

JAMES & GEORGE
COLLIE

A Guide To Personal Services





JAMES & GEORGE COLLIE

Property, Business, Personal and Court Solicitors in Aberdeen and Stonehaven

James & George Collie are a full service law firm, well established and recognised in Aberdeen and Aberdeenshire. We have experience in a range of practice areas with our clients' best interests at the heart of everything we do.

The Property Department within our practice has expertise in Buying and Selling your home and Leasing and Managing your property. The business team has expertise in areas including Commercial Property, Litigation, Licensing, Banking and also Employment Law.

We offer a range of personal services, with specialist knowledge in areas including Wills & Trusts, Executries, Powers of Attorney and Estate Planning. We also handle legal matters including Employment Law for employees and Family Law.

Our Litigation Department handles Dispute Resolution, Personal Injury, Debt Recovery, Insolvency and Mediation.

All of our Partners are specialists within their respective fields and we are particularly proud and delighted to have a number of accredited and recognised individuals within our legal practice.

For over 175 years we have been trusted by generations of clients to provide legal advice and support of the highest quality. Today, James & George Collie are a traditional but progressive firm with a well-earned reputation for dependability and taking a proactive and innovative approach when necessary.

Our friendly and approachable lawyers are always available to answer any questions you may have. We offer clients a direct line to our firm's partners should you wish to discuss your transaction further. We provide advice that is clear and straightforward, delivered in plain English to help you make decisions that are right for you.

James & George Collie are well known for infusing quality with value, with our offering of friendly and practical advice yielding satisfied clients who recommend our legal services. We are incredibly proud to have acted for successive generations of clients.

At James and George Collie, your needs are at the heart of everything we do. You can be confident in our understanding of your legal issues, whatever they may be, and our attention to detail in order to provide the best possible outcome for you. Our friendly and approachable team of lawyers are on hand to help with pragmatic advice and first-class service.

A photograph of two women in conversation. On the left, a woman with glasses is shown in profile, looking towards the right. On the right, a woman with long blonde hair is smiling warmly. The background is a plain, light-colored wall.

Wills, Trusts and Estate Planning Solicitors in Aberdeen and Stonehaven

Our Wills, Trusts and Estate Planning solicitors are on hand to discuss a wide range of succession matters with you.

We cover all aspects involving Estate Planning and can provide a tailored service for your requirements. We understand the complexities of Inheritance Tax and how this can affect your beneficiaries.

We are here to help realise your plans and ensure that your estate will be as tax efficient and aligned to your wishes as possible. Our team specialises in drafting Wills and Trusts as well as giving detailed advice to ensure your assets pass to your loved ones in the most dynamic way.

Trusts can be set up during your lifetime to increase tax efficiency and protect assets, or after you have died, as a way to safeguard assets and beneficiaries. We can also administer Trusts on your behalf.

We can deal with any queries you may have relating to the law of succession. We also have a team of skilled Financial Advisers available to give advice on all tax matters including tax implications relating to creating Trusts during your lifetime and on death.

If you die without leaving a Will, then the assets that you leave may be shared with relatives you may never have intended to benefit. It is often thought that everything will pass to your spouse, but this is not always the case.

Homemade Wills can also prove disastrous in many areas, particularly if there are substantial assets involved or indeed if the Will refers to assets which are no longer in the estate on death. The Wills solicitors at James & George Collie can provide a comprehensive service when it comes to accurately preparing and drafting a Will, as well as offering guidance on all estate planning matters.

Last Will and Testament
of

LAST WILL AND TESTAMENT

I, _____
County of _____
mind, not acting under
and extent of all my pr
and declare this docu
and all other wills are

I. EXPENSES

I direct that all my
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Personal Repres
absolute discret

I further direct
estate and int
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without rec
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II. PE

I nominate

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Why should I consider making a Will?

By making a Will, and keeping it up to date, you know that you have ensured that the administration of your estate after your death will be as per your wishes and that you have taken steps to make the whole process less complicated.

We can provide guidance in making Wills of all types, whether they be simple ones between Spouses, or more complex ones incorporating Trusts, either as a result of different family circumstances, or tax matters. We can also assume the role of Executors under the Will.

When drafting your Will, you will have the opportunity to include information about who you want to benefit from your estate and in what proportions. You can also add details about how you would like the people and causes you care about to benefit.

This might include planning long-term for younger or more vulnerable beneficiaries, for example by setting up a Trust that will make regular payments rather than providing one lump sum.

