



## What is the first thing that people see when they meet you?

*First impressions matter, your smile says it all.  
If you want that cherry on the top... give us a call!*

### Why choose David Gale?

David Gale has had over 14 years of training to achieve fantastic smiles. He is a Specialist and also a trained consultant in orthodontic treatment. Over 500 dentists refer to us. We also treat them and their families.

- We offer less visible braces and even braces on the inside of the teeth (so no-one will see them).
- Our patients say they enjoy their time with us.
- We can achieve excellent results in the shortest treatment times.
- Interest free payment plans.

“I have the teeth I always wanted”

“I love my smile! Could not stop smiling and everyone could not stop complimenting me!”

“I wanted a smile that I was proud of. You exceeded my expectations in every way. I can't thank you enough”

TEETH STRAIGHTENING, BITE CORRECTION, LOW VISIBILITY BRACES



*Make that first step and start your journey to an amazing smile*

Why wait, give us a call today on 01329 284419  
or visit our website [www.david-gale.co.uk](http://www.david-gale.co.uk)

37 East Street, Fareham, Hampshire PO16 0DF

Transforming your smile  
whatever your age  
**DavidGale**

*The Specialist Orthodontic Referral Centre*  
David J. Gale BDS, MSc, FDS (Orth), M. Orth RCS (Eng)  
Specialist in Orthodontics



## YOU WORKED HARD FOR YOUR SECOND HOME SO WHY ON EARTH WOULD YOU RENT IT OUT?

When you're building a business or a career there are milestones of achievement and often what was an ambitious and hard fought for goal with hindsight seems like a small first step. What we often don't realise until it's too late is that all the fun is in the challenge and the journey, often when you reach the goal it's a bit of an anticlimax and this can be particularly true when you finally sell the business or retire early with a big lump sum. One of my most memorable meetings was with a client who had sold his business for many millions talking about his new life: 'When being on holiday is your job It's a rubbish job!'

So it is that I frequently find myself sitting down with owners of fabulous second homes in Sandbanks or other locations. They often own them outright, they don't need to rent them out and the yield looks pretty weak compared to the big capital investment so why are they even talking to me? It turns out for quite a few very good reasons:



### 1. You still know the value of money

There's a long string of people queuing up to charge you for something to do with your second home and running it as a business will provide income to cover expenses, make them tax deductible and crucially produce a change in the mindset of suppliers.

### 2. Stop paying council tax!

A qualifying holiday let will be business rated and if it's your only one you'll get small business rate relief at 100% and pay nothing. There are conditions to meet but they are not particularly onerous.

### 3. Tax relief on pretty much everything

Capital allowance rules let you claim full tax relief on purchases up to £200,000 a year and if you don't have the income to claim against it's carried forward indefinitely until you do so that fantastic kitchen or designer sofa just got much cheaper.

### 4. Capital gains tax reduction

This can be worth many times more than the rent, when you sell that second home you'll pay just 10% tax on the gain instead of the usual 28%

### 5. Retrospective Benefit-Are You Sitting On A Gain?

This is a really big one- in certain circumstances operating as a holiday let for at least a full tax year the entire gain may qualify for entrepreneurs relief even if the place has been a second home for a long period.

### 6. Services for you and your private guests

If you are welcoming select guests it'll be essential to have a really good management team in place delivering a premium service which of course means they will be there for you and your private guests too- freshly squeezed juice in the fridge? champagne on ice? Whatever you need will be managed and you're guaranteed a hassle free arrival.

### Qualification

To get these benefits you have to be available to let for about 7 months of the year but you only need to actually let for 15 weeks leaving you with up to 37 to use for yourself which is probably more than you use anyway. There is no requirement for the lets to be at any particular time so you can have all the school holidays yourself if you want.

Everybody's situation is different so you should, of course, check a suitably qualified person but the opportunity may be there to get a lot more out of your investment and enjoy it more too.

Simon Tolson owns Rumsey Holiday Homes in Sandbanks and a portfolio of holiday cottage agencies in Cornwall.

Contact Simon on: **01202 707 357**

**simon@rumseyofsandbanks.co.uk**

**sandbanksbeachholidays.co.uk**



PAY FOR YOURSELF

## STILL WAITING FOR TREATMENT? GO PRIVATE WITH BMI HEALTHCARE.

With long waiting lists and the current pressures on the NHS, why not consider going private? At BMI The Harbour and Winterbourne Hospitals you can get fast access to specialist consultants, allowing you to get the treatment you need now.

At your local private hospitals in Dorset, we are here to help you.

We work with major insurance companies and have fixed price packages for patients wishing to pay for their own treatment at an affordable rate that suits you.

To find out more call 0808 101 0337  
[www.bmihealthcare.co.uk](http://www.bmihealthcare.co.uk)

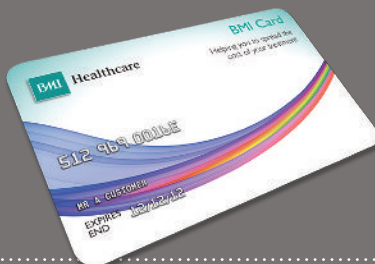


**BMI** Healthcare

Serious about health.  
Passionate about care.

### BMI CARD

\*BMI Card is a credit facility offered by BMI Healthcare Limited, BMI Healthcare House, 3 Paris Garden, London, SE1 8ND. 0% interest for 12 months then 0.79% per month, representative 9.9% APR variable. Up to £20,000 available (subject to status). Monthly repayment 5% of balance or £25 whichever is greater or balance if lower than £25.



Benefits of going private:



We work with all the major private medical insurers





# WOULD YOU LIKE TO GET BACK TO YOURSELF?

If you are experiencing health problems and considering paying for your own treatment, why not join us at one of our FREE events?

We hold a number of dedicated patient events and FREE mini consultation evenings throughout the year, designed to allow you the opportunity to discuss all of your options with one of our specialist Consultants and our team of Chartered Physiotherapists.

## WHERE?

SEE BELOW FOR FREE PATIENT EVENT DATES



**BMI The Harbour Hospital**  
St Marys Road, Poole, BH15 2BH

- Hip and Knee
- Cataracts
- Arthritis & Joint Care
- Hernia & Rectal Conditions
- Cancer Awareness



**BMI The Winterbourne Hospital**  
Herrington Road, Dorchester, DT1 2DR

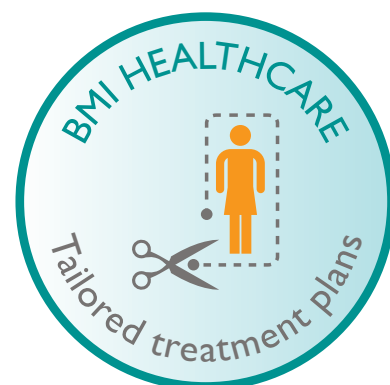
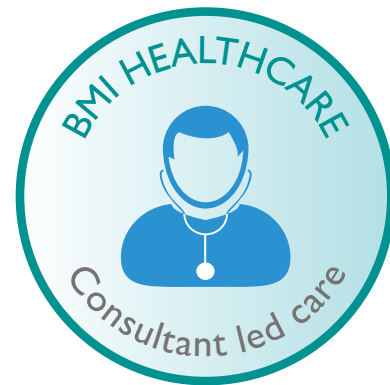
- Varicose Veins
- Arthritis & Joint Care
- Hernia and Rectal Conditions
- Hand