

JAMES & GEORGE
COLLIE
PROPERTY & MORTGAGE AGENCY



A Guide To Moving Home

Welcome to James & George Collie

James & George Collie is one of the longest established firms of Solicitors and Estate Agents in Aberdeen and in 2016 we proudly commemorated 175 years of service to our clients.

We specialise particularly in Private Client work and pride ourselves on providing a friendly, approachable and fully professional service for all our clients whatever their requirements. We have a dedicated Estate Agency located in our City Centre Property Shop complemented by our conveyancing team lead by solicitors of many years' experience in this field.

We provide access to an independent mortgage arrangement service designed to ensure our clients obtain the best possible product tailored to their individual needs. Our Financial Services Department provides advice also on investment, financial planning in general, inheritance tax and many other matters.

We have over many years built up an extensive local knowledge of the property market in the North East of Scotland and are one of the leading firms in that field. We are perfectly placed to cater for all your requirements in the property sector, whether you are an existing owner looking to sell only, sell and purchase, buy-to-let or perhaps a first time buyer or someone relocating to our area and looking to purchase. Whatever your needs, we offer a completely comprehensive service for everything you require and all under one roof.

James & George Collie Residential Leasing Department

We have one of the largest leasing agencies in the City with our leasing management team who specialise only in the leasing sector.

We offer a totally comprehensive letting service, including an initial inspection of your property, advice on current rental values and the likely value of your own property, followed by procurement of a suitable tenant, preparation of all the appropriate legal documentation and a full property management service thereafter.

There are many pitfalls that can await you when letting and in particular today there is a vast number of regulations which must be complied with. It is, therefore, vital to have all this efficiently handled under one roof. Whether, therefore, you are looking to rent an existing property or perhaps buying to rent, our service covers all your requirements.

For further information and to obtain a copy of our Landlord's information pack, contact us on:
01224 583 338 or email: letting@jgcollie.co.uk.



Anthony J. Dawson
Senior Partner

An Introduction to the Area

Aberdeen has long been the commercial centre for the North East of Scotland and its origins date back for the best part of 1000 years. Originally the city flourished as a result of the region's native industries of farming, fishing and with its maritime heritage, overseas trade.

The city is also known worldwide as "The Granite City" as the traditional building material was extracted from Rubislaw Quarry which was opened in the 1700's and was the largest granite quarry in the whole of Europe. This building material, combined with the city's architecture, give it a uniquely individual appearance.

Times, of course, change and Aberdeen was at the forefront of North Sea oil exploration and development, circa late 1960's and early 1970's. This transformed the city in general and ensured that with the gradual decline of the native industries, there was a new industry which with its attendant infrastructure, would ensure that the North East economy continued to experience all the buoyancy which it previously had.

Both locally established businesses and multi-national companies combined to elevate Aberdeen's status to the oil capital of Europe which it maintains to this day.

The city has a population of approx 250,000 with the same being catered in the hinterland. As you would expect, Aberdeen itself offers a wide range of facilities from excellent shopping, first class educational facilities both state and private and two of Scotland's leading universities.

All forms of transport are readily available and Aberdeen Airport offers direct flights to a host of destinations. One of the great attributes of Aberdeen is that whilst there are all the benefits of a city environment you are only a few minutes' drive from the countryside, Royal Deeside and all the open air pursuits which you can imagine.

If you are a golfer, you can play a different course every week of the year. One notable course is Royal Aberdeen (Balgownie Links) which is widely acknowledged as one of the finest courses in the world and indeed, is the fifth oldest golf course recorded.

Aberdeen and the North East of Scotland is an exciting and interesting place in which to live. We can provide you with any further information that you might need on housing and all the facilities in the area and you can also visit Aberdeen City Council's website on www.aberdeencity.gov.uk.

How James & George Collie can help you sell your property

We believe that there are two fundamental principles in selling your home as quickly as possible and at the best possible price. The first is profile. The more people who are made aware of the fact that your home is for sale, the better. More competition will generate the best price. Secondly, presentation is all important. Your property must be presented in the best light. Every property has its good features and we endeavour to ensure that all the best facets of your property are highlighted and presented accurately and properly to potential purchasers to encourage them to view your home. We endeavour at all times to be pro-active in your sale as we are only too well aware that selling your home is one of the most important transactions that you are ever likely to enter into.

When you instruct us to sell your property, you will automatically benefit from:

- Free, pre-sale no obligation valuation of your property.
- Confirmation of costs and clear terms of engagements at the outset.
- Inclusion in Aberdeen Solicitors' Property Centre displays in the centre itself, property bulletin and website.
- Feature in our own website.
- Feature in our Facebook page.
- Access to major employers and relocation agencies.
- Competitive press advertising packages.
- Major high street profile giving added exposure for your sale.
- Quality digitally produced sales particulars with maximum use of photographs.
- Qualified, enthusiastic and motivated sales team.
- Accompanied viewings of your property by our qualified sales staff (additional charges apply).
- Assistance with practical matters on your removal, if required.

To help sell your home quicker, we will do everything in our power to give you every guidance as to how prospective purchasers should be shown around your property to best advantage. It is however, important to remember that you can also help in this process by following a few simple hints and tips as featured in the editorial section of this guide titled "ADVICE TO SELLERS."

We are always aware that a successful sale is the best result for you and we guarantee that we strive to ensure that every effort is made for all our clients to achieve this goal.

How James & George Collie can help you find your ideal home

There are many different considerations involved and we can help you identify your main priorities. In doing so, you can then target specific areas, house types, prices etc to allow you to narrow down your search and to view only those properties which are likely to be of interest. It is important that you prioritise your requirements and there are certain basic requirements which you should always consider. These include:

- What type of property do you prefer, i.e. flat, semi, detached, garden, garage, etc.
- New build or traditional.
- Condition of property (do you want something ready to move into or requiring refurbishment).
- LOCATION. This covers all sorts of considerations, schools, public transport, proximity to work etc. This is the main factor which determines price wherever you are in the UK.

We can help you co-ordinate all of these considerations and hopefully, take the strain off you!

Advice to Sellers

Selling your property quickly and at the best possible price is, for most people, their main priority. There are many factors which are relevant in achieving this but there are some simple steps which you can take to ensure you achieve this goal more easily. Whatever you are selling, it is essential to realise that first impressions are very important. Many a prospective purchaser will form an opinion within minutes of drawing up outside your property, let alone looking inside. Make sure your garden is tidy and if possible, free from unnecessary clutter (not always easy!).

A well kept garden will look larger and appear easier to maintain. Look at the external appearance of your property and think of what a simple coat of paint could do to improve its appearance. You would be surprised.