A Will affords you the chance to make plans for your funeral and to give your views on organ donation. You can also leave instructions on who you would like to oversee the carrying out of your wishes – this person is known as your Executor.


It is important to remember to update your Will regularly to account for any changes in your circumstances. This might include a divorce or separation, or the birth of children or grandchildren who you may wish to add as beneficiaries.

Inheritance Tax (IHT) is levied on the property and money that makes up your estate at the time of your death. Depending on your circumstances, this can have a substantial effect on the sum that will be passed on to your beneficiaries.

To help you plan and prepare for a potential tax bill, our solicitors can explain to you this complex area of law. We can advise on matters such as the making of gifts while you are still alive, asset protection and what reliefs your estate may qualify for.

We also have expert knowledge of business succession planning. As well as our experienced solicitors, our team of financial advisers are also on hand to assist you every step of the way.

Our Wills, Trusts & Estate Planning solicitors regularly work alongside colleagues in other departments, such as property and family law, to ensure that the service received by our clients is comprehensive.

A stack of gold coins is on the left, with a purple banknote (likely a £10 note) in the foreground. The background is a soft-focus image of more coins and banknotes.

What is a Trust?

Trusts are a valuable tool that can be used to manage and protect wealth, both now and for the future. Trusts can also be utilised to make sure that assets you wish to be passed to young or vulnerable beneficiaries when you die will be managed in a way that gives you peace of mind.

You can use a Trust to hold money, property, investments and other assets. It enables one or more people – or in some cases, a company – to control your assets with the agreement that they will be used to benefit a particular person or group of people.

When used for estate planning purposes, a Trust can be set up as part of your Will. Your Will can also be used to appoint Trustees and identify those whom you wish to benefit from the Trust. After your death, assets will be transferred to the Trustees who will be responsible for ensuring that they are used as you have directed.

If you wish to leave a substantial sum to your grandchildren, a Trust can be used to hold this money until they are old enough to manage it themselves. If you care for a vulnerable family member, such as a child or sibling with a learning disability or mental health condition, Trustees can oversee how their inheritance is used.

This Guide to Personal Services has been prepared for JAMES & GEORGE COLLIE of Aberdeen by
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Executry Lawyers in Aberdeen and Stonehaven

When a close friend or family member dies, it will always be an emotional and stressful time, with the legal processes that accompany a death potentially adding to the distress. Having the support of an experienced firm of solicitors to take care of these administrative tasks can be hugely beneficial. The Executry solicitors at James & George Collie are on hand to provide clear, straightforward, sympathetic advice to assist at this challenging time.

When someone dies, there are various procedures that have to be followed before that person's assets can be distributed. At this challenging time, we can assist in many ways.

'Executry' is the legal term that describes a person's estate once it has passed to an Executor for distribution. However, many legal steps must be taken before this can happen. In Scotland, where someone dies owning a house, flat or land, or substantial other assets, such as those held in a bank, then it will be necessary to apply to the Sheriff Court for confirmation to allow the assets to be dealt with.

While some people choose to carry out these steps themselves, having the support of a solicitor can make this process less stressful and enable the estate to be distributed more quickly.

There are two methods by which an Executor will usually be appointed – in the deceased's Will or by the Court. It is not uncommon for a person to name a firm of solicitors to act as their Executor in their Will, but if the person appointed to this role is a family member or close friend of the deceased, then it is standard practice for them to instruct a solicitor to assist in collecting together the estate.

The Court will appoint an Executor if the person did not name one themselves, or if they died without leaving a Will. This is known as dying 'intestate.'

Confirmation is a legal document that is issued by the Court that provides proof that the Executor has authority to deal with the estate of the deceased. Sometimes referred to as a 'letter of confirmation,' this document can then be sent to banks, building societies and other organisations with whom the deceased held accounts or property so that assets can be transferred to the Executor.

After this has been done, the estate can be distributed amongst the beneficiaries in accordance with the Will.

In order to obtain confirmation, different rules must be followed depending on the size of the estate. In all cases, a list of all the deceased's property – referred to as an inventory – must be prepared.

This can be a complicated process, with everything making up the estate requiring to be detailed with a description and valuation. Our Executry solicitors can support in preparing the inventory thoroughly and accurately and submit this to the Court as soon as possible.

Our solicitors can assist with all aspects of an Executry, including dealing with inheritance tax in full.





Power of Attorney Solicitors in Aberdeen and Stonehaven

Powers of Attorney will provide you with peace of mind and the confidence to know that your affairs will be adequately looked after should you be unable to look after them yourself. If you have elderly relatives who are having difficulty managing their own financial or business affairs, then they may wish to consider granting a Power of Attorney.

