different stages of the Conveyancing process for a typical property sale and purchase transaction.

1. Choosing a solicitor

It is strongly advised for the seller to instruct a solicitor at the stage of marketing the property. There are lots of forms to complete and identification requirements - which can be dealt with before the property sells. Contracts can then be sent the moment your house sells.

Care should be taken when choosing a solicitor. Simply picking the cheapest quote is a recipe for disaster. It is vital to ensure the solicitor you instruct specialises in property and has an established track record in Conveyancing.

2. Initial Documents

The seller will have a number of documents to complete at this stage. In general, these will be:

- Proof of identity & address - a passport or driving licence and a bank or utility statement.
- Fitting and contents form (TA10) - items included in the sale.
- Property information form (TA6) - A range of matters concerning the property, from defining the boundaries to environmental concerns.
- Copies of any documents specified (TA6) — e.g. Building regulations certificates.
- Leasehold/shared freehold documents - a copy of the lease / Share Certificate.
- Management Information Pack - in the case of a leasehold, this is ordered from the freeholder or agent.
- Energy Performance Certificate - assessing energy use and CO2 impact.

3. Contract, deeds and mortgage

The buyer's solicitor requests a contract pack from the seller's solicitor. This will include any issues raised in the documents and forms.

The seller's solicitor will request the Title Deeds from the Land Registry.

If the buyer is applying for a mortgage, the offer is forwarded to the solicitor and the seller's solicitor should receive details of the outstanding sum remaining on any mortgage on the property.

4. Search and enquiries

As part of the conveyancing process, a variety of searches may be needed, some specific to a location. The most common are:

- Environmental search - flooding predictions, ground stability, contamination hazards, the presence of landfill sites etc.
- Local authority searches - planned projects that may affect the property, from buildings overlooking it, to new roads that may involve compulsory purchase.
- Water and Drainage Search - service connections.
- Land Registry searches - the title register and title plan will confirm the seller's right to sell the property.

The buyer's solicitor will then review the search results and the mortgage offer. Any enquiries are raised with the seller's solicitor, who then responds.

5. Contract and transfer

The seller's solicitor will draw up a final version of the contract and this is signed by both parties. The buyer will also sign the Transfer and the buyer's solicitor will request the mortgage funds from the lender, if applicable.

Once contracts are exchanged and completion dates agreed, both buyer and seller are legally bound in the transaction, unless they mutually agree to cancel.

6. Completion

Before completion, the buyer's solicitor will conduct final searches and lodge an interest in the property. The deeds are frozen for thirty days, allowing the buyer to pay the agreed sum and apply for the deeds. The solicitor will also send a final statement of monies due, which must be cleared in the solicitor's bank account before completion day.

On completion (moving) day, all outstanding monies are transferred to the seller's solicitor. The buyer may then collect the keys from the estate agent, and the seller's solicitor forwards the title and transfer deeds. The buyer's solicitor then registers the property in the buyer's name and forwards all official papers.

Outstanding monies are paid, which may include estate agent fees, solicitor fees and any outstanding mortgage balance. The seller's solicitor then transfers all funds to the seller.

Osborne Morris & Morgan - The award-winning Conveyancing specialists

From day one, you will be looked after by one member from our team of conveyancing specialists. We promise to keep you fully informed from start to finish.

Please call **01525 378177** or get in touch with us online for a quotation or to find out more about our award-winning team.