Make sure that the interior of the home is free from clutter and appears spacious. If you need to move items into a loft area or the garage in the short term, then you should do so. Flowers and plants can make a room seem more welcoming as can a warm house in winter or open windows and fresh air in the summer. Internal décor is always relevant, although we all have our own taste. If you think that décor might be relevant, ask us for guidance.

When showing your property to purchasers, always try to be as helpful as possible. If you can, have a file ready to show them details such as council tax, utility bills, receipts and guarantees for items within the property which you are intending to include in the sale. Always answer any questions which a purchaser puts to you honestly and directly but do not represent the position to be something other than it is. Always try to remember to look at things from the other side of the fence – if you were a purchaser, what things would you like to know and what would attract you. Always bear in mind that “hard sell” usually results in “no sell!”

Advice to Purchasers

Believe it or not, it is a well accepted fact that there are few purchasers who buy the home of their dreams – no matter what they can afford to pay. There will always be things which we would individually have done differently. These may be small changes, for instance colour schemes, carpeting, lighting etc. Some changes may be more substantial such as replacement windows, new style kitchen, bathroom, internal alterations or external extensions. We all want to personalise our own homes.

All too often when you view a property, you look at it in its current state and not see what it can be when you apply your own personal touch. Always try to imagine how it can be and not how it is. The best way to view a property is to use the viewing record in this guide, list all the positive points of the property and list all the things you don’t like. Then in your own time, sit down and work out how you can make the changes you wish to your own taste and requirements. Some of the businesses featured in this guide are there to help you. Remember, **James & George Collie** will be there throughout the process to help you in any way that we can.

If costs are inhibitive, but you really like the property, we are here to help you try to negotiate the price which we will do to the best of our ability. At the end of the day, the choice is yours, but always bear in mind we have many years of experience in the market and we have seen so many property transformations which have taken an uninspired or dilapidated property and turned it into a home anyone would be proud of. Think on, view to the future, and not to the present.

Why do I need to use a Solicitor?

Buying a property is the biggest single transaction that most of us will ever face. The one person, above all others, you definitely need on your side is your solicitor. We are highly trained individuals who are aware of all the problems and pitfalls which can arise when selling or purchasing a property and we are here to advise and guide you throughout the entire process. If you think that all you have to do is find the perfect property and agree the purchase price, this is only the starting point and it is imperative to realise that once you are committed to your sale or purchase there is much more involved thereafter.

At James & George Collie, we offer a totally comprehensive range of services not only in the field of property sales and purchases but also financial services, trust and executors and all private client matters. The biggest single advantage of utilising our services is that we can deal with all aspects of your property sale and purchase, comprising estate agency, negotiation and all conveyancing matters, including mortgage advice and arrangement under one roof. It is literally a 'one stop' service.

We are well aware that clients are frequently confused by technical jargon, which will inevitably appear during the course of a purchase or sale. We do our utmost to ensure that you are fully aware of what is happening at each stage of the process, without bothering you with matters of technical detail which you rightly rely on us to deal with. Communication is essential and we always try to keep you fully informed at all stages to ensure that the whole process of your sale and/or purchase progresses smoothly.

The legal process on Sale/Purchase

The first stage in all purchase/sale transactions is for a formal offer to be made by the purchasers' solicitor to the sellers' solicitor. That offer will then be accepted by the other party and on an exchange of letters (called missives), there is a legally binding contract.

It is very important to realise that this happens at the very beginning of the whole transaction and both parties are legally bound as soon as the offer and acceptance letters have been exchanged. Unlike other systems, the property is not sold/purchased subject to contract – the contract in Scotland occurs at effectively day one and both parties are legally bound. It is, therefore, essential that your solicitor is in control of matters at this time to ensure that no commitment is made without all the details of the transaction having been agreed.

The conveyancing process involves examination of title deeds and the appropriate searches to ensure that on completion all the relevant matters have been fully checked out and found to be in order. All the formalities involved in the conveyancing are designed to protect your interests and to ensure that, so far as is possible, you have all the facts in front of you before the transaction completes. Nothing can be worse than to move into your new home to find that there were matters which, had you been aware of them at the time, you may not have made the decision which you took at the time.

The conveyancing process may sound fairly simple but in fact is very complex. It does require meticulous attention to detail and, of course, up to date knowledge of not only the conveyancing process but how local authorities and lenders operate as their requirements need to be accommodated as well. All financial aspects are taken care of by us and it is our remit to ensure that your funds are available in time for settlement and that completion takes place on the agreed entry date.

As you will have gathered, there is a great deal more to buying a house than you may have at first appreciated and there are many areas which need our expert attention - not only in connection with the purchase/sale but also in respect of the financial implications and matters relating to your personal situation, wills etc. During the course of your transaction we will make you aware of all matters which you need to consider and will be happy to provide you with expert advice tailored to suit your own personal circumstances.

Mortgages – James & George Collie Financial Management can help!

- **First Time Buyers**
- **New Purchases**
- **Remortgages**
- **Buy to Let**
- **Lending for Contractors**
- **Guarantor Mortgages**
- **New Build**

Consumer choice is now paramount. Whether you are buying a car, television, pc or house, the choice is almost endless. It is the same with mortgages. A mortgage is the biggest single financial commitment that you are ever likely to undertake and it is crucial that you select the one which is best suited for your circumstances. We are all different and the product which is right for one person is not right for the next.

Choosing the wrong mortgage has often turned out to be a costly mistake and is one which you would certainly wish to avoid. At the end of the day, the choice of your mortgage provider is yours but with the help of our independent mortgage advisers, you can be confident that whatever choice you make it will be the right one for you.

James & George Collie Financial Management offer a totally independent mortgage advisory service which will allow you to identify the type of product, lender and method of repayment which best suits your circumstances both now and in the foreseeable future.

We offer an initial consultation, without charge, when we will describe our services and fee structure more fully. The precise amount will depend upon your circumstances but we estimate that it will be £895 less the commission we receive from the mortgage lender which is approximately 0.3% of the loan amount you borrow.

Our advisers are highly trained individuals who have specific knowledge of the financial services market place and our systems are updated regularly to ensure that we are aware of all the changes which lenders may make on a regular basis.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

To speak to an advisor:

Telephone: 01224 581 581

Email: info@colliefinancial.co.uk

Opportunity and choice at Robert Gordon's College

Rooted in over 250 years of tradition, Robert Gordon's College is a school where the whole child is considered and education is not just an academic journey, but a journey of challenge and self-discovery. What distinguishes Robert Gordon's College is the belief of the whole community that each pupil's potential is limitless and the school helps them to discover themselves via choice from an unparalleled range of subjects and activities.