This document would authorise a nominated individual, it could be a relative, a friend or a professional person, to sign documents on the granter's behalf. Even though it may not be required immediately, it is certainly a sensible precaution to have one in place.

A Power of Attorney can also be prepared to cover welfare matters. The nominated individual would then be able to take decisions about the persons care, accommodation and medical treatment.

These are important concepts in modern society and in many cases medical professionals and social workers are recommending that such a welfare Power of Attorney is in place before making arrangements for care.

Family Law Solicitors in Aberdeen and Stonehaven

Our family law team are able to offer comprehensive advice and assistance on all manners of divorce and family law matters. We have wide-ranging experience in this area.

In many cases involving family law disputes, we will endeavour to avoid litigation wherever possible. We find that this approach helps to reduce stress, as far as possible, for those involved and ultimately may result in a better outcome for all parties concerned.

We are here to defend your position while also seeking a compromise agreement which allows everyone involved to positively engage with the process.

James & George Collie and their team of Family Lawyers can guide you through the minefield which you may face and help you to deal with all financial aspects following separation including claims for a Capital Sum, Aliment for you and any children, a Periodical Allowance after Divorce, your entitlement to a share of your spouse's Pension and, indeed, Property Transfer Order.

We can also assist you to reach an agreement regarding the arrangements for your children after separation including contact with the parent without full care and control as quickly and effectively as possible. Our Family Law solicitors aim that wherever possible, Court will be avoided unless absolutely necessary and at all times will seek to resolve matters through negotiation.



Long Term Care, Estate & Inheritance Tax Planning

James & George Collie Financial Management work alongside the solicitors at James & George Collie providing clients with high quality, professional, independent financial advice.

For many clients their main concern is to ensure that they can provide for themselves in later years and that their loved ones benefit fully from the assets they have built up in their lifetimes.

By working with our highly qualified and experienced advisers, these clients have been able to create sound financial plans that protect their assets for the benefit of both, during their lifetime and their beneficiaries after death.

Long Term Care Planning

The costs associated with the provision of long term care can be very high. If no thought is given to how best to effectively deal with these expenses it can have a severely detrimental effect on your ability to provide for yourself and, ultimately, your estate.

By undertaking simple and straightforward financial planning options it is possible to reduce the negative effects of care costs and to gain a greater level of control over how your assets are utilised in your lifetime.

Our advisers will work with you to identify the most appropriate and effective solutions that fit in with your personal circumstances and financial goals to give you peace of mind that long term care costs do not spoil your later years.

Estate Planning

Effective estate planning is about ensuring that complications, delays and costs are reduced in dealing with your estate after your death.

One of the primary objectives for most individuals when considering what happens after they are gone is making sure that the people you want to receive assets from your estate actually get it. Not only that, you want to make sure they get it in a timely fashion and with as little reduction through costs.

By working with our solicitors, our advisers can ensure that you can protect beneficiaries from outside influences, such as creditor problems and divorcing spouses, alleviate family discord, ensure the timely distribution of assets and mitigate costly legal and tax expenses.



SERVICES

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Inheritance Tax Planning

For many the loss of one's estate through the payment of estate taxes is a great motivator for many people to put an effective financial plan in place.

Inheritance Tax will usually be payable if your estate exceeds £325,000 (fixed until 2021). In addition, you also have the main residence transferable nil rate band of £175,000 in relation to the home you live in. Below these, your estate can be passed to your beneficiaries free of tax. It is also the case that anything left to either your spouse or civil partner will be exempt from Inheritance Tax, regardless of whether the value exceeds your nil-rate threshold. The value of your estate that is above the nil-rate thresholds will be taxed at 40%.

The good news is that Inheritance Tax is a voluntary tax and through a variety of robust and proven planning techniques it is possible that both married couples and individuals can make the tax bill less burdensome or completely go away. However, it requires advance preparation to ensure the effectiveness of any plan.

It is important to remember that Inheritance Tax is an extremely complicated area and there can be severe penalties for breaking tax rules. Our experienced independent financial advisers can create an Inheritance Tax plan that is both tailored to your specific circumstances and can be relied upon to actually deliver the outcome you were expecting – ensuring that your loved ones receive more of the benefits you wish them to.

SERVICES

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Tel: 01224 581 581



With you on every journey

Insurance cover is a crucial part of everyday life. Whether it is a combined policy to cover your business, or a policy to cover your personal assets, such as your home or car, getting the best advice is vital.

