

THINGS TO REMEMBER THIS FESTIVE SEASON

DECEMBER 2023

PART 1

Pets

Nuisance pets can cause major problems. Don't leave your pets at home over the Christmas period, make sure they are properly taken care of. Don't leave a hungry dog at home while you go off to the beach or do your Christmas shopping or sleep over at family for the night. This could result in the dog attacking someone and huge problems will occur for yourself. There are various pet sitters advertising their services on Facebook. This may be your best option if you cannot take your pets with you on holiday.

Contact with family

If you are going away, make sure your family and friends know where you are going and how to contact you if anything happens. How many times don't you see situations where people go away for Christmas, thinking all will be ok, only to get back home to discover that there has been a death or injury or the like. Make sure you contact your family and are aware where everyone is. Keep in contact. It is so easy with cell phones.

Beach safety

If you are visiting the beach this festive season, please remember to be cautious. The sea is a wild and beautiful thing.

- Only swim where there are lifeguards on duty and where signs indicate that it's safe to swim.
- At the beach, always swim between the red and yellow flags. These indicate safe and supervised swimming areas. Areas outside these flags might conceal dangerous currents and tides. Only swim in areas where other people are present.
- Surfers and body-boarders shouldn't surf in areas where bait and game fish are running, where seals are present, or seabirds are diving.
- If you find yourself in trouble, raise your arm to attract the lifeguards' attention and don't panic.
- If you see someone in trouble in the sea, alert the lifeguards or find help. Don't put your own life in danger as well.
- Know how to do cardiopulmonary resuscitation (CPR) until help arrives.
- Don't dive from tidal pool walls, as this has been known to result in spinal injuries. Swim only at low tide when no waves are breaking over the walls. The pools provide a safer option to swim in than the oceans, as the currents are kept at bay.
- Ensure that you protect your skin from too much exposure to the sun. Too much sun can cause sunstroke/heat stroke. Keep hydrated by drinking lots of fluids, excluding alcoholic drinks.

Home Safety

If you are going away, make sure there is someone looking after your home to ensure that there is activity around the home. Little small aspects such as the delivery of your newspaper which is not collected from your post-box can show that there is no one at home and can make your home targetable. Theft is prevalent during this period. The thieves out there look for homes where they notice people going on vacation, leaving with their car packed, trailers or the like. Unfortunately, we live in a world where housebreaking is plotted. A tip off from a neighbour or someone who knows you are away can leave you devastated when you return and you find your home ransacked and your possessions stolen. Double check your insurance and ensure that you are properly insured. Consult with your broker and ensure that everything is correct. Don't forget that the law with regard to insurance is very strict. Make sure you know what your insurance requirements and needs are. If you are over or under insured, you are in trouble. If your insurance is not up to date, there could be loopholes that you are not aware of. Read your policy and if you don't understand something, let your broker explain it to you.

First Aid Kit

If you are travelling or if you are going away somewhere, make sure you have a proper first aid kit. Rather be safe than sorry.

Money

This is when the thieves out there believe you are carrying large amounts of money, rather use your debit card and carry less cash with you, its easier to use a card than to be robbed. Also, be cautious at the atm's. Don't go alone. Don't go into alleys to draw money, don't go into malls where there is no security. Only draw cash from an atm if you feel safe. If you are on the road and you feel that someone suspicious is following you, drive to a service station that is lit up, alternatively drive to a police station or any other place where there is a crowd.

Merry Christmas



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ATTORNEYS, CONVEYANCERS, ADMINISTRATOR OF ESTATES

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PART 2

PROPERTY

The festive season is known to be a time when people tend to buy or sell a home, beach house or the like. It is also a season where we travel to another town, find something they like and all of a sudden they get a bee in their bonnet and decide to move towns and settle down somewhere else.

If you are one of those parties who are going to buy or sell a home at this time of the year, you need to ensure that you are guided by a knowledgeable agent and/or an attorney who can assist you to make the right decision.

Do not rush into a purchase. By signing, without giving it proper thought you can indeed realise at a later stage that you have made a mistake. Do the right thing and contact your attorney, sit down and discuss it and make sure that what you are doing is being done correctly. Make sure that what you imagine you are purchasing, you indeed are purchasing and not being conned into a purchase.

An attorney will normally charge you a nominal fee for the consultation. However, if you buy or sell and the conveyancing goes through him, he will most likely not charge you for the initial consultation.

A lot of people listen to pub talk, or what is known as insider trading which means that it is confidential or non-public information that has been overheard or received somehow, and then find that they have entered into a deal which is not quite correct. Sometimes these deals are favourable as well. However, make sure you are careful and do the right thing.

Don't listen to people when they tell you to put your home into a Trust or company or the like, make sure you have proper legal advice in that regard. There are also certain rebates that are applicable, primary residence and the like comes into the scenario. Make sure you understand what you are letting yourself into. There are also a number of tax implications, such as Capital Gains Tax, Transfer Duty and the like. Substantial amounts can be lost. Your investment is dear to you so make sure you understand what is taking place.

It is also important that your attorney knows what he is talking about. If you feel that your attorney is unsure, rather get someone to assist you. In my opinion, a good attorney will also make sure that you make contact with your accountant, someone who knows and understands your financial position and who would be able to advise you more fully with regard to the rental income you may receive from the property, the income tax, capital gains, transfer duty and other implications involved. A lot of parties are also vat vendors and that particular Act must also be taken into account.

When it comes to tax, there are also exemptions, make sure you know what you are in for.

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PART 3

TRAVEL ON THE ROADS

The festive season is not yet in full swing, yet daily when you open the newspapers or watch the news, you will find that road deaths have taken place.

This is time to be extremely cautious. You need to remember the following:

1. No drinking and driving.

The law is strict in that regard, adhere to it. The cops are already out and are there for a reason, to protect society.

2. Speed

Speed kills and that is the truth. You need to be extra cautious at this time of year and stick to the speed limit. Also remember that if you are caught at 20km over the speed limit, in a specific area, you will be locked up and will also result in a criminal record. You will have to go through a proper full court session to sort it out. Also remember that if you are caught speeding in a town that is far from your home town, it means return trips to that particular area. If you are caught in Cape Town and come from East London, it is a far way to go to appear in Court.

3. Stopping Distances

Make sure you maintain proper distances when travelling behind vehicles - don't get too close.

4. Roadworthiness

If you are going to go away, make sure your vehicle is roadworthy. If you have a trailer, also make sure it has not been standing and that the wheels are ok. Check tyres, check brakes, have a full service done and make sure it is in order. When you go for your driver's test, they teach you to do so. It is there for a reason. The rules and regulations state that you need to check your vehicle prior to starting it. How many of us don't ignore that rule.

5. Young and inexperienced drivers

Don't let your kids drive during this period if they don't have enough experience. This is a time when people are rushing to get to places, taking chances and the like. Be cautious when you allow your kids on the road. Make sure you are in contact with them and that you know where they are. Inexperience plays a big role in a lot of accidents as panic sets in.

6. Road Rage

Be careful. It happens so easy don't get yourself upset. Remember that you may irritate someone, not even knowing it, and the next minute there is a problem.

7. Cellphones

This has become one of the most dangerous weapons on the road. When you talk on your phone, you take away your concentration while looking at your phone. That split second can cause you to veer to the other side of the road into a head on collision. The law is there for a reason.

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