In the Junior School specialist teaching begins from P1 with Art, Drama, French, Music, Science and PE. Senior School pupils benefit from academic breadth where S1-S4 choose eight subjects, S5 choose from 23 Highers and S6 choose from 31 Highers and 26 Advanced Highers. Academic choice sits side-by-side with extracurricular opportunity where over 90 clubs and societies are available from Performing Arts to Sport to Music, and everything in between.

The tradition of academic success is underlined by Her Majesty's Inspectorate of Education commenting that: "Learning and teaching is of high quality and there are examples of outstanding practice. Children and young people enjoy learning and respond very well to the caring ethos."

Academic quality is shown by year on year examination success. Junior School pupils exceed national literacy and numeracy rates. When girls and boys progress to Senior School the habits of success continue. S5 Higher results are at their highest with 4 out of every 5 grades at A or B.

Robert Gordon's College offers the opportunity and choice of a big school, but with the community and support of a small one. Pastoral care is ingrained in the Junior School. In Senior School the House system is linked to the strong pastoral structure involving Form and Guidance Teachers. Isabelle, P7 pupil said: **"The best part of Junior School has been all the nice teachers, I felt I could trust them."**

The school is a community with parent, teacher and pupil relationships at its core. Eliza, a current parent highlighted: **"It's a real collaborative relationship between the school and parents. That's the way education should be embraced."**

Take the opportunity to learn more about Robert Gordon's College by contacting the school or visiting the website at www.rgc.aberdeen.sch.uk



ROBERT GORDON'S COLLEGE

Schoolhill, Aberdeen, AB10 1FE

Tel: 01224 646 346

Email: enquiries@rgc.aberdeen.sch.uk

www.rgc.aberdeen.sch.uk

Robert Gordon's College is a charity registered in Scotland, no. SC000123





Sound, knowledgeable, progressive... the perfect partner

It is a popular misconception to believe that accountants are only needed by people who are in business.

In today's environment where financial legislation is subject to change on a regular basis, an accountant can prove invaluable.

This applies whether you operate a business or indeed are a member of the general public.

Founded in 1920, **Bain Henry Reid** is an established accountancy practice serving a wide range of clients, from individual tax payers, the self employed and small to medium sized businesses.

Since 1996 when self assessment was introduced there has been more confusion than ever before. The self assessment formula was introduced to help businesses with their tax returns.

The actual result has been far from this and people have in the main been totally confused.

Accountants such as Bain Henry Reid are knowledgeable about this area and more than able to help you complete the required forms.

They have the expertise and experience to advise their clients on all aspects of accountancy and taxation.

They can help you fill out your self assessment form and complete your VAT returns ensuring that everything is done correctly and on time.

They also provide a complete range of accountancy services to individuals and businesses large and small in the Aberdeen and surrounding area.

We all have an overwhelming desire to make our money work for us in the best possible way and this being the case you should contact Bain Henry Reid today.

They look forward to working with you and are confident in the knowledge that you will soon become another satisfied client.



4 West Craibstone Street, Bon-Accord Square,
Aberdeen, AB11 6YL
Tel: 01224 590 227
Email: aberdeen@bainhenryreid.co.uk
www.bainhenryreid.co.uk

The Shore Porters' Society - trust them to deliver

Moving home can seem a daunting prospect for many of us, however, the actual move can be left in the hands of a company that you can completely trust to do the job properly.

The Shore Porters' Society began as a group of porters, or 'Pynours' who worked at Aberdeen Harbour and formed, for their mutual protection, what must be one of the oldest co-operatives in existence.

They are now a private partnership comprising of six partners, six retired members and two widows. The Working Department trades as International Removers and Hauliers and operates out of Aberdeen and Richmond upon Thames, Surrey, with a fleet of 30 lorries and vans.

Their removals business is a renowned market leader, carrying out household removals of all sizes both nationally and internationally.

They are proud of their 25 year association with the major auction houses and they transport antiques and works of art to destinations near and far every day on their behalf. They also have a long established relationship with the oil and gas industry, organising regular personnel moves to and from Aberdeen, the Energy capital of Europe.

They also provide general haulage services for commercial customers, transporting clients' goods – from loads of wood to loads of carrots – across the globe.

The Property and Warehousing department now has 11 warehouses in Aberdeen, storing a vast range of commercial and personal items and two in Richmond upon Thames, Surrey, for personal items only, of all sizes and shapes.

Their newest facility is a £2million state-of-the-art warehouse. Purpose built in 2013, the Bannermill Storage facility provides unrivalled commercial storage options for businesses across the North East of Scotland.



1 Baltic Place, Aberdeen, AB11 5EW
Tel: 01224 569 569
Email: kevin@shoreporters.com
www.shoreporters.com

Located in the very heart of the Granite City, the warehouse is ideally situated for storing items which are being shipped to and from its vibrant port.

The Shore Porters' Society is fully insured and also includes goods in transit insurance for any accidents, giving you total peace of mind.

Shore Porters' is a member of BAR (British Association of Removers) and FIDI (Federation Internationale de Demenageurs International) and is financially bonded by BAR Overseas Group.

They are also a regularly audited member of FIDI and BAR and recently obtained their ISO 9001 certification; a national accreditation designed to showcase high quality of service within the workplace.

The company offer the following services:

- Domestic and commercial removals
- Antiques and fine art
- Storage
- International
- All pack service and packing supplies

Once you have made your enquiry, you can expect to receive all the help and guidance you will require, together with a free of charge consultation and quotation.

All their staff work full time and are trained and accredited. They appreciate they are dealing with your personal possessions and ensure this is handled in the right way.

For all your removal and specialist needs you should contact The Shore Porters' Society. They have the experience to make sure everything goes to plan.







North East Interiors – where quality and service come as standard

For anyone who is looking for a new kitchen and wants the very best in design and service, then **North East Interiors** should be the first place you visit. Quality of product and customer satisfaction are the key principles which drive their business.

North East Interiors is a long established family run company that is recognised as one of the top kitchen design specialists currently operating in the Aberdeen area. For over two decades they have been serving Aberdeen and the surrounding areas, with a reputation that sets them out from the rest.

With a large and well fitted out showroom in the Bridge of Don if you are looking for kitchens, bedrooms or bathrooms, then a visit is well worth while. You can get ideas for layouts, different finishes and consult with the experienced design consultants to make the best out of your interior space.

Their design consultants have over 60 years of combined interiors design experience, will take all the time you need to look at all aspects of your kitchen, with no pressure tactic used. From conception to fitting, working with your individual requirements to achieve your dream kitchen within the budget you have.

Depending on what style you are going for they have a kitchen that will match your requirements:

- Aster Cucine is one of the most luxurious and unique Italian kitchen manufacturers.