Established in 1972, h&r insurance is the only locally established independent insurance broker left servicing Aberdeen City and Shire and has remained committed to its original aim of providing unrivalled customer service. Today the family run business is headed by Shona Robertson, the daughter of one of the original founders, and she is unwavering in her ambitions to treat clients as she would expect to be treated herself.

Building a solid client relationship is the first step, h&r insurance believe in good old-fashioned face to face client meetings, thus ensuring a thorough understanding of clients insurance requirements.

This attention to detail is why so many clients come to them after being recommended by their existing clients. Indeed, they pride themselves on the way they deal with clients and a recent testimonial received sums up the levels of service provided by h&r insurance:

h&r insurance

Commercial insurance

Insurance



"As a very busy family run business we were happy with our insurance arrangements, the thought of engaging with another broker was daunting because we had dealt with the same broker for over 30 years. However, our insurance costs were continually increasing so this year we decided to engage with h&r insurance to see if they could assist.

We were delighted with the service and advice they provided, pointing out clauses which we had previously been unaware of, and they managed to reduce our business insurance costs by 15%."

"We are now looking forward to an exciting new working relationship with h&r insurance and appreciate all the assistance and service we have received so far."

Scott Willox
Partner
Goldstar Cleaning

Whatever your needs, you will be well advised to contact h&r insurance and give them a chance to prove their worth.

H&R House, Woodburn Road, Blackburn, Aberdeen, AB21 0PS

Tel: 01224 848 111 • Email: admin@hrinsure.co.uk

www.hrinsurance.co.uk

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let's be creative together

There are many individual reasons for needing the services of an architect, you may be a homeowner or business who is looking for specialist advice and guidance on how to make the best use of the space you already have.

An architect should be involved from the earliest stages of your project, as they are able to offer you the benefit of their experience in deciding how to maximise the potential of your existing property or indeed, to propose ideas for the property you are about to purchase.

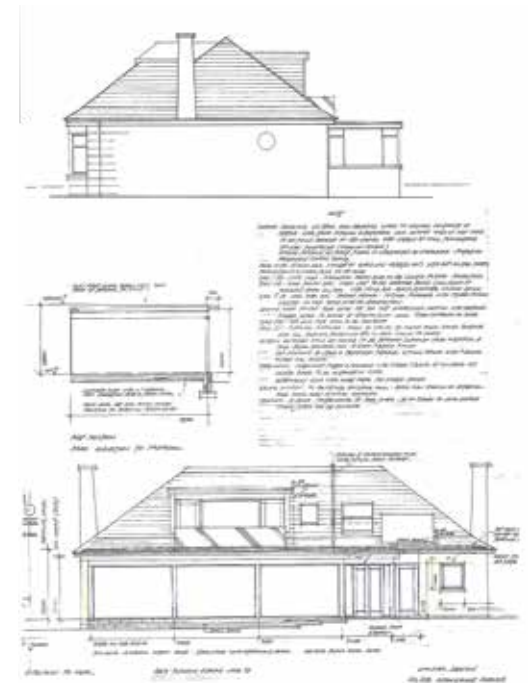
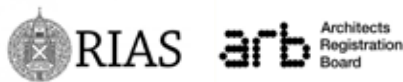
Calder Design was established over 20 years ago, the practice is run by Martin Calder who has over 40 years experience in the profession.

The practice specialise in commercial, house extensions/renovations, refurbishments and much more.

Calder Design has grown to be a well respected architectural practice and is also a member of (RIAS) Royal Incorporation of Architects in Scotland.

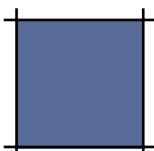
Martin will discuss your needs in detail and then produce a design scheme.

Once you have decided on the specific area of your home or business that requires attention, Martin will hand draw all the plans and get them ready to be submitted to the Local Authority for Planning and Building Regulations, together with all other associated matters.

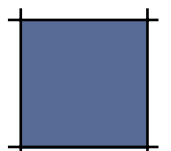


Top
22011 revamp entrance and add sun room Alford £30k.

Bottom
Dining room off redesigned kitchen within house.



19 Beechgrove Terrace, Aberdeen, AB15 5DR
Tel: 01224 633 889 / 01224 641 859 | Mobile: 07841 751 490
Email: caldermartin@hotmail.com | www.calderdesignarchitect.co.uk





Top, right

2014 part 2 storey rear extension with open plan ground floor family space with ancillary accommodation and bedroom suite over £85k Mannofield Aberdeen.

