

WHEN BIRDS SING

"Use what talents you possess; the woods would be very silent if no birds sang there except those that sang best."
Henry Van Dyke

Spring is the season when nature celebrates life. Flowers grow faster, stars seem to shine brighter, and baby birds learn to sing. Birdsong tells a story, and it brings us joy. Spring is indeed an uplifting and bright season of growth.

At Pincus Matz we appreciate the wonders of growth and development, not only in nature, but also among our peers. We recognise individual talents and skills that will result in a fair and speedy resolution of every legal matter that is entrusted to us. Because every matter has a story. And just like birdsong, we want our stories to be stories of joy.

A BRIGHT DAY TO MEET WITH COLLEAGUES

Matina Angeliniadis and Alison Tooley attended a Legal Practitioners Fidelity Fund event at the 12 Apostles Hotel in Camps Bay.

Before engaging with a lawyer, make sure they have a valid Fidelity Fund Certificate! The Certificate must indicate that the legal practitioner concerned can practice subject to the Legal Practice Act.

The second in our series Practical Pointers for Property Transactions



- ## BEFORE YOU BUY:
1. Work out a budget: price range, costs and payment.
 2. Get a quote from Pincus Matz for transfer and bond registration costs.
 3. In a cash transaction, ask your bank how much it will cost to provide a guarantee.
 4. If you require funding, apply for a home loan at your own bank, online, or in person or ask a mortgage originator.
 5. Draft a schedule of income and expenses and proof of income for the home loan application.
 6. Prepare clear copies of your IDs or passports, proof of your residential address, antenuptial contract (if applicable), marriage certificate, proof of bank account details and your tax number.
 7. Make a "wish list" of your ideal property.
 8. A transfer takes approximately 6 weeks. Decide on a possible registration date so that the transfer and occupation date can be negotiated.
 9. View potential properties. Look carefully at everything.
 10. Once you are ready to make an offer, discuss all aspects with the estate agent.
 11. Consider a due diligence clause i.e. an inspection by a suitable specialist.
 12. Allow Pincus Matz to check the Offer and to advise you, before you sign it.

LIKE A BOSS

In September we appreciated our support and administrative staff, and Boss's Day was in October. Pictured here are Alison Tooley, Les Masterson, Matina Angeliniadis and Yasmin Jadwat with their gifts.

When the sun of compassion arises darkness evaporates and the singing birds come from nowhere. Amit Ray

Mr & Mrs

Romance is in the air at Pincus Matz this month! Congratulations to Janet Snyman and Tershia Collop who both say "I do" in November.

"I do" signifies the start of a special relationship — one that can bring us so much joy well into our golden years. Give your marriage the best chance by having your antenuptial contract drawn up by Pincus Matz before you say those two little words.

A perfect marriage is just two imperfect people who refuse to give up on each other.

Why is there an 'r' in Mrs?

If we pronounce the title Mrs. as "missus," why is there an r in it? Despite its pronunciation, the abbreviation Mrs. is derived from the title mistress, which accounts for that confusing extra letter. Mistress is the counterpart of master, which—you guessed it—is abbreviated to Mr.

<https://www.britannica.com/story/why-is-there-an-r-in-mrs>

OUR BRIGHTEST STARS

Robynne Landore and Janet Snyman were the September winners of our staff appreciation awards, while Les Masterson and Tershia Collop took the awards in October. Well done all!

ON THE "FRIGHT" SIDE

Halloween — on the "Fright" Side was the theme for our October Staff Lunch and no effort was spared in decorating and dressing up. From creepy and slimey to spooky and scary, we had it all. Find more pictures on our Facebook page.

In the midst of darkness - light persists
Mahatma Gandhi

IT'S EXAM TIME

With three Pincus Matz parents encouraging their children in matric this year, we take this opportunity to extend our best wishes to Matina Angeliniadis and her daughter Sofia, Laverne Nolan and her son Keiron, and Nuha Jacobs and her daughter Taylor.

We wish all students everything of the best for their exams

3 BIRTHDAY WISHES

11 November is a special day for three of the Pincus Matz staff members. Faiza Cader, Karen Napoleon and Tershia Collop all celebrate their birthdays on this day. We wish them everything of the very best. May the years ahead be good and shine brightly on you and your loved ones.

Happy Birthdays!

Thank you for your newsletter! It certainly helped to put some Sunshine into a tough week of load-shedding! Just what we needed at Flexibridge. Great to see all the people that we know in the newsletter. Mary Jane & Team

Thank you! I really enjoyed the birthday breakfast and the warm relations. Much appreciated. Wishing Pincus Matz all the best. Barry Ellman

A great big thank you to Pincus Matz for the advice and support during our property transaction earlier this year. When our buyers ran into closed doors, you met with them, you liaised with their curator and you opened the doors for things to happen. When we felt somewhat cheated by our seller for non-disclosures of the property that we were buying, you patiently dealt with every email, and offered us great advice. We love our new home. Thank you to all involved in getting us here. Garth and Carmen Kemp