- Schuller is a German manufacturer offering extraordinary quality at a very competitive price.
- Mereway Kitchens is a high quality British manufacturer of hand crafted kitchens.
- The Rennie Mackintosh design delivers not only kitchens for living in, but also works of art.

Once you have settled on your kitchen design then you can be rest assured that their teams of trusted craftsmen will ensure the installation goes smoothly. No job is too big or too small for their teams of professionals.

Kitchens can also be provided supply only if you want to organise your own fitting team.

For peace of mind North East Interiors is a member of the KBSA (Kitchen, Bathroom, Bedroom Specialist Association) offering an insurance scheme which covers your deposit, advanced payments, work-in-progress and a 6 year warranty.

You can contact them on the details below or alternatively visit them in their showroom which is open 7 days a week.



Denmore Road, Bridge of Don,
Aberdeen, AB23 8JW

Tel: 01224 820 822
Fax: 01224 703 837
Email: sales@northeastinteriors.co.uk
www.northeastinteriors.co.uk

North East Interiors – where quality and service come as standard

North East Interiors has become the number one choice for fitted bathrooms, shower and wetrooms in the North East. With their expertise gained over the last 2 decades this family run business has the knowledge, staff and capabilities to deliver whatever design you could imagine.

Visit their extensive showroom for ideas in layout, wall/floor coverings, fitted furniture or stand alone and their experienced design staff will be there to guide you through the whole process. A free design service, with 3D graphics as standard is available.

They offer a range of products suitable for all budgets and styles, ranging from ultra modern to more traditional and all without stinting on quality. Something for everyone regardless of your taste.

With their professional team of fitters you can have faith that the design you are sold on will be realised with minimal fuss and done to the highest standard.

As well as kitchen and bathrooms, North East Interiors also bring their wealth of expertise to providing bespoke bedroom interiors whatever your situation.

Their reputation is well earned for being able to offer elegant designs to even the most tricky of spaces. Space is at a premium in all bedrooms so a range of efficient solutions are available.

Whatever the requirements for your kitchen, bathroom and bedroom interior, you can be guaranteed of friendly helpful service from their staff, no pressure from their sales team and have faith in all work carried out thanks to their hard earned reputation.

The fact they are a fully credited member of the KBSA, who promote professionalism and excellence in design, offering you more peace of mind.

For more information, a free design consultation or some advice then contact them on the details below. Alternatively check out their impressive showroom.



Denmore Road, Bridge of Don,
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Tel: 01224 820 822
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Email: sales@northeastinteriors.co.uk
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Hotel of Excellence in Aberdeenshire

Whether you are looking for accommodation whilst you are house hunting or you need that special escape for a perfect holiday, look no further than **The Redgarth Inn** in the village of Oldmeldrum which is situated 20 minutes from the airport and 30 minutes from Aberdeen city centre.

The Redgarth Inn, an imposing building with outstanding views, was built as a house by a local baker, James Gordon, in 1928. The Inn was first awarded it's drink licence in 1961 and although many upgrades have taken place, the building remains essentially as it did when first built. The Redgarth Inn has been family run by the Singer family as a six bedroom Inn for over 25 years.

Accommodation comprises of one twin bedded room and five double rooms with en-suite facilities and has been consistently awarded a four rating from Visit Scotland. Free wi-fi is available. Bedrooms are situated on the first floor and are self contained providing guests with ease of access at all times. The front rooms enjoy unsurpassed views of the surrounding countryside.

The restaurant provides an international menu with a strong hint of 'Scotland,' including vegetarian and gluten free dishes and they source most ingredients locally. An extensive wine and malt whisky list supports this as does a varied selection of Scottish brewed cask-conditioned ales. An adjacent private room is available for dining and conference purposes.

Whatever your personal requirements are, you will find The Redgarth Inn more than capable of catering for your needs and having stayed we think you will want to return!



Kirk Brae, Oldmeldrum, Aberdeenshire, AB51 0DJ

Email: redgarth1@aol.com

www.redgarth.com

Tel: 01651 872 353

Quality Carpets at affordable prices

Cosy Carpets appreciate that carpets and floor coverings are a very personal choice and that one person's ideal is another person's nightmare. This is particularly apparent when you are moving home and feel the need to replace or renew any floorcoverings that do not live up to the vision you have for that room or area. It is for that reason they offer their customers such a wide range of styles, textures and colours to choose from.

The showroom is situated on the corner of Argyll Place and Mid Stocket Road in the Rosemount area of Aberdeen offering competitive prices with a fitting and advice service that is second to none.

The showroom offers a large selection of products, selected ranges available with free fitting and underlay, budget ranges and also many other products at discount prices. There is a wide range of samples and pattern books to browse through with the option to take samples home on loan, if required, to confirm colour selections before buying.

Cosy Carpets are without doubt a one stop shop for all your flooring needs. They also supply and install vinyl and laminate flooring and will advise on the type most suitable for the area you are covering.

Selecting your carpet or floor covering is only the first step. Cosy Carpets offer a measuring and delivery service to all customers and will be more than delighted to give customers a no obligation quote.

With so many different options and an increasing number of qualities and prices to choose from these days, Cosy Carpets place a great deal of emphasis on customer care and are only too happy to help and advise their customers on the right flooring to suit their individual needs and budget.

They certainly make it their business to offer affordability, a customer service that is second to none, competitive prices and if these attributes are top of your list, paying a visit to Cosy Carpets will be well worth your while.

This local family business pride themselves on the fact that they have the knowledge, experience and competitive prices to help transform the smallest room to the largest house into a Cosy home. With so much on offer, a visit to Cosy Carpets is absolutely essential.

Free Customer parking voucher available in store.



2 Mid Stocket Road, Aberdeen, AB15 5NE

Tel: 01224 630 738

cosy4carpets@btinternet.com

www.cosy-carpets-aberdeen.co.uk

We take pride in our complete service





Enjoy the Berry's of Oldmeldrum showroom experience

There is no doubt that the decoration of the walls in any room can play a significant part in the impression you get when you first enter, however, it is the furniture and furnishings which will make a lasting impression. It is these items and where they are placed which can be so important.

There is also another consideration, these items must be functional and easy on the eye, whilst at the same time being comfortable and easy to use, which usually means that you will have to pay to get the quality you require.

Whilst that may be true of many places, it is certainly not true of **Berry's of Oldmeldrum** who can be found on Market Square in Oldmeldrum. The business has built up an enviable reputation for stocking high quality products at extremely realistic prices.

They base their reputation on providing quality, value and excellent customer service that they believe only comes from a locally run business.

As first impressions count, you will find a warm and friendly greeting as soon as you enter their impressive showroom. The business believes wholeheartedly that the customer and their needs must always come first.