Middle and Top Left

2012 West end. Alterations to granite house at rear to form family open plan area. £55k.

Bottom

Major extension following on from two previous jobs at this house for the client in 2012. Single storey extension to circa 40's detached house to form an open plan living space incorporating re-planned kitchen with ancillary utility area. £150k Hazelhead Aberdeen.



To View Guide Click On The Image.

Architectural Services

Calder Design aim to treat each client as unique, with their own aims and ambitions for their project that is then sympathetically developed as a partnership between client and architect.

Their work encompasses the following areas:

- Initial discussions with no obligation for either party
- Briefing and development of early options
- Full design service
- Obtaining all the necessary local authority and third party approvals
- Coordination of work with other consultants e.g. structural engineer
- Assisting in obtaining a contractor for the works
- Dealing with authorities during the works
- Obtaining approval on completion of the works

In short Calder Design is with you from start to finish. This is just an outline as each client is unique and services offered are tailored to suit. Calder Design has carried out projects from Dundee in the South to Braemar in the West and as far North as Orkney; distance is not an issue.

Recent projects include major refurbishment to a hotel, installation of facilities for the disabled in a city centre church and various types of house extensions and alterations.

The Shore Porters' Society

...Since 1498

Moving home need not be the daunting prospect many of us expect, if, the move is left in the capable hands of a company you can completely trust to do the job properly.

Shore Porters are a renowned market leader, carrying out household removals of all sizes both locally, nationally and internationally.

They also offer extensive, modern storage facilities conveniently located in the very heart of the Granite City.

Their warehousing is ideally situated for storing items for any length of time, before being delivered to your new property within the UK and Europe by one of their purpose built fleet of vehicles.

Shore Porters are fully insured which includes goods in transit insurance for any accidents, giving you total peace of mind.

They are members of both the British Association of Removers (BAR) and the Federation Internationale de Demenageurs International (FIDI). They are financially bonded by BAR Overseas Group, and also hold ISO 9001:2015 and BS8522 certification.

All their staff are full time employees, who are fully trained and accredited.



01224 569 569

www.shoreporters.com

Once you have made your enquiry, you can expect to receive all the help and guidance you will require, together with a free of charge consultation and quotation.

Shore Porters appreciate they are dealing with your personal possessions, and will ensure that they are handled in the appropriate manner. They are trusted by private collectors, museums, galleries, auction houses, fine art dealers to move precious items each and every day.

For all your removal and storage requirements, contact The Shore Porters' Society.

Contact: Jon Nicol
Email: jon@shoreporters.com



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SHORE PORTERS SOCIETY

S.G. GARDEN SOLUTIONS LTD

A GARDENING SERVICE YOU CAN DEPEND ON

Once you have moved into your new home, it will not be long before you will want to stamp your own individuality on it and your garden is often the biggest singular space available to you and your family.

This area should be treated as an outdoor room with huge potential for many uses depending on your lifestyle – relaxing, eating, playing and entertaining.

In order to create a garden which is both functional and beautiful, you may wish to contact S G Garden Solutions Ltd. This is a company who are passionate about delivering high quality landscaping solutions.

They undertake a wide range of projects, both domestic and commercial, throughout Aberdeen and the surrounding areas.

Along with their experienced landscaping knowledge they can offer their clients a complete landscaping package, using the best materials available which are often locally sourced.

They offer a bespoke service specifically tailored to meet your requirements, whether it is general maintenance, regular grass cutting or seasonal hedge and tree cutting. They pay great attention to detail and the company has a very thorough quality control policy and comprehensive company insurance. All their work is fully guaranteed.

S G Garden Solutions Ltd has a 5-star rating and Certificate of Excellence 2019 from their bark.com clients.

For a beautiful, functional, well maintained garden, contact S G Garden Solutions Ltd or alternatively visit their website at www.sggs.co.uk

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Happy Plant

INSPIRATION ROUND EVERY CORNER

Once upon a time (1984 to be precise) in the Buchan village of Mintlaw, 1 mile from Aden Park and less than 1/2 hours drive from Aberdeen a seed was planted and named The Happy Plant Garden Centre.

Over the years it has grown to become a flourishing business renowned for its quality products and service.

Life began as a little wooden shed in a 'boggy howe,' but 35 years on it is one of the largest gift and garden centres in the north east of Scotland and has achieved a four-star rating from the Scottish Tourist Board.



The site now covers approximately four acres, including a large car park and has over 60 employees on the payroll, many of them long-term members of staff who have 'grown up' with the business.

