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bto solicitors

Transparency



bto News

In this edition

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Reputation protection and social media/fake news

Organisations invest significant resources into building up their reputations with clients, their business peers and with the business community as a whole. However, they can destroy it all with a misguided statement or endorsement, or by allowing their social media platforms to become vulnerable to attack. What is more, it is often extremely difficult for companies and brands to recover from these avoidable mistakes.

You should assume that somewhere someone is looking at your profile, your website, your brand. For businesses, that someone is often a competitor. Competition is healthy, but it can also be the source of unwanted attention.

It goes without saying that the content that you share should reflect the values that your organisation or brand wants to project. Creating a social media strategy can help to ensure that the content that you post is engaging, is safe and promotes your brand's values.

One trap a lot of companies fall into is to reply to negative comments/reviews made about you or your organisation. Therefore, it can be a good idea to create a social media escalation policy within your organisation which makes clear who should respond and in what way.

Sadly, hacking is more prevalent now than it has ever been and accounts being hacked appears to be a daily occurrence. The results of hacking can have a devastating effect on an organisation and cause substantial damage to the brand that the company has created.

Fake news has become a war cry for some, however, you should not underestimate the risk to your business at the hands of fake reviews or fake news. There have been a number of fake stories spread about which have tarnished the name and reputation of individuals and companies alike. For example, widespread coverage of offers purported to be sent by Starbucks and pub chains refusing to allow their staff members to wear Remembrance Day poppies were all uncovered as fake news, but not before significant reputational damage had befallen these companies.

It is not just national chains that are vulnerable, local business are not safe from this alarming trend either. There have been numerous fake reviews posted on various sites reviewing restaurants, delivery services, high street boutiques, all of which have been uncovered as fake, but in some instances it was too late.

Larger organisations may have the manpower and the resources to monitor and respond to the spread of fake news, but what can smaller entities do to protect themselves? It is important that you ensure that your organisation is fully prepared for such eventualities; failing to do so will undoubtedly result in greater damage being incurred.

Think very carefully before engaging with a protagonist directly either through social media posts or comments, by correspondence, or through a "cease and desist letter" issued by a solicitor on behalf of your business. Once it is out there – it stays out there.

A frequent tactic of the protagonist is to immediately post your email or your solicitor's letter on line, usually with adverse comment that may or may not be accurate, and often adding in the Twitter accounts of tabloid newspapers. What you have written will then in turn be judged by social media users and not necessarily from an informed perspective. Keep any reactive posts or correspondence factual, avoid emotional responses and, if possible, include some narrative that (truthfully) portrays your approach as reasonable.

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“Surviving” office parties…

The festive season and office parties in general can be such happy times in the workplace, but they can also be times of excess. Here are our top tips for surviving the office party season.

Tinsel covered workstations, twinkling trees and the annual office party add to the joy that Christmas brings. It’s a time to be merry, dig out that Christmas novelty jumper and celebrate the hard work everyone in your team has put in over the past 12 months.

However, it can also be a time of excess, particularly when alcohol is introduced into the mix. This can result in headaches for employers particularly when issues of misconduct, discrimination and absence arise as a result of the celebrations.

Here are our top tips for surviving the office party season and work events:

- Be prepared. Employers can be liable for acts (including sexual and other types of harassment) committed by employees “in the course of their employment” including Christmas parties. Employers should take all **reasonable steps** to prevent discriminatory acts from taking place. This includes having equality and anti-harassment policies in place and training staff on them.

- Don’t insist on everyone attending the Christmas party. Some staff won’t observe Christmas and accordingly they may feel uncomfortable entering into the festivities (on religious or other grounds) and others may have caring responsibilities for children or elderly family members which makes attending events outwith normal working hours difficult. To minimise the risk of any religious discrimination claim, be considerate of all staff when planning parties including the day and time, theme and catering arrangements.

- Consider issuing a statement to staff in the run-up to the Christmas party, or work-related event, reminding them that the event is an extension of the workplace and set out the required standards of conduct expected. Be clear that whilst you want everyone to have fun, the normal standards of professional behaviour apply and anyone who does not maintain this may be dealt with formally in accordance with your disciplinary policy.

- If misconduct takes place at the office party, don’t take steps to discipline the employee at the event itself. Send them home if necessary and deal with the incident when you are back in the office (in accordance with your disciplinary policy).

