

staff news

The Yorkshiresmen

Four Yorkshiresmen reminiscing on golden childhoods:

FIRST YORKSHIREMAN: I was happier then and I had nothin'. We used to live in this tiny old house with great big holes in the roof.

SECOND YORKSHIREMAN: House! You were lucky to live in a house! We used to live in one room, all twenty-six of us, no furniture, 'alf the floor was missing, and we were all 'uddled together in one corner for fear of falling.

THIRD YORKSHIREMAN: Eh, you were lucky to have a room! We used to have to live in t' corridor!

FOURTH YORKSHIREMAN: Oh, we used to dream of livin' in a corridor! Would ha' been a palace to us. We used to live in an old water tank on a rubbish tip. We got woke up every morning by having a load of rotting fish dumped all over us! House? Huh.

The Four Yorkshiresmen: Monty Python

Charles Walters, a director in our Litigation Department, has relocated from sunny South Africa to York in the United Kingdom. Charles and his wife, Catherine, plan to plant a church under the New Covenant Ministries International banner. Charles has written the



Left to right: Matthew Francis (Chairman), Charles and Catherine Walters and Deon Schraap, (CEO)

Qualified Lawyers Transfer Test and will be working as a solicitor until the church is able to support full-time workers. We briefly considered opening a Venn Nemeth & Hart branch in York, but have abandoned the idea for now!

We were concerned that Charles and Catherine will have difficulty understanding the brand of English spoken in York, but are comforted by the fact that they will be joined by 7 other South Africans.

We are sure it is going to be a great adventure for the Walters and we wish them well for the future.

The angst of authorship

Venn Nemeth & Hart prides itself on providing its candidate attorneys and professional staff with well-rounded training

and a full range of opportunities. One of these opportunities is the chance to regularly contribute articles to the Law Letter and the Law Letter Supplement. Writing articles to the exacting standards of the Law Letter is



On receiving an award:

"I don't deserve this, but I have arthritis, and I don't deserve that either!"

Jack Benny

an arduous business, so we have decided to introduce a bi-annual prize for the two best articles.

Marcel Sandells, our Marketing Manager, and Tim Brown, the director responsible for marketing, spent much time in deliberation over the first prize giving. In the end, Amy Findlater has been recognised for her article **Cell Phone Blues**, which appeared in the June 2007 edition, while Maatla Hlapolosa's **Join the Queue**, was noted for standing out in the May 2007 edition.



Left to right: Maatla Hlapolosa, Tim Brown and Amy Findlater

Two personal injuries lawyers

We recently welcomed Nagesh Maharaj and Muzi Mzila to the firm.

Nagesh Maharaj is a personal injuries attorney and specialises in motor vehicle accident work. Nagesh is a Maritzburg man, having completed his LLB degree at the University of KwaZulu-Natal, Pietermaritzburg and having served articles in the city.

Nagesh is a litigator at heart and lives for court appearances. When not working, Nagesh enjoys a range of sports, including soccer, squash, golf, badminton and scooping. To the uninitiated, "scooping" is the art of customising motor vehicles!



Nagesh Maharaj



Muzi Mzila

Muzi Mzila has experience on the other side of the fence to Nagesh, having worked as a senior claims officer for the Road Accident Fund for a number of years. Muzi joins our firm to undertake his articles of clerkship.

Muzi studied at the University of KwaZulu-Natal, Durban and enjoys watching soccer, following politics and spending time with his family.



What is better than Presence of Mind in a railway accident? Absence of Body. Anonymous: Punch Magazine



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Matthew Francis
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Matthew Francis
Tim Brown

Tax Planning & Law

Hannah Szudrawski
John Wallace
Simon Francis

Trusts & Wills

Hannah Szudrawski
John Wallace
Simon Francis

languishing in debt?

Charles Dickens' father languished for a time in a debtors' prison. Charles himself was abruptly removed from school and made to work in a boot blacking factory until his family had scraped together enough money to pay the debt and exorbitant interest. The experience had a profound effect on Charles, influenced his future writings and gave him a decidedly jaundiced view of our profession.

We are pleased to say that the law has changed dramatically since Dickens' day but until recently consumers still had relatively limited protection. With easy access to credit, a gullible consumer could find him or herself overburdened with debt and high interest charges. The much-publicised National Credit Act seeks to regulate the credit industry and address the problems of reckless credit granting, over-indebtedness and the exploitation of consumers.

Banks, retailers, microlenders and other

credit providers are now obliged to register with the National Credit Regulator and to keep a register of all credit agreements concluded.

Before granting credit, credit providers must assess the credit-worthiness of consumers, their understanding of the risks inherent in debt and their ability to repay debt. Maximum interest rates and finance charges are prescribed and credit providers are obliged to give consumers a written quote showing the total cost of the credit sought. Shopping around for the best deal has just got a lot easier.

Credit providers who fail to comply with the requirements of the National Credit Act are vulnerable to having their credit agreements declared to be invalid and to the imposition of significant fines.

On being asked whether it was possible to visit the dreary Marshalsea debtors' prison:

"Any one can go in", replied the old man, "but it is not every one who can go out". *Charles Dickens, Little Dorrit*

Credit providers are prevented from commencing legal action against a consumer until the consumer has been advised to approach a debt counsellor and has been allowed 10 business days in which to do so. Debt counsellors may recommend to the court that an overburdened consumer's debt obligations be rescheduled.

hot seats

“ Money talks, they say. All it ever said to me was "goodbye".
Clifford Odets

I don't know if money talks, but a lot of talking about money happens in Venn Nemeth & Hart's 50-seater call centre.

Venn Nemeth & Hart has a strong reputation for excellence in debt recovery. The call centre represents our understanding that continued excellence in this field requires a cost effective, pre-legal debt recovery mechanism, with only difficult matters and intransigent debtors being escalated for professional attention by attorneys.

In a few short years, the call centre has become a national operator, with

It is too early to assess the overall impact of the National Credit Act. It is clearly desirable to distance ourselves as far as possible from the miserable state of debtors in Dickens' day, but it is feared that over-regulation may lead to excessive caution on the part of credit providers, leaving consumers without access to necessary finance.

prestigious corporates, municipalities and public entities amongst its clients. The call centre manages in excess of R300 million and processes more than 100 000 transactions per day. State-of-the-art information and telecommunications technology allow the call centre to handle the large debt books accepted by the call centre.



by Anthony Grant
Head Call Centre and
Debt Collections Division