the NEWS people **ISSUE 18**



Ross & Liddell Limited

October 2007

AS THE NIGHTS DRAW IN Think of where you'd go if you won our prize draw

Christmas in Tasmania, New Year in Cape Town, Easter on St Kitts?

Dream as far and wide as you like for we are giving you another chance to win a £1,000 holiday gift voucher that can be used to go anywhere in the world.

It's always a pleasure to be able to reward our clients for their custom and in addition to the main prize we will be giving away scrumptious Christmas hampers to the six lucky runners-up.

The prize draw will take place on 17 December. To be eligible for entry, simply make sure that your account is settled or that a satisfactory instalment agreement is in place by 16 December.

The winners will be announced in our next newsletter.

It could be you



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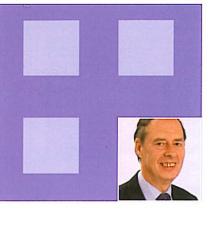
PROPERTY EMERGENCIES



Why not visit our Website and pay online

www.ross-liddell.com





Welcome to our latest Newsletter, which gives an overview of our current activities and outlines our plans to expand our business and services.

Over the past year we have continued to develop our residential property management portfolio. In particular, our expanding client base in Dundee and surrounding areas has necessitated the search for new office premises. We will advise clients of the new office address shortly.

This is an exciting venture for us and we are pleased to announce the appointment of Eilidh McLeod to manage operations in the Dundee area. Eilidh is a property manager with considerable local experience.

Nic Mayall took over the management of our Edinburgh office at the beginning of this October. George McGuire will shortly be joining him as an additional senior manager. With the continued support of the office's established staff we have an extremely competent team in place.

Chairman's Statement

Our Building Surveying department will shortly be moving to Glasgow to enable our Paisley residential management and letting departments to accommodate more staff. The department will be based in premises beside those we already occupy.

While remaining a separate entity it will complement our Commercial department, creating a new synergy that will be of great benefit to the whole company. This synergy will allow us to provide a greater range of services to our clients. The Commercial department itself has grown substantially in the last 12 months in line with planned expansion. There's more on this later in the Newsletter.

We continue to invest significantly in new technology and training programmes, which assist us to provide you, our clients, with a first class service. We could not achieve this, of course, without the continued sterling efforts of our hard working and loyal staff, to whom we are extremely grateful.

John H Harris Chairman

John H. Harris



LANDLORDS! Let us manage your property

Ross & Liddell is one of the region's leading Property Management companies with a substantial interest in Residential Lettings. Having recently been awarded ARLA (association of residential lettings) accreditation, many changes have been made to the running of the department. These range from staff training to accounting procedures. The end result is an enhanced service that paves the way for expansion.

Our in-depth knowledge of the local market and dedication to providing a cost-effective service allows us to provide an effective and competitive property service. We believe in value for money and our fees are amongst the most reasonable in the market.

Whether you are considering the buy-tolet market for the first time or have a property portfolio, our tailor-made management packages enable us to meet clients' requirements at an attractive price.

In addition to our already competitive management fees, any existing clients of Ross & Liddell wishing us to manage the letting of their property will also be eligible for further discounts, in many cases providing savings of over £100 per year.

For further information or to arrange a market appraisal of your property please contact:

Sharon Munro at our Paisley Office on 0141 889 0364

Caroline Clark at our Glasgow Office on 0141 221 9266





FROM FLOOD TO FIRE



Cercy Ciles

From flood to fire, Ross & Liddell's Building Surveyors can assist

All types of buildings are vulnerable to total or partial destruction by fire or other hazard. The loss of a business, or a home, can be devastating. Without adequate financial protection it can be ruinous. Here are a couple of examples of how we have helped clients.

Following a flood during the winter of 2006/07 the ground floor of three blocks of flats in Stirling suffered flood damage and required to be re-built. In all, fifteen dwellings were affected. We assisted the co-proprietors of Abbey Mill, Riverside, to reinstate their properties.

The building is of masonry construction with bison slab floor structures with a timber, floating floor on top. The work entailed stripping the dwellings back to their shell structures and controlling the drying-out of the structure fabric before the reinstatement of the dwellings. Each block was tendered separately and independently reinstated by approved contractors. We provided full Building Surveying services, including overseeing works on site. The nett reinstatement cost to the insurers was in the region of £500k.

We regularly provide building surveying services to Glasgow Housing Association Ltd to facilitate the reinstatement of property that's been significantly damaged as a result of an insurable incident, usually fire. Properties have ranged from two-in-a-block maisonettes to flats in multi-storey blocks. Over the last three years more than twelve properties have been reinstated, each at a nett reinstatement cost of between £50k - £75k.