Customer satisfaction is also at the heart of the company's philosophy and you will find that their staff are courteous, efficient and only too willing to offer all the help, advice and guidance you will ever need.

To satisfy the most demanding of needs, they have a wide range of products in stock for their customers to choose.

Their extensive range includes:

- Bedroom Furniture
- Bed and Bedding
- Dining Room Furniture
- Living Room Furniture
- Carpets and Rugs
- Window Blinds
- Gifts and many more

A word of caution though, if you do see something you fancy, purchase it there and then, otherwise you may end up disappointed.

Furniture stores abound and it would appear that we are spoilt for choice, for excellent home furnishings and great customer service, you should pay a visit to Berry's of Oldmeldrum today.

Berry's of Oldmeldrum

Market Square, Oldmeldrum,
Inverurie, AB51 0AA
Tel: 01651 872 237
Email: berrysales@tiscali.co.uk
www.berrysfurniture.co.uk

Duncan's of Banchory – the complete House Furnishers

There is no doubt that the decoration in any room can play a significant part in the impression you get when you first enter, however, it is the furniture and furnishings which will make a lasting impression. It is these items and where they are placed which can be so important.

There is also another consideration, these items must be functional and easy on the eye, whilst at the same time being comfortable and easy to use, which usually means that you will have to pay to get the quality you require.

Whilst that may be true of many places, it is certainly not true of **Duncan's of Banchory** who can be found at 2-4 Dee Street in Banchory. You will find a range of over 500,000 items covering furniture, soft furnishings, beds, floor coverings, pictures and decorative accessories.

The business which was established in 1971 has over the last 45 years built up an enviable reputation for stocking high quality products at extremely realistic prices.

They base their reputation on providing quality, value and excellent customer service that they believe only comes from a locally run business.

As first impressions count, you will find a warm and friendly greeting as soon as you enter their impressive showroom. The business believes wholeheartedly that the customer and their needs must always come first.

You will find furniture in the latest design led contemporary styles, including glass, leather and marble. They offer everything you are likely to need and if it is not in stock, they will gladly source it for you.

Because of the popularity of the business, you will also find that the stock turns around very quickly. Duncan's of Banchory are well worth a regular visit to see what new items have arrived which may well tempt you.

If you are looking for a one stop shop which offers a wide range, very reasonable prices with a customer service to match and free local delivery, then perhaps you should visit their store and discover the ideal solution.

Duncan's of Banchory

2-4 Dee Street, Banchory,
Aberdeenshire, AB31 5ST
Tel: 01330 822 870
Email: duncan.graham@btconnect.com
www.duncansofbanchory.co.uk





Roofing with integrity

One of the most neglected areas of any house is the roof, yet it is also one of the most important. It keeps us dry and if properly insulated keeps us warm during those long winter months, however, high winds, age and nature are bound to have an influence on the life of the roof.

Your roof should be periodically checked, particularly after stormy weather, also if you have just moved into your property, it would be wise to call in a specialist roofer and ask them to carry out a survey.

A.G. Slating & Building Ltd have many years experience of working in Aberdeen and the surrounding areas.

They are proud to boast that the business provides a thorough and professional service and are fully committed to total customer satisfaction.

They offer an extensive range of services, some of these are listed below:

- Flat Roofing
- Building Services
- Slating and Pointing
- Guttering Services
- Tiling
- Fascias and Soffits
- Building Refurbishments
- Chimneys and much more

The company is covered with Liability Insurance and will guarantee that all of their work will be completed to the highest quality and standard, in compliance with the most up-to-date Building and Health and Safety Regulations.

By working closely with each client and fully discussing and documenting their exact requirements, they are able to agree the cost and timescales in advance of starting any given job.

Their teams of qualified personnel are available to provide surveys and no-obligation quotes. Their work provides a cost-effective solution for all your roofing and building needs.

If you have a concern about your roof, the business will be more than happy to carry out a full inspection. Fixing a potential problem now can save you thousands of pounds in the future.

Finding a well established, reliable company need not be a problem. All you have to do is contact A.G. Slating & Building Ltd.

AG Slating & Building Ltd

First Floor, Room 1, 57 Wellington Street,
Aberdeen, AB11 5BX
Tel: 01224 588 800
Mobile: 07703 578 194
Email: ag.slatingandbuilding@yahoo.co.uk

A friendly professional service

When you move into your new home you will inevitably want to stamp your individuality on it and will have a few projects in mind. You may be looking to extend or renovate a room or even need new doors or windows throughout the house.

Northcote Services Ltd based in Aberdeen have over 24 years experience and can purpose build almost anything. They are proud of the fact they retain the traditions of quality and customer service.

The ethos of the business encompasses time honoured values with modern and progressive thinking, both of which have been embodied in the business since it was first established.

Whilst this thinking underpins everything they do, they also appreciate that their clients should expect honesty, integrity and the use of highly skilled traditional tradesmen in providing an excellent product.

Being a business which thinks their customer is their most important asset, they have adopted certain standards which they believe are important.

The business is diverse and some of their services are listed below.

- Property Maintenance
- Painting and Decorating
- Joinery
- Extensions and much more

Northcote Services Ltd will provide you with references from previous jobs they have undertaken. Indeed much of their work comes either from repeat work or direct recommendation.

The business has prospered and grown through providing quality workmanship at realistic and affordable prices. Being a company who put their customers first, they are only too happy to discuss your needs and answer any questions which you may have.

NORTHCOTE SERVICES

LIMITED

Forest Avenue Lane, Aberdeen, AB15 4TW

Tel: 01224 316 244

Mobile: 07710 694 439

Email: enquiries@northcote-services.co.uk

www.northcoteservicesltd.co.uk





Quality, service and outstanding value

With over 50 years serving Aberdeen, Aberdeenshire and The North East, **CAS Duncan** was set up to supply their customers with a total service for all domestic appliances, whether that is sales, installation, service or repair.

Their store which is located on 222 Hardgate in Aberdeen offers every conceivable product you will ever need for your kitchen including, fridges, washing machines, dishwashers, cookers and an extensive range of built in appliances.

The business not only offers a wide range of products, they also deal with most of the major manufacturers throughout the UK, giving their customers the maximum of choice.

Price is also a major consideration within the business and they pride themselves on the fact that they are every bit as competitive as other national companies of their type.

Their main difference comes in the way they treat their customers. The business understands that looking after every customer properly is vital to their future.

When you visit their showroom, you can expect to be greeted by friendly, helpful and above all knowledgeable staff who will offer you all the advice and guidance you need but will always allow you to make the final decision.

With all the special functions incorporated into today's kitchen appliances, it is sometimes difficult to discover what you do need and what you can live without.

This is where the CAS Duncan difference really comes into play. Knowledge, experience and guidance.

