

(1) SAS Lawyers   for "Living Edge"

## Getting it Right

**There's a lot at stake when it comes to divorce and separation. Be prepared and get the best advice, say Sandra Sinclair and Shelly Chesworth of SAS Lawyers.**

Divorce or separation inevitably creates emotional turmoil for everyone involved. The practicalities of a settlement can however create even more suffering if they're not handled properly. Consider just a few of the issues :

**Arrangements for your children.** Only you, as a parent, know what's best for your child. Are the proposed arrangements the best that can be made in the circumstances? If in doubt, take advice as to what may be appropriate and seek to agree those arrangements with your ex-partner.

**Assets Splitting.** The Court will consider "all the circumstances" when making orders for the division of assets, including the needs, obligations and responsibilities of the parties. A number of factors come into play, including the partners' means, standard of living, age and length of the marriage, their health, contributions and conduct. The importance of each factor depends on the situation, and the outcome will depend on the way your case is presented.

**Payments From Income.** Maintenance, as it's commonly known, requires careful negotiation, not just for the benefit of the children but also for the non-working spouse or party with limited earnings capacity.

**Pension Sharing.** Retirement funds are very often a considerable asset in a marriage. Financial security in later years is an important concern for older people, and the arrangements need skilful handling.

All this is just scratching the surface. There are many more issues you may need to think about, and nothing should ever be left to chance. If your relationship is in trouble, the best advice is to get the best advice - as soon as possible.

Sandra Sinclair and Shelley Chesworth are partners with Stockport-based SAS Lawyers, and can be contacted on **0800 018 0432**

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**Another Example >>>**

## Cinema David takes on Multiplex Goliath

What makes someone drive 80 miles a day to run a business that's just down the road from the biggest competitor in the country ? What sort of person still believes there's a future for independent cinemas in the age of the monster multiplex ? And why would he spend his money on future investment instead of cashing in by selling up ?

"Because I love it," says Derick Moss, owner of Urmston's Curzon cinema, one of the last remaining independents in Greater Manchester. "Cinemas and the movies are in my blood, and I truly believe that I'm offering something the big boys can't."

Derick's love affair with the pictures began as a child. His father ran cinemas before him and worked at London's famous Leicester Square Odeon in the movie heydays of the 1930's. Derick worked his first projector at the age of 10, and apart from a few years as a Bingo manager in between, has been a slave to the silver screen ever since. That's what makes him drive the round trip from Ormskirk on Merseyside every day.

And after eight years at the Curzon, running his own movie house still gives Derick a buzz. What's more, he's backing his twin screen outlet against the mighty UCI complex at neighbouring Trafford Park with a brand new refurbishment of the Curzon's minor theatre. New furnishings, carpets, a new screen and stereo sound have gone in, and Derick's next project is to improve the outside of the cinema, to attract even more local people.

But how does he hope to compete ?

"We rely on a combination of good movie selection, loyal family audiences and outstanding value for money", says Derick. "Our prices are much lower than the big multi-screen places, as are our kiosk goodies. Families, young adults and kids all come here because they want to see a good new film without spending a fortune."

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With the current rash of big-hit movies going round, there's plenty of business for everyone. But in quieter times, and with so much competition in Greater Manchester, some of the bigger groups are expected to struggle. But Derick Moss is in confident mood. "We offer something special, plus real value. The Curzon is here to stay!"

ENDS (388 WORDS)

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***Another Example >>>***

## The Cheque's in the Post ...

Excuses given by business for not paying their bills on time range from the predictable to the preposterous. But whether the reasons given are serious or comical, the effects of delayed payment on small businesses' cash flows are often damaging.

"The cheque's in the post" is a classic that may be true, or a downright lie, or simply passing the blame onto the Royal Mail. Insisting that the cheque has been sent some time ago is a variation that again blames the postal service but is usually just a delaying tactic.

"The MD isn't here to sign the cheque" is an old chestnut which could mean that the MD is too important to worry about paying bills, or tends to make himself scarce at the end of the month. Related evasions claim that he's on holiday, off sick or even dead. Claims that individuals or whole departments are on holiday are common, though presumably the department that receives and banks the money never goes away.

The more outlandish excuses are perhaps designed to stun the pressing creditor into silence and inaction. "We can only pay when the planets are aligned right," and "We're in the middle of a robbery", which have both been used recently, score very highly on the brass-necked cheek scale.

One regular claim is that business A will pay up as soon as they get their money from business B, which is classic buck-passing that probably hides poor credit control. And when debts get long overdue and the pressure mounts, some try a kind of emotional blackmail with the "If you push too hard we'll go into liquidation and then you'll get nothing" line.

The payment problem is unlikely to go away completely, but small businesses are entitled to enforce their legal rights. Recent legislation aimed at changing the late payment culture in this country allows businesses to charge interest on their unpaid bills.

"We may smile at the excuses sometimes, but cash flow is crucial to small businesses and credit control must be strict and effective," says John Bell, Senior Partner at Manchester Chartered Accountants and Insolvency Practitioners Clarke Bell. "In the end, a business's survival could be at stake."

Clarke Bell have produced a FREE leaflet on dealing with late payment, obtainable by ringing 0800 1956768.

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