- Avoid being drawn into conversations about performance, promotion, salary or career prospects. Drunken promises made at a Christmas party/company event can lead to later problems.

- Consider designating a senior member of staff to monitor behaviour and keep an eye on alcohol intake. This will ensure that someone remains vigilant throughout the occasion.

- Be clear with staff in advance of your expectations regarding sickness absence the day after the office party and how this will be managed.

Finally, a few practical tips for encouraging responsible drinking would be the provision of plenty of food and water at your events and let people finish their drinks before topping up.

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Brexit in sport: football

There has been considerable debate about the effect of the abolition of free movement of people post-Brexit on a variety of sectors. Football is no different but, until a final deal is reached between the UK and the EU, the impact of Brexit on football remains to be seen.

The House of Lords published a Library Briefing last year which considered the potential impact of Brexit on professional sport and this article summarises some of the topics covered in the context of football.

Loss of free movement

The loss of free movement is likely to affect footballers' work permit criteria post-Brexit. It is difficult to predict exactly how the criteria might change, but there is speculation that EU players will become subject to the rules currently governing non-EU players.

The Library Briefing cites research carried out by the BBC, showing that 332 players in the English Premier League, the Championship and the Scottish Premiership would not meet these requirements. The imposition of such a policy on UK clubs will affect some more than others but, regardless of the impact on individual clubs, a policy of this nature is likely to increase transfer fees and wages across the board. It has also been suggested that this policy may result in clubs focussing on established players, to the detriment of younger, less experienced players.

There is, of course, a possibility that EU players will not be obliged to satisfy these criteria. Following Philip Hammond's statement post-Brexit that there was "no likelihood" that immigration controls would apply to highly skilled workers who are nationals of EU or EEA countries, there have been calls for footballers to be exempted from stricter immigration rules. Whether this is implemented (and justified) remains to be seen.

Regardless of the final position, it is unlikely that any new rules regarding the migration of footballers will be applied retrospectively.

Article 19 of the FIFA Regulations on the Status and Transfer of Players ("Article 19")

The Library Briefing also looked at international transfers and the loss of access to young EU / EEA players. The general rule is that the international transfer of players is limited to those over the age of 18. The UK, however, is entitled to an exemption to this rule under Article 19 as a result of its EU membership. The exemption allows for the transfer of players aged between 16 and 18, provided that the transfer is within the EU or the EEA. There are concerns that the exemption will no longer be available to the UK post-Brexit, which would have negative consequences for the recruitment of young players.

Special status

Football is worth about £12billion in receipts to HM Treasury and plays a significant cultural role in British society. A number of key industries in the UK, including medicine, finance and aviation, have been lobbying the Government for "special status" post-Brexit, in order to secure protections against any negative impacts of Brexit. Whilst there is an argument that football could make a case for "special status", the Sports Minister, Tracey Crouch MP, has admitted that it would be unlikely to attain special status.

Conclusion

Whilst there are many unknowns in relation to the potential impact of Brexit on football, there are some matters which might be more certain than others:

- the restriction on freedom of movement could make joining UK clubs more difficult, with EU/ EEA players potentially encountering new work restrictions in the UK;
- the loss of the Article 19 exemption could prove detrimental to UK clubs, whilst also creating a new advantage for EU clubs; and
- "special status" is unlikely to be granted to football.

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Making sense of sentencing

The uncertainty surrounding the outcome of a prosecution is usually the most stressful part of the process. As such, lawyers are inevitably asked by clients what the outcome is likely to be…

Clients facing prosecution want to know what is likely to happen to them if they are convicted. This can be a very difficult question to answer and lawyers are careful not to make an unrealistically optimistic forecast nor do they wish to be unduly pessimistic. We must draw upon our experience in order to make an informed and educated prediction.

In England and Wales, lawyers have had the benefit of the Sentencing Council of England and Wales since 2010. One of their primary functions is to develop sentencing guidelines. Their activity in this regard has been fairly relentless, publishing guidance on sentencing in all manner of cases since 2011. As such, lawyers south of the border will no doubt be far better placed to answer those difficult questions asked by clients as to the likely outcome.

In recent years, it has become commonplace for the Scottish courts and practitioners operating in health and safety, fatal road traffic and environmental prosecutions to make reference to the Sentencing Council Guidelines of England and Wales. The Scottish courts are not bound by these guidelines, but ordinarily consider them to be helpful. Often these cases are complex and so it would be hard to rationalise any sentence imposed without recourse to some sort of structured guidance.