The special deals the business negotiates with their suppliers allows them to have numerous cut price offers available to their customers.

The company are also members of some of the country's leading organisations, this will give their customers peace of mind in the knowledge they are dealing with a truly reputable company.

Whatever domestic appliance you are looking for, CAS Duncan should always be your first point of contact.



CAS DUNCAN

222 Hardgate, Aberdeen, AB10 6AA

Tel: 01224 210 000

Email: mail@casduncan.co.uk

www.casduncan.co.uk

Your drains are in safe hands with Diamond Drainage

It is often the parts of a property which we cannot see that can cause us problems in the future and drains are no exception. We take for granted the fact that when we pull the plug, our water disappears.

However, mortgage companies are starting to take far more interest in our drains, especially where older and rural properties are concerned. They appreciate that the pipes will deteriorate and become blocked by tree roots which have grown through them. This can cause untold damage, not to mention inconvenience.

Diamond Drainage specialise in all aspects of domestic, commercial and industrial drainage works. They have over 20 years experience and they approach their work with the guarantee of an exceptional and safe service.

Their services include:

- Surface Water Drainage
- Emergency Drain Service
- Wastewater Drainage
- CCTV Surveys
- Internal Pipework
- Drain and Pipe Rehabilitation

From their base in Aberdeen, Diamond Drainage ensure that their clients receive the best possible service and aftercare attention. They have invested heavily in cutting edge technology and are trained to conform with the latest legislation at every level.

If a pipe is considered to be beyond repair then it can on most occasions be lined. This negates the need for digging out the old pipe and relaying a new one. However, should a replacement pipe be unavoidable, they have the experience to carry out the task with the minimum of disruption.

Diamond Drainage are a professional company with all the knowledge and experience you will need. They offer a 24-hour call out service, 7 days a week for all drain cleaning, man sewers and commercial and domestic blockages.

They will also explain what is involved with the task as well as explaining what costs are likely to be incurred.

If you have a problem with your drains or if you are buying an older or rural property, then you would be well advised to get Diamond Drainage to give you the benefit of their knowledge and expertise.



3 Grandholm Gardens, Aberdeen, AB22 8AG

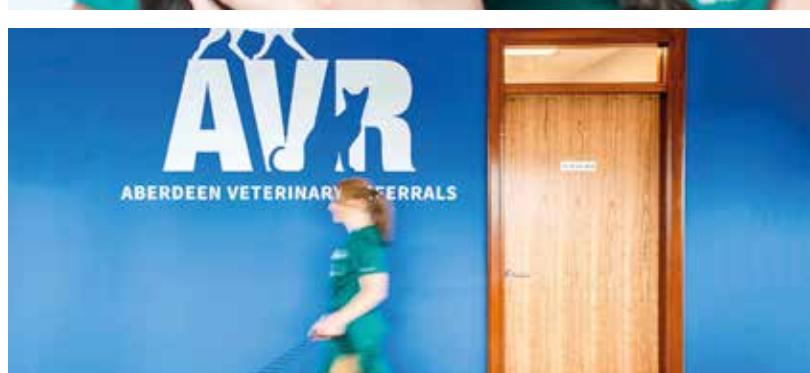
Tel: 01224 701 788

Mobile: 07495 038 977

Email: admin@diamonddrainage.co.uk

www.diamonddrainage.co.uk





Bridge Vets - small animal care and Surgical Referral Centre

Bridge Vets is your local companion animal veterinary practice providing gold standard care to pets and their owners. The practice ethos is to help your pets live long, healthy and happy lives.

This highly equipped practice offers a wide spectrum of services, from routine preventative care to complex medical investigations and surgery.

Including:-

- Vaccinations and Health Checks
- Neutering
- Microchipping
- Dentistry
- Ultrasound Scanning and Digital Radiography
- On-site diagnostic laboratory-giving rapid same day results
- Nurse Clinics
- Free telephone advice
- Free puppy and kitten checks
- Pet Passports
- Home visits

Bridge Vets would like to extend a warm welcome and look forward to meeting both you and your pet. Please contact them to register. Remember, friendly and knowledgeable staff are always available to help or advise.

For more information visit www.bridgevetsaberdeen.org, find Bridge Vets on facebook or contact your nearest clinic.



55 Ellon Road, Bridge of Don,
Aberdeen, AB23 8ET
Tel: 01224 823 227
Fax: 01224 707 889
Email: clinic@bridgevets.co.uk
www.bridgevetsaberdeen.org

Unit 4, Muirend Road, Portlethen,
Aberdeen, AB12 4XP
Tel: 01224 780 815
Email: clinic@bridgevetsportlethen.co.uk

AVR - expertise when you need it

Aberdeen's only referral centre, they work closely with Veterinary practices throughout the North East of Scotland to provide a referral service, allowing Veterinary care to be provided close to home.

They offer:

Surgery

- Orthopaedic
- Spinal
- Soft Tissue

Oncology
Medicine
Neurology

Laparoscopy / Endoscopy / Rhinoscopy / Tharacoscopy

- Biopsies
- Foreign body removal

Diagnostic Imaging

- CT
- MRI

Referral from your first opinion veterinary practice is essential, please contact your vet for details on how the AVR team may be able to help treat your pet!



Foveran By Newburgh, Ellon,
Aberdeenshire, AB41 6AU
Tel: 01358 789 898
Email: info@avr.vet
www.aberdeenveterinaryreferrals.com

Alex Scott & Co. (Kiltmakers) Ltd. - Est 1925

Buying a Kilt is a major decision and you need to make sure you are receiving the best advice available to ensure your garment fits properly. Kilts have been made on Alex Scott's premises since 1925 and their skill and experience ensures that you are guaranteed a top quality hand made Kilt from Aberdeen's oldest traditional Kilt maker.

It is necessary to take precise accurate measurements to ensure that you receive a Kilt that fits properly. Alex Scott & Co recommend two qualities of cloth; worsted and heavyweight. Worsted is the most common cloth used and is very hard wearing and has a long life. The heavyweight cloth is equally as good and comes in a bigger range of Tartans.

Alex Scott & Co also have a Kilt Hire Department which is located on the 2nd floor of their Schoolhill shop. They have 3 different types of outfit in 8 different Tartans along with all the accessories required. You do not need to hire a complete outfit as they also supply part outfits such as a Kilt, Belt and Sporran. Most hires are for the weekend and customers can collect their outfit on the Friday for return on the Monday.

Alex Scott & Co are happy to do business over the net, where you will receive the same attention to detail as if you were in their shop, to which a visit would be well worth your while.

