

Newsletter - March 2003

We are what we eat! Do we want to know?

It is not practical for all food types to comply with the new labeling requirements, and the Code recognises this with a number of exemptions. Except foods include: unpackaged foods, foods packaged in presence of the purchaser, fruit, vegetables, meat (such as butchery products), takeaway or delivered food, and food sold at fundraising events...[MORE](#)

A different sort of ET

The use of e-mail as a business tool has become increasingly widespread in the last few years. This has given rise to the need to clarify rules relating to electronic communications, such as when a document is "in writing", has been signed, and forms part of a contract...[MORE](#)

Should I act as Guarantor?

A Guarantor is a person who gives a promise or "Guarantee" to a creditor or lender to be answerable for the debt for obligation of another (the principal debtor or borrower) if that other defaults. Most guarantees provide that the creditor can call on the guarantor to pay the debt in full (if it is due) without requiring payment from the borrower and without exhausting the creditor's remedies against the borrower or any securities given by the borrower... [MORE](#)

Consequences if Bankruptcy - The end or the begining

There are two routes to bankruptcy. A creditor pursuing you for payment of a debt for which judgment in Court has been obtained may "petition" the Court for your bankruptcy, or you may decide that you can no longer cope with the pressures of owing money so you may voluntarily file your own "petition". Either way the consequences are similar...[MORE](#)

A mortgage service for you!

Our "in-house" mortgage broking service ("LAWLEND") offers you a choice of loans/mortgagers from a range of competitive bank and non-bank lenders and the convenience of a combined conveyancing and mortgage application service. You also enjoy the security of obtaining impartial objective advice from your own lawyer involved with the related conveyancing. ...[MORE](#)