Perhaps following in the footsteps of our English and Welsh counterparts, the Scottish Sentencing Council was established in 2015. Their aims are to promote consistency in sentencing, assist the development of sentencing policy and promote greater awareness and understanding of sentencing. In order to do this, they are responsible for preparing sentencing guidelines for the courts, publishing guideline judgments issued by the courts and publishing information about sentences handed down by the courts. This is a welcome development and one which is beginning to bear fruit.

The first guidelines of the Scottish Sentencing Council were approved by the High Court of Justiciary on 30 October 2018. These initial guidelines set out the general principles and purposes of sentencing in Scotland and apply to sentencing for all offences from 26 November 2018. The rationale for these initial guidelines being stated as: "*Although some guidance on appropriate sentences in particular cases is available, in the form of court decisions, the fundamental principles and purposes of sentencing in Scotland have not been expressly defined in any single piece of legislation or court judgment.*"

At present, the Scottish Sentencing Council are developing guidelines in relation to the sentencing process, sentencing of young people, death by driving, environmental and wildlife crime, sexual offences and sentence discounting. These further guidelines are likely to be welcomed by Scottish practitioners with open arms. They will certainly assist when making those tricky "informed and educated predictions".

For more information, contact Andrew, a Solicitor Advocate in our Regulatory and Criminal Defence team.

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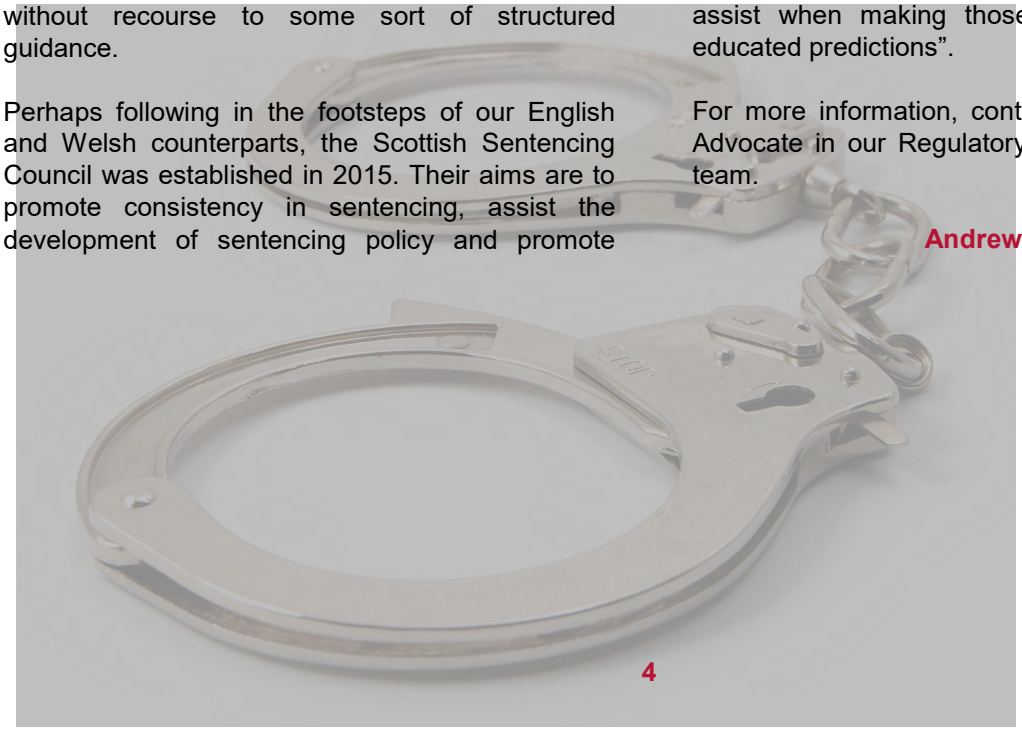

Taking back control: *tackling vacant & derelict land*

We can all identify parcels of land and buildings, large and small, in our communities that are unoccupied, boarded up and more often than not a blight on the area. Proposals were announced this year that could help bring back into productive use abandoned and derelict land in our cities and communities.

Surveys have shown that there are around 12,000 hectares of vacant or derelict sites in Scotland. These sites can become easy targets for antisocial and criminal behaviour which in turn damages the quality of life of those living in the area. This makes it even more difficult to attract interest in regeneration and renewal.