The Spirit of Scotland in the Heart of the City

- Highland Outfitters
- Quality Scottish Gifts
- Formal & Casual Hire
- Tartans and Traditions

**ALEX SCOTT & Co.
(Kiltmakers) Ltd**

43 Schoolhill Aberdeen AB10 1JT
Tel: 01224 643 924
Fax: 01224 626 061
www.kiltmakers.co.uk

Making your garden wildlife friendly

There are approximately 15 million gardens in the UK with some estimates putting their collective area at up to three million acres. Since 1900 Britain has lost at least 154 species of animal and 109 species of plant.

Much of this is due to the loss of habitat from housing, industrial developments and changes in farming practices.

If each of us that have a garden does just one or two little things to help the remaining wildlife then it will have a much better chance of surviving.

The UK has lost 90% of its lowland ponds so those in our gardens have a very important role to play in preserving the fascinating creatures found in them.

As a bonus the frogs and toads will eat the slugs and snails that have been munching their way through our plants.

If you are thinking of planting a tree, firstly make sure it is the right size for your garden. Secondly consider choosing a native species.

In a recent study it was found that over 284 species were associated with the Oak, 15 with the Sycamore and none with the Plane tree. This diversity is the keystone to the success of our wildlife garden.

There are a lot of us that only have a back yard or balcony and feel that there is little that we can do, but this is not so.

A bird table or a bird bath will attract lots of different species who, once they know that food or water is available will return regularly. Hang up feeders and fill them with peanuts or specialist bird food.

There are many places to obtain advice on wildlife gardening, your local library, the web, your local wildlife club. A good start for birds is the R.S.P.B, www.rspb.org.uk.

For other wildlife try the Wildlife Trust, www.wildlifetrusts.org. Most important of all, relax, do not get hung up about it, anything you do is a help. Do something, sit back and enjoy the show.





The Mains of Drum - inspiration round every corner

Your garden is often the biggest singular space available to you and your family. This space should be treated as an outdoor room with a huge potential for many uses depending on your lifestyle, whether this is relaxing, eating, playing or entertaining.

Like every other room in your house, your garden needs to be furnished in order to be a functional area and if you are looking for ideas and inspiration, then a visit to **The Mains of Drum** is highly recommended.

They are a family owned and run Garden Centre set in beautiful landscaped grounds on the A93 between Peterculter and Banchory just beside the village of Drumoak. Since opening in 2009 they have now become a superior shopping destination on Royal Deeside for not only beautiful plants and all things for the garden, but have also created an award winning Giftware department too.

They are considerate of the beautiful environment we are surrounded by and have installed many eco-friendly features in their purpose built property.

Likewise by using local Scottish suppliers for much of their restaurant food and produce in the food hall, they are not only reducing their carbon footprint but also delivering the highest quality fresh food available. They even grow their own herbs for use in the restaurant and being nature lovers, have planted a bee friendly garden.

They have a vast range of essentials to suit all your gardening needs, this includes composts, seeds and bulbs, gardening tools, pest control, organic products and much more.

As well as being a garden centre, they also provide the following:

Shopping - Books, Indoor Furniture, Clothing, Hampers, Candles, Pet and Wild Bird Care, Jewellery and Gifts

Gardening - Outdoor Plants, Plants and Garden Care, Ornaments and Pots

Eating - Restaurant and Food Hall

If you are not sure what to do with your garden and you are after inspiration then visit The Mains of Drum and ask for their advice and guidance. You will find them welcoming, friendly and only too willing to help. A visit to them will prove to be a productive day out.



The Mains of Drum

Drumoak, Banchory, AB31 5AN

Tel: 01330 811 000

Email: info@mainsofdrum.co.uk

www.mainsofdrum.co.uk

Dentistry at its best

It is a fact that we are living longer now than at any time before and for this very reason we must ensure that we look after our teeth.

Dental Inspirations are only too aware of the tremendous price which is paid for neglecting our teeth and they have established their practice to offer a first class treatment to all.

Since opening in 2011, Dental Inspirations has won **5 awards**, including the British Dental Association Good practice award, which recognises practice teams committed to working within a high set of standards of good practice in the delivery of Dental Care.

Dr Chris Pumford and his team are dedicated to providing the highest quality dentistry in a caring, relaxed and professional environment. Their practice ethos is all about **preventative dentistry**, listening to their patients needs and helping them achieve their ultimate goal.

Dr Pumford was awarded master affiliate status for Fastbraces last year and he is ranked a gold star provider for Six Month Smiles.

A beautiful smile creates confidence and gives us a sense of well-being and improves our general health. They work in partnership with their patients to inspire them to achieve their aspirations. State of the art techniques are used, with treatments available such as; white fillings, crowns, bridges, veneers, six month smiles, mercury free dentistry, air flow stain removal and dental implants.

They offer a full range of Membership Plans, all of which are designed to help you reach optimum dental health. Over time, patients who participate in a preventative program of regular examination and hygienist visits are shown to have a much reduced need for treatment.

The team at the practice are dedicated to offering and achieving good dental health for all members of the family and they also believe that prevention is better than cure.

The practice offers their clients a **friendly and relaxed atmosphere** which helps dispel any initial apprehension.

If you are worried about any treatment the team at the surgery will spend time explaining the procedures and gaining your confidence. You will be assured that **you are in control** of your treatment.

If you need any information, the team will be happy to discuss any aspect of their services with you.

Dental Inspirations extends a warm welcome to **all** their clients, especially new ones. They also offer disability access if required

Why not register your family with Dental Inspirations and ensure that your teeth last you a lifetime.



395 North Deeside Road, Cults,
Aberdeen, AB15 9SX
Tel: 01224 860 220
Email: info@dentalinspirations.co.uk
www.dentalinspirations.co.uk



Budget Checklist

Monthly Income Figures

Your Monthly Salary

Partners Monthly Salary

Any Overtime/Commission

Any Other Income

Total Monthly Income

(A)

Disposable Income

Box (A) minus Box (B)

Your mortgage provider will advise you how much you can borrow.

This is dependant upon a number of issues: Size of deposit, monthly expenditure etc.