Our Building Surveyors can advise commercial, industrial and residential property owners on their buildings' insurance requirements. Where reinstatement works are necessary, following the damage or destruction of a building from an insurable incident, we can produce budget estimates, draw up detailed specifications, advise on the selection of suitable contractors, prepare the contract document, supervise works in progress and certify on completion.

Should you wish more information please contact
Gerry Gilroy on 0141 889 8146 or email to g.gilroy@ross-liddell.com



SELLING YOUR PROPERTY

Whether you live in a flat or a house, if your are selling your property you should advise the solicitor acting on your behalf that there is an appointed

Property Manager. The solicitor should then advise us of your sale. We will then supply them with a letter for presentation to the purchasing agents. If the purchasing agent does not receive this letter it can cause complications and delay at the time your sale is due for settlement.

This service does not cost you anything as it is covered in the solicitor's conveyancing fee.



SATELLITE DISHES

Individual satellite dishes are increasingly popular but before you put one up you should first of all check that no planning or building consent is required. You should also request the agreement of your co-proprietors. On some properties, dishes that have been put up by engineers have damaged roofs and chimneys and we are aware of charges being levied directly to dish owners. In most modern developments there is a clause that does not allow satellite dishes or attachments to the external surface of the building.

As your Property Manager we can arrange for the installation of communal dishes with the minimum of disruption to our clients. Please contact us for more details. Where dishes have been installed in contravention of the titles, we are happy to advise on the steps that can be taken to resolve the problem.

HINTS FOR WHEN YOU ARE AWAY FROM HOME

- Leave your home secure day and night.
- Use a time switch so that your lights can be switched on and off to give the impression that you are at home whilst sunbathing on an exotic beach on holiday.
- Get a friend or neighbour to check your house.
- Stop newspaper and milk delivery.
- Draw the curtains if you are out for the evening and don't, if possible, let your television or video be visible from outside.



PROPERTY VISITS



We appreciate that many of our clients find it inconvenient to visit our offices to discuss property matters. We would remind you that your property manager will be happy to arrange to meet you at your property. If visiting our offices we would request you arrange an appointment in advance to avoid disappointment.

SERVICE LEVELS

Whilst we always aim to give our clients the best service we possibly can, and are currently working towards qualifying for our ISO9002 accreditation, we appreciate that problems do occur. Sometimes we may not meet our own standards, or our suppliers or contractors may let us down. If you experience any problems, or have a complaint about either our, or our suppliers' service, please contact either your property manager or one of our Directors who will endeavour to resolve the problem as soon as possible.

Our Commercial Property Department continues to expand with our increasing involvement in all sectors of commercial property. Continuing management instructions in Glasgow, Stirling and Cumbernauld have necessitated us recruiting additional staff in order to continue providing hands-on management services to both new and existing clients.

To further improve our service to clients we are in the process of installing market leading computer software to assist in the management of our extensive commercial portfolio.

Our commercial agency team remains active and, in recent weeks they have sold or leased a variety of properties including office pavilions, industrial units and retail spaces of differing sizes. We have also acquired a number of retail and office investments for retained clients before these have been fully marketed.

We are able to provide a full property service to clients and can deal with all letting, rent review, lease renewal and dilapidation issues for either an individual property or an entire portfolio.

Our clients currently include Investment and Development Companies, National and Local Retailers, Pension Funds and Trusts and Private Individuals. We have recently dealt with transactions on properties ranging in value from £20,000 to £5,000,000.

Should you wish more information on our Commercial Property Services, please contact Andrew J Cunningham BSc MRICS at our Glasgow office — 0141 221 9266.



Commercial NEWS ==



Some dreams come true



Mr and Mrs Lavelle of Alexandria, the lucky winners of our June prize draw, are seen here, with their grandchildren, being presented with a £1,000 holiday voucher by Ross & Liddell Director, Irene Devenny.

There's no greater incentive to take that dream holiday.

The runners-up, all of whom received a hamper packed with summer treats, were: Richard Fairfield of Paisley, Dr Jane Adam of Dundee, Mr and Mrs Weir of Carronshore, Damian Hettiyadurage of Paisley and Mr and Mrs Brown of Paisley.

Our fantastic six-monthly prize draw goes out to thousands of clients in the properties we manage across Scotland. So make sure your account is kept up to date and it could be you that srikes lucky next time.



Eilidh McLeod



Nic Mayall



Simon Fitzpatrick

The past few months have seen a major recruitment drive which will assist us in further extending the quality of service we can offer our clients. We're delighted to announce that a new Property Manager, Eilidh McLeod, has started with us to take control of our ever-increasing operations in the Dundee area. Eilidh, who lives locally, has joined us from Graham & Sibbald. She has a wealth of knowledge of the Dundee property market and is already seeking new office premises for us.