Proposals to tackle this

The Scottish Land Commission has put forward proposals that a compulsory sales order (CSO) could be a way to improve these sites for the benefit of the community. The CSO would provide planning authorities with the power to bring land and buildings that have been unoccupied or derelict for a lengthy period of time back into productive use.

CSOs would be part of a tool kit needed by public authorities to tackle such sites - to be used as a last resort. Similar to compulsory purchase powers, where the spectre of enforced sale encourages an agreed sale, the intention would be that councils and landowners would be incentivised to work together to find solutions before resorting to a CSO.

A task force has also been set up by the Scottish Land Commission and the Scottish Environment Protection Agency to examine the impact of vacant land on planning policy and legislation and to look for innovative ways to make use of these sites for housing, commercial and green space uses.

One of the challenges would be clarifying when, and under what conditions, the land is deemed derelict or abandoned, after all there may be legitimate reasons for the site being left in such a condition. The landowner would have the right to challenge their land being designated as derelict or abandoned.

Legal issues

The proposals raise legal issues for both landowners and councils. It is clear that there are benefits for society if vacant or derelict sites are put to a productive use. We will wait with interest to see what further details and legislation is proposed and if the right of the landowner is fairly balanced with the desire to regenerate areas. This will be a challenge.

Community right to buy

It is worth noting that another strand to the Scottish Government's land reform agenda came into force this year. Part 3A of the Land Reform (Scotland) Act 2003 gives communities the power to buy land that is abandoned or neglected or is detrimental to the wellbeing of the community.

Provided certain criteria are met, and the community body has tried and failed to purchase from the owner, it can make a right to buy application to the Scottish Ministers. The community body must show that its proposals for the land are in the public interest and compatible with furthering the achievement of sustainable development. It must also set out why it considers the land is abandoned or neglected, or that its use results in environmental harm. The landowner does have the opportunity to make representations.

Land reform

There are challenges ahead in tackling vacant and derelict sites across Scotland. The Scottish Land Commission's proposals are ambitious and raise questions about how they would operate in practice, not to mention how new proposals would blend with existing legislation on compulsory purchase. The interests of all of those involved will require to be heard and respected to avoid uncertainty and division in communities. The challenge will be balancing those competing interests.

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The Private Rented Tenancy Regime…one year on

Unlike the short assured tenancy regime, which allowed landlords to seek an order of eviction where the contractually agreed period had ended, the PRT requires landlords to rely on one or more of 18 specified grounds under the Act.

The Housing and Property Chamber (HPC) was the first chamber created within the First-tier Tribunal for Scotland (the "Tribunal") when it was created on 1 December 2016. Since then, we have seen a number of existing functions being transferred to the Tribunal with the HPC having jurisdiction over approximately 49 different applications.

On 1 December 2017, the jurisdiction of the Tribunal was expanded further, following the introduction of the Private Housing (Tenancies) (Scotland) Act 2016 (the "Act") which saw the transfer of all civil cases relating to private rented tenancies from the Sheriff Court.

The new regime has seen the end of the creation of assured and short assured tenancies (although existing tenancies continue under the old regimes until terminated) and the introduction of the new Private Rented Tenancy ("PRT"). The introduction of the PRT has also seen the end of a minimum tenancy term. This means that PRTs will continue indefinitely until they are brought to an end, either by the tenant giving 28 days' notice, or by the landlord evicting the tenant giving notice of either 28 or 84 days, depending on the ground for eviction relied upon.

Unlike the short assured tenancy regime, which allowed landlords to seek an order of eviction where the contractually agreed period had ended, the PRT requires landlords to rely on one or more of 18 specified grounds under the Act.

The grounds are split into four categories relating to:

- rented property required for another purpose
- change in the tenant's status
- the tenant's conduct and
- legal restrictions to ongoing lets

There continues to be a mix of mandatory and discretionary grounds. In relation to mandatory grounds, the Tribunal does not have discretion to refuse to grant an order or eviction on the basis that it does not consider it reasonable to do so. It must be satisfied on the evidence presented by the landlord in relation to the ground relied upon.

There is a potential difficulty faced by landlords that in order to recover possession of their property, they require to provide particular evidence to the tribunal of their relevant intention. The Act provides examples of documentary evidence which may be provided, which includes a letter of engagement, confirmation of instruction from a solicitor or estate agent, or a recent home report or valuation of the property in relation to a proposed sale or an affidavit (statement on oath) that the landlord intends to live in the property or use it for a non-residential purpose. Therefore, landlords may require to incur additional costs in obtaining the necessary evidence to satisfy the Tribunal of their intention.