Monthly Expenditure

Gas and Electricity

Telephone and Mobile Telephone Bills

Council Tax

Food and Drink

Entertainment

Credit Cards and Store Cards

Other Standing Orders and Direct Debits

Hire Purchase Payments

Insurance Policies and Pension Plans

Travelling Expenses

(Petrol/Road Tax/Insurance/Running Costs)

Family Clothing

Savings for Holidays or Savings Plans

TV or other Licences

Any Other Expenses

Total Monthly

(B)

This Guide to Moving Home has been prepared for JAMES & GEORGE COLLIE of Aberdeen
by GLARIC CONSULTANCY LIMITED, 58 Hove Road, Lytham St Annes, FY8 1XH
T: 0800 1303 556 E: glaric@aol.com W: www.glaric.com

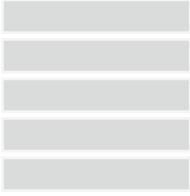
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Homebuyers Checklist

Checklist 1 - The Buying Cycle

- Enquire about Mortgage availability
- Choose Agent & Solicitors
- Make offer on property
- Obtain removal quote
- Exchange contracts



AA/RAC etc:

Hire Purchase

Employers

Dentist

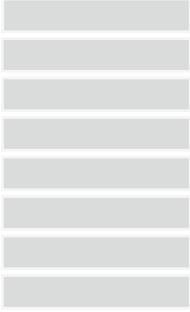
Vets

Credit Cards



Checklist 2 - Essential Contacts

- Book Your Removal
- Electric Company (Final reading)
- Electric Company (New connection)
- Gas Company (Final reading)
- Gas Company (New connection)
- Phone Company (Disconnect at old property)
(Connection at new property)
- Water Company (Inform both old and new)



Post Office

Catalogues

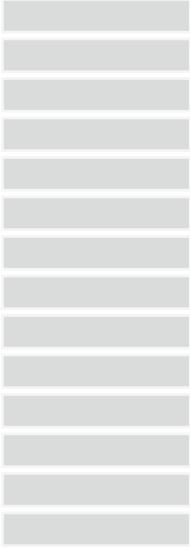
Milkman

Other



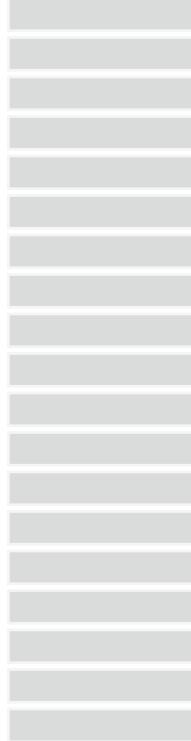
Checklist 3 - Important Contacts

- Family
- School
- Opticians
- Bank
- Store Cards
- Council Tax
- DVLA
- Sports Clubs
- Friends
- Doctor
- Chiropodists
- Building Society
- Newspapers
- TV Licence

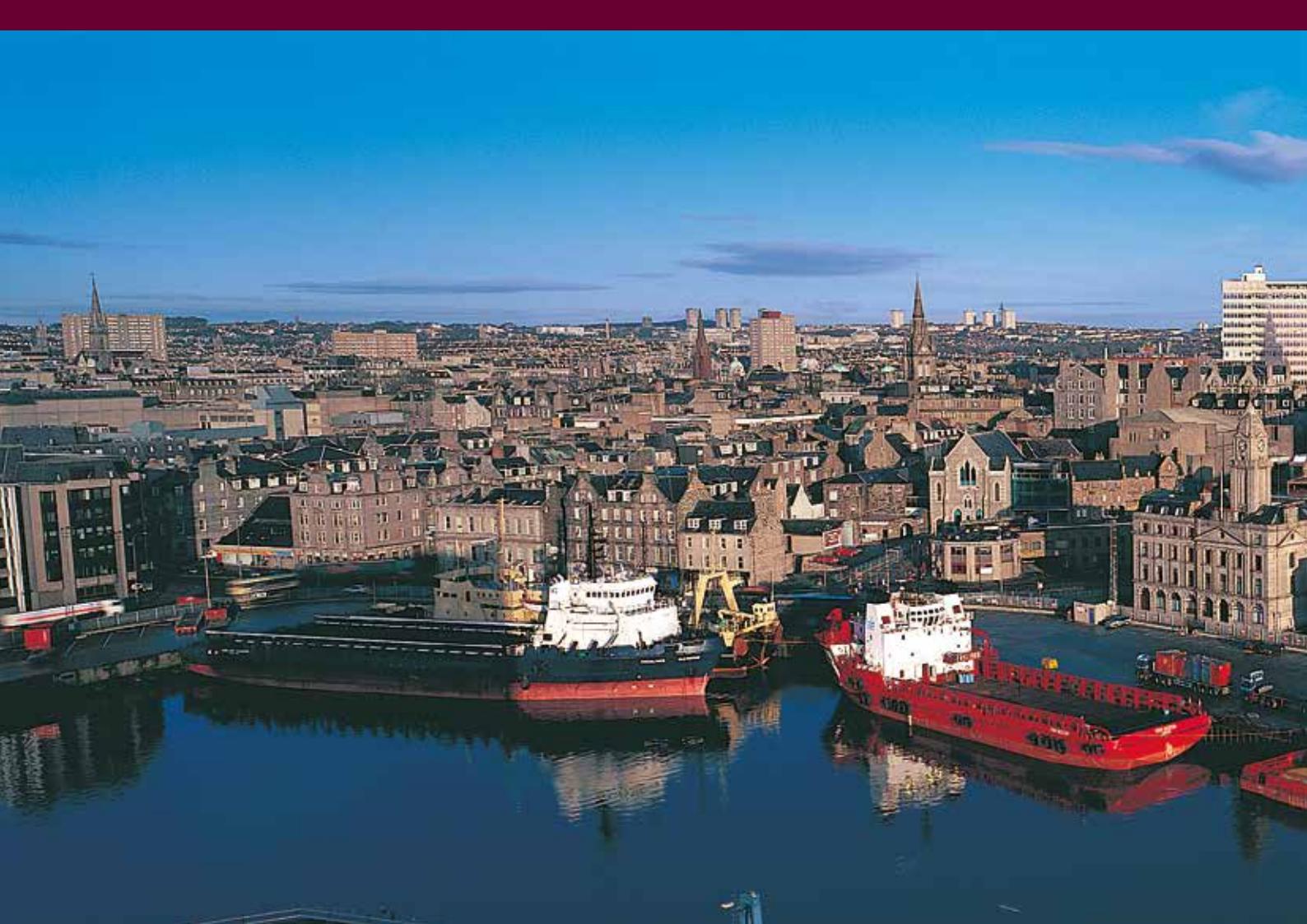


Checklist 4 - What to take with you on the day of the move

- Vital Documents
- Food and Drink
- Medicine
- Light Bulbs
- Spare Clothes
- Washing Up Liquid
- Eating Utensils
- Toilet Paper
- First Aid
- Rubber Gloves
- Towels
- Cash/Cheques
- Jewellery
- Cooking Utensils
- Essential Tools
- Bin Liners
- Bed Linen
- Soap
- Credit Cards



J A M E S & G E O R G E
C O L L I E
PROPERTY & MORTGAGE AGENCY



Property Sales and Leasing
450 Union Street
Aberdeen, Scotland
AB10 1TR

Property Sales
Tel: 01224 572777
Fax: 01224 580119

www.jgcollie.co.uk