In our Edinburgh office major changes have taken place with the appointment of Nic Mayall, who took over as Office Manager with effect from 1/10/07. He will shortly be supported by George McGuire, a new Senior Property Manager, who is joining us from Charles White & Co. We are sure that this new senior partnership will be a great success. Finally we are pleased to confirm the appointment of Simon Fitzpatrick to our management team in Glasgow. Simon previously worked for East Lothian Council.

John Brolly



John Brolly



PROPERTY EMERGENCIES

Important note

You may only use this emergency service if your property is managed by Ross & Liddell and you are entitled to our full management service. You may be requested by any contractor who calls for a copy of your last account, or other proof of entitlement. Misuse of this emergency service may involve you in additional charges. Normally, only work to remove the immediate source of damage, where this is possible, will be undertaken outside normal tradesmen's working hours. If contacting the Loss Adjusters please have your insurance details available. After contacting any contractor please forward to us details of the emergency call out.

Insurance claims

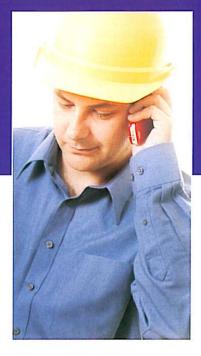
Our 24 hours a day, 365 days a year Ross & Liddell claims hotline, operated in conjunction with our dedicated Loss Adjuster Cunningham Lindsey, will deal promptly and professionally with all claims matters. Just dial 0141 240 2626.

Please have your insurance details available, if at all possible, as this will help speed up the processing of your claim.

Emergency Contractors

Please select the contractor nearest you from the type of trade required.

Please ensure you comply with the conditions detailed in the Important Note above.



TRADES	CONTRACTOR	TOWN	TELEPHONE
All Trades	Lambert Contracts	Paisley	07793 041602 or 07831 0957817
All Trades	Caledonian All Trades	Glasgow/Paisley	0141 570 4500
All Trades	Robb Reinstatement	Falkirk, Stirling, Fife, Dundee, Edinburgh & Lothians	0131 339 9030
All Trades	Edinmore Contracts	Falkirk, Stirling, Fife, Dundee, Edinburgh & Lothians	01324 562 211 or 077 0077 259
All Trades	Alex Anderson	Glasgow	0141 334 9354
Door Entry Systems	Walker Security	Glasgow/Paisley	08452 25 0600
Electrician	John Girvan	South Ayrshire	0129 226 7243 or 07921 372 681 or 07789 644 533 or 07321 971 28
Electrician	G.M Electrical	Glasgow	0786 021 7586
Electrician	G.F Contracts	Inverclyde	0781 747 2767
Electrician	G.P.Electrical	Falkirk, Edinburgh, Lothians	07831 127 191
Electrician	Auto Motive Openings	Dundee	01382 350 755
General Builders	S.R Bell	Shotts	0150 182 0615 or 0773 496 1040
Glazier	W M Drennan	Glasgow/Paisley	0150 569 0328 or 0141 563 0834
Joiner	Alder Joinery	East/West Lothian & the Borders	0777 036 2991 or 0790 065 1932
Joiner	R. Gilmour	Glasgow	0141 959 1961 or 0797 334 8098
Joiner	Barr & Maxwell	Paisley	0141 881 1937 or 0770 226 2631
Joiner	Auto Motive Openings	Dundee	01387 737 273
Plumber	A.M Reid	Dunfermline	0776 856 6595
Plumber	Power Rod Crann	Glasgow	0141 621 0100
Plumber	William Kennedy	South Ayrshire	0129 228 9522
Plumber	Abacus Multi Services	Paisley	0783 188 5842 or 0777 092 7227
Plumber	John McCaulay	North Ayrshire	0793 904 7991
Plumber	Absolut Plumbing	Edinburgh, Lothians	07973 468 103
Slater	Dunwell Roofing	Edinburgh	0131 661 4727 or 0771 252 9703
Slater	A. Shaw	Paisley	0141 889 3406
Slater	J.Wallace	Paisley	0150 535 935 or 0774 890 6701
Slater	James Mearchant	Glasgow	0141 634 5731 or 0776 276 0663
Slater	Hugh Scott	Glasgow/Paisley	0141 420 1616 or 0770 200 0954
Slater	Graham Roofing	Glasgow	0771 772 4357
Slater	J.K. Mullin	Glasgow	0786 080 6659
Slater	Andrew Clark Slaters	Dundee	01382 833 718
Commercial /Common Heating Faults	Hanlon Plumbing & Heating	Glasgow/Paisley	0141 621 0100

Insurance claims Hotline - 0141 240 2626