In practice, we have found that the Tribunal is taking a more inquisitorial approach towards applications, with all applications requiring to be "frontloaded" with the necessary evidence prior to a case being progressed for further procedure. Therefore, it is not sufficient for landlords simply to demonstrate that they have served the necessary statutory notices, the Tribunal is looking beyond that to the merits of the case over all. Additionally, the Tribunal is not bound by Sheriff Court precedent, although such decisions are persuasive and the Tribunal takes the approach that each case requires to proceed on its own merits. Therefore, each Tribunal panel is not necessarily bound by previous decisions of the same body. While the process is still developing, we are hopeful that a body of precedent will develop over time to provide greater certainty for landlords and tenants in progressing applications.

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Changed days for cohabiting families

The number of cohabiting families in the UK has almost doubled in the last twenty years. This may be explained by an increasing trend to cohabit rather than marry or cohabit for a period before marrying. Scotland led the way within the UK by introducing certain legal protections for cohabitants in 2006. This legislation was designed to protect cohabitants from unfair situations arising both in the event of separation or death.

Since 2006, cohabitants have had the ability to seek financial compensation at the end of their relationship. A claim upon separation is broadly based on one party demonstrating economic disadvantage as a result of the relationship, including contributions in the interests of a child and the other party having a corresponding advantage, or vice versa.

However, the legislation allows the courts a high degree of discretion when assessing claims and consequently, many commentators in Scotland and beyond have watched with interest as a variety of cases have been considered by the courts. The Supreme Court decision in ***Gow v Grant*** **[2012] UKSC 29** is the leading authority on cohabitation claims and provided important clarification on the interpretation of the 2006 Act. In particular, it focussed consideration on where parties were at the start of the relationship, compared to their respective circumstances at the end. A detailed arithmetical assessment of who spent what and when during the relationship should not be undertaken. The overarching message from *Gow v Grant* is that the purpose of the legislation is to achieve broad fairness between the parties.

The more recent case of ***M v S*** **[2017] CSOH 151** showed, if there had ever been any doubt, that the courts were willing to grant large capital settlements to cohabitants. This was a case where a capital sum in excess of £900,000 was awarded. Both parties had progressed their careers and business interests during their relationship. They also incurred joint expenses for living and childcare costs. What was interesting about this case was that the Pursuer did not ask for an award based on the financial position overall, but rather restricted to two specific disadvantages. The first was in relation to contributions made to a farm. The Pursuer in the case made payments of £600 per month into the parties' joint bank account as a contribution towards the mortgage. Initially, £600 was half of the monthly mortgage. When the mortgage rate reduced the Pursuer continued to pay £600 per month. Ultimately, her £600 per month contribution ended up being double the monthly mortgage payment. The Pursuer sought half of the increase in value of the farm during the period of cohabitation, after deduction for certain renovations carried out by the Defender. The court agreed that was a fair and appropriate way to quantify her claim.

Secondly, the Pursuer sought redress for the economic disadvantage she had suffered in the interests of the parties' two children. She had reduced her working hours and her claim was in respect of the difference of working full time and part time. Again, she sought one half of the income loss thereby recognising that it should be shared between her and the Defender. The court again agreed that it was a fair and appropriate way to quantify her claim.

We recently acted in a complex cohabitation claim in the Court of Session which resulted in the highest capital sum to date in a cohabitation case in Scotland. A payment in excess of £2million was granted. Our case was similar to *M v S* as it was based on very specific advantages and disadvantages. Our position was that the Defender had benefitted to the extent of one half of the value of two properties purchased in joint names, but paid for entirely using the Pursuer's pre relationship assets. In addition, that the Defender had benefitted as a consequence of receiving sums from the sale of the Pursuer's business. A complicated structure had been put in place which saw the Defender becoming involved in the business to facilitate a tax efficient sale. The capital sum repaid corrected the resulting unfairness.

It is encouraging that we are seeing a move away from a "broad brush" approach, as greater certainty in cohabitation cases can only be a good thing for the many cohabiting families in Scotland today. However, the arguments in such cases will undoubtedly continue to be nuanced and require careful consideration.