You will find them welcoming, friendly and only too willing to help.

The business has been set up to offer the garden enthusiast everything they could possibly desire from plants to compost, fertilisers to garden furniture, garden lighting to outdoor ornaments helping you to create the image and style you want.



But this is not just any garden centre, they have lots of different departments from gifts to homewares, clothes to pet care the list goes on.

A long-awaited coffee shop was added in 2005 and extended to a 200 seat self-service coffee shop. They serve hot and tasty meals with many of the ingredients sourced locally, not forgetting their home bakes which go down a treat, served with a array of flavoured lattes or why not try there luxury hot chocolates mmmmmmm.

To accommodate the large number of customers, they have ample parking for cars and coaches, as well as disabled parking spaces close to the gift and garden centre entrance.

The fantastic Christmas display is talked about throughout the North-east and the annual open evening in November has become a huge hit with shoppers as they browse among the Christmas goodies until 9pm, with the free glass of wine and raffles always sure to go down a treat!

NORTH STREET, MINTLAW, ABERDEENSHIRE, AB42 5HH

TEL: 01771 623 344 • EMAIL: DEBBIE@HAPPYPLANT.CO.UK • WWW.HAPPYPLANT.CO.UK







Get your smile back

It is a fact that we are living longer now than at any time before and for this very reason we must make sure that we look after our teeth.

I-Smile Dental Clinic are only too aware of the tremendous price which is paid for neglecting our teeth and they have established their practice to offer first class treatment to all.

It is especially important that children and the elderly have these regular inspections, to ensure that any possible problems can be spotted and treated at the earliest opportunity.

They provide dental care for adults, both NHS and private, and children under the NHS. Leaflets with information about the fees they charge and the Practice's Private Dental Plan are available from reception.

The team at the practice are dedicated to offering and achieving good dental health for all members of the family and they also believe that prevention is better than cure.

The clinic offers their clients a welcoming, friendly and relaxed atmosphere which helps dispel any initial apprehension.

I-Smile also have dedicated access for disabled people, which includes a ramp at the entrance plus suitable corridors and doors. There is also a children's play area with drawing paper and toys to keep your little ones entertained whilst visiting the dentist.

If you are worried about any treatment the staff at the surgery will spend time explaining the procedures and gaining your confidence. You will be assured that you are in control of your treatment.

I-Smile Dental Clinic offer their clients a comprehensive range of treatments including hygiene and preventative care, routine restorations, crowns, bridges and veneers, gum treatments and routine check ups to name but a few.

Why not pay them a visit and ensure that your teeth last you a lifetime.

322 George Street, Aberdeen, AB25 1HJ

Tel: 01224 643 469

Mobile: 07393 991 972

Email: info@i-smiledentalclinic.com

www.i-smiledentalclinic.com



Giving you the smile you deserve

For people with missing or failing teeth, it can be hard to raise a smile without feeling self-conscious. However, in Aberdeen's Dental Implant Centre, there is a procedure that can give you a smile to be proud of.

Dental Implant Centre's Implantologist Professor Dr Nikolaos Ntamparakis is the resident Implantologist and Principal Dentist. He has a passion for dental implants and is regarded as one of the leading clinicians in the field of Implantology.

On average, he performs more than 1000 dental implants, bone augmentation treatments and oral surgeries every year using the latest implant technology. He was awarded his PhD in local anaesthesia in 1998 and was elected to the position of Director in Surgical Implantology at the Dental School of Aristotle University of Thessaloniki.

Dr Nikos has 65 publications of scientific papers and more than 150 announcements in national and international congresses in the areas of oral surgery, local anaesthesia and bone regeneration in implantology.

All on 4/6

This is a ground breaking treatment that replaces a whole arch of missing and failing teeth with fewer implants than a traditional bridge.

The Dental Implant Centre offers All on 4/6 for around half of the cost of other UK clinics – aiming to match prices seen on the Continent. People are travelling abroad to places like Hungary for dental implants because it is cheaper. However there is a lot of risk that comes with that, which is why we offer All on 4/6 and other procedures, at similar prices but with the assurances that come from visiting a UK Dental Practice.

Full Mouth Restoration

Full mouth reconstruction typically involves general or restorative dentists performing procedures like crowns, bridges and veneers and can incorporate dental specialists.

Hollywood Smile

Get the million dollar smile you deserve with full porcelain crowns or full ceramic e max or full zirconium crowns or veneers.

For more information and a full list of all their services visit their informative website.



JAMES & GEORGE
COLLIE

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