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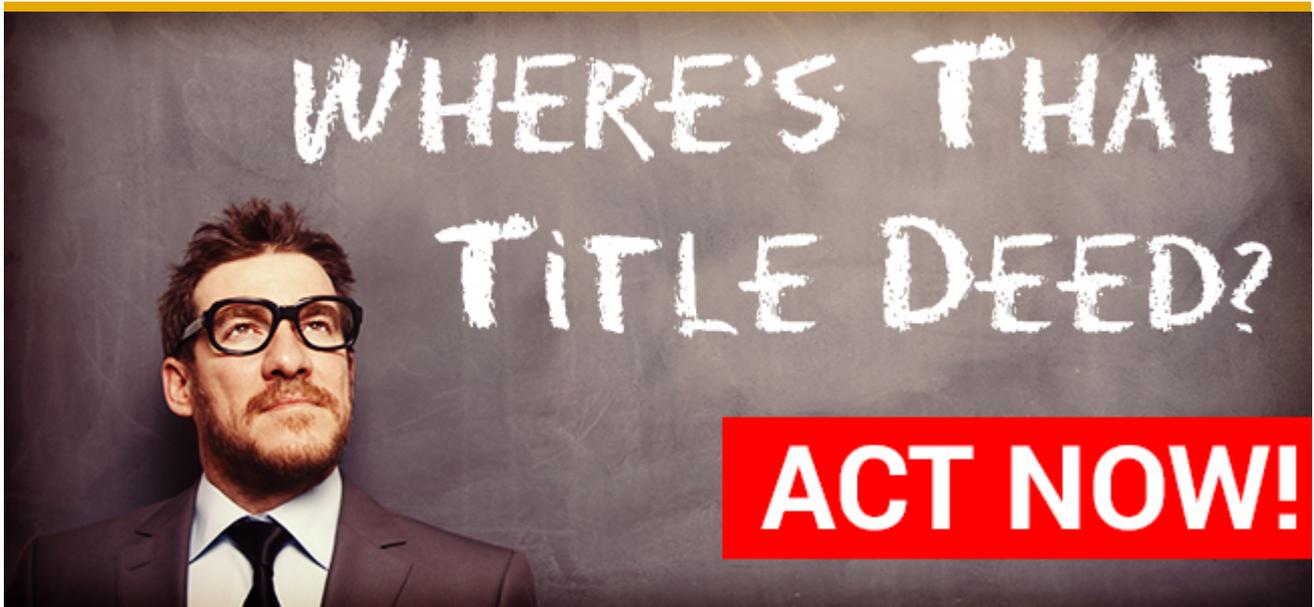


Comprehensive legal solutions in a rapidly changing business environment

Kramer Villion Norris - KVN

February 2019

Property Owners, Buyers And Agents: Check For The Title Deeds Before 25 February!



The last thing you want in any property transfer is any more delay and cost than is already built into the process.

Unhappily, that is exactly what is in store if the property's original title deed is for any reason not to hand. Whether it has been lost or destroyed, you will need your conveyancer to apply for replacement with a certified copy from the Deeds Office.

And whereas that is currently a pretty straightforward procedure with minimal delay and cost, that is set to change shortly. We'll share with you all the details and we'll give you a plan of action, but beware – **your window of opportunity here is a narrow one!**

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Private Schools and Parents Behaving Badly – the Expulsion Option

Here's a recent Supreme Court of Appeal decision of importance and interest to all schools, parents and learners. It deals with a school's attempt to cancel a parent contract (effectively expelling two young learners) after the parents created a "toxic and intolerable atmosphere" in the school with an eight-month spree of bad behaviour and expletive-rich abuse, mostly at school sporting events.

The Court measured the school's contract and conduct against its constitutional obligations towards both the learners and all the other affected parties, and against the over-riding principle that the interests of the child are always paramount.

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Proving Your Claim in a Liquidation or Sequestration – When You Should, and When You Shouldn't

Having to write off bad debt is one thing – having to pay in even more money for the privilege is just adding insult to injury.

Yet that is exactly the danger you face if one of your debtors is sequestered or liquidated (we start off by explaining the different terminology) and you prove your claim without considering the "danger of contribution".

What is that? How does it arise? What if you are a petitioning creditor or hold security for your claim? How can you protect yourself from having to contribute? Read on for the answers...

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Buying Your First Home with a Government Subsidy

It's an all-too-common problem these days. You, or perhaps someone else you are trying to help, want to buy property before prices start ticking up, and are lucky enough to find the right entry-level house at the right price. But you (or they) just can't afford it.

But take heart, all is not necessarily lost. The government's FLISP subsidy is aimed at boosting home ownership by helping with affordability. It can reduce home loan instalments to manageable proportions, or it can increase the cash component of the purchase price.

We discuss who qualifies, how much they will get, and what sort of property they can buy with it.

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Your Website Of The Month: 5 Steps To Business Success

Perhaps you are an employee, dreaming of starting up your own business. Or an entrepreneur looking to leverage your practical experience into another successful start-up. Or perhaps you are the CEO of a multinational planning to launch a new venture.

Small business or big, here's a quick, practical read for you covering "what many spend fortunes hoping to learn in business schools" in a few bullet points.

"Johann Rupert's 5 steps to business success" on [Moneyweb](#) is a short and insightful summary of the multi-billionaire's recipe for successfully launching your new business or venture.

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