The Scottish Law Commission will soon be looking again at the legislation governing claims by cohabitants and we may see some aspects of the regime modernised. There is a suggestion that the Family Law (Scotland) Act 1985, which provides a regime for financial provision following the breakdown of a marriage or civil partnership, may provide a useful model for considering a new scheme for financial provision on the breakdown of cohabitation. That would certainly provide greater certainty over the current cohabitation regime and we await such developments with interest.

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Planning for the future

What happens when I am no longer able to make decisions for myself? This is a question often asked of Private Client solicitors. Simply put, a Power of Attorney or Guardianship will name who is to act on your behalf and which powers they have to safeguard your welfare and financial affairs.

Powers of Attorney and Guardianships are governed by the Adults with Incapacity (Scotland) Act 2000. They produce similar results at conclusion, however, the difference in procedure is often misunderstood and underestimated.

Powers of Attorney

In order to grant a Power of Attorney, a person needs to understand the nature and extent of the powers being granted. This is a matter for the solicitor or doctor who is certifying the signing of the Power of Attorney to decide.

Granting a Power of Attorney allows a person to choose who should act for them and make decisions on their behalf in financial and/or welfare matters. The exercise of welfare powers by a Welfare Attorney is dependent on the granter having lost capacity. However, it is possible for a Financial Attorney to exercise his or her powers when the granter still has capacity if the granter so chooses.

The advantage of putting a Power of Attorney in place is that it is an entirely personal and deliberate act by the person creating it. The granter chooses who they wish to act for them and the powers they are to have. Once the deed is registered, it remains in force until it is either revoked by the granter or until death.

Guardianship

The procedure becomes far more complicated when the granter no longer has capacity. The law requires court intervention, as the person is deemed no longer capable of making their own decisions. Instead, the choice is taken from them and placed in the hands of another party. This procedure takes time and costs a significant amount. Given the implications, the steps in this procedure are simply unavoidable obstacles that must be overcome in order to safeguard a vulnerable adult.

The greatest difficulty for the Adult and their family is that at the time a Guardianship is identified as being required, the Adult has lost the capacity to make decisions and their need is urgent. The strain of this process is also acutely felt by Local Authorities as they are required by the Act to prepare suitability reports for applications with a welfare element. This results in a backlog of referrals and delay at a point when the Adult is perhaps unable to leave hospital or is in a care home with mounting fees and are in greatest need.

It is also often remarked that granting a Power of Attorney is for the older generation. However, there is also an increase in applications involving an acquired brain injury from 53 to 143 over the same period. This should serve as a wake-up call to the younger generation that a Power of Attorney could be required at any age.

What can you do?

Our specialist team at BTO would be happy to assist you in making the decision of who to appoint to act as your Attorney regarding your welfare and finances and in ensuring the deed covers every eventuality.

This simple step ensures the peace of mind that you will not be left in a situation in which every aspect of your life is on hold for a court process to make such a crucial decision for you.

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Jocelyn Gilda jgi@bto.co.uk

Thinking of selling your home?

Selling your home will be one of the most important decisions that you will ever make. At BTO Residential, we understand that it can be a difficult decision trusting the sale of your home to a Solicitor or Estate Agent. We make sure that every client is kept up to date at each stage of the process and that viewings are carried out at a time that suits you.

In September, Alexander Scott, an estate agent and valuer, joined BTO's Edinburgh office. Alexander has many years' experience in residential sales and letting. His areas of expertise include advising on preparing a property for sale and all relevant processes through to the property being under offer. He also has experience in what properties to purchase as a buy to let and possible rental levels. He prides himself in being available to advise clients in their "big decisions" at any point during the sale process.

BTO Residential recognises that your property is likely to be your biggest asset and our objective is to build a successful relationship with you which will enable us to create and tailor a marketing strategy that will meet your specific requirements and deal with all of the legal aspects of your transaction.

Our dedicated team will search our database of potential buyers, commencing the process of proactively finding a purchaser for your property as soon you give us authority to do so. We will take time to ensure that your property is presented in the correct fashion for being marketed so that we achieve the best possible price for your property.

The team works tirelessly to ensure you never miss a potential buyer and it looks for niche and targeted marketing opportunities to promote your property to the widest possible audience.

If you have a property and you would like a **free no obligation appraisal**, please feel free to contact our Residential team. If you are not selling immediately, but may at some point in the future, it might be helpful for you to know the potential value of your property.

We are offering a special "New Year" promotion of **0.75% of the sale price combined fee for Estate Agency and Conveyancing.** Why not start the year on the right foot by saving some money after the expensive festive period? *[Terms and conditions will apply].*

We can also assist with your purchase. We are aware that this can be a particularly confusing process for first time purchasers and seasoned home owners alike.

We are here to help, no matter what your unique situation is, and we are delighted to offer an initial free consultation. Our expert team would be delighted also to put you in touch with our trusted advisers regarding financing including investment purchases.

We wish you all a prosperous New Year and we hope to hear from you in 2019.

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Elaine del Valle edv@bto.co.uk

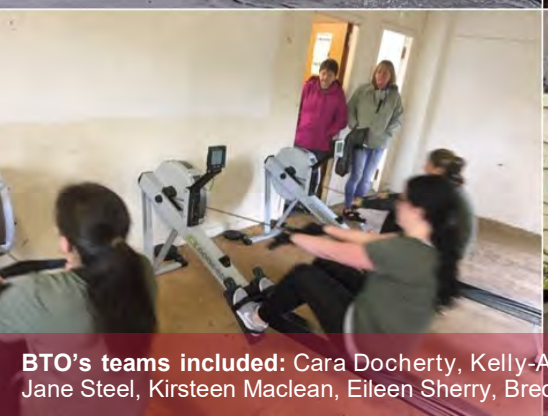
CSR Highlights

Brightest star
Supporting bereaved families

Left to right: Lindsay MacNeill, Calum Sweeney, Alastair Gillies, Vikki Watt, Clare Bone, Alan Eadie, Lynne Cardow and David Cairns).

BTO warriors survived the Spartan "Super" Race

We are proud to report that in September, the 'BTO Braves' survived the "Super". A team of 8 brave BTO solicitors took part in the Spartan super race in and around Kinnoul hill Perthshire - an 8 mile race with 25 different obstacles. Widely regarded as one of the toughest obstacle courses in the world, the team scaled 8 foot walls, jumped fire, jumped into mud pits, climbed ropes and lugged heavy tyres about the countryside all in the name of charity. Failure to complete an obstacle? 30 burpees…. The team successfully beat their £2500 target. Well done to all!



BTO's teams included: Cara Docherty, Kelly-Anne Harkins, Gordon Stewart, Victoria MacAulay, Jane Steel, Kirsteen Maclean, Eileen Sherry, Breda Coll, Szymon Durlo and Jeremy Glen.

BTO teams "Ride the Clyde" in GCSC Challenge

Congratulations to our colleagues for participating in the **Glasgow Schools' Rowing Club Corporate Regatta** on the river Clyde in September 2018. Completing the training programme is a challenge in itself, and didn't capsize once!

Well done to **Allied Surveyors** for winning the boat race and to our very own **Jane Steel**, who won the **'Ergo Indoor Ladies' Challenge'**, rowing 529 metres in two minutes. We hope that you all enjoyed the experience and will be donning your wetsuits again very soon…

Survive the Wild Challenge

Catherine Currie on the far left with the RSA Motability team.

In June, Catherine Currie, a partner in BTO's insurance team, faced her fears and participated in the Wilderness Challenge with the **RSA Motability** Management team. This "fast paced, demanding and tough two day outdoor experience in the Lake District" included a cliff jump, zip line, abseil, trekking and waterfall jumping. The team successfully raised over £18,000 for **Whizz Kids** which provides disabled children with essential wheelchairs and mobility equipment to enable them to live active childhoods. We are proud of Catherine for embracing the experience.

Art in Healthcare Helps BTO Get Creative

From left to right: Tim Webster, Marianne McAvenna, Morven Hopper, Yvonne Stewart, David Stephenson, Fiona Bell, Jocelyn Glynn, David White, Judith Allan, Alan Eadie, Keira Greer and **Artist, Jen Bradley.**

A current focus of Art in Healthcare is the development of its services for people affected by dementia. This Autumn BTO has been supporting art workshops for residents at Hillside View Care Home in Paisley and we have all thoroughly enjoyed the experience. BTO has also supported the installation of 27 works of art from the Art in Healthcare collection to create a homely atmosphere for the residents at Hillside View and to inspire their creativity.

Best wishes for the festive season

Thank you for taking the time to read our newsletter. We hope that you have enjoyed the content and we all look forward to working with you again next year. In the meantime, on behalf of everyone at BTO:

Best wishes for a peaceful and prosperous 2019.

Follow BTO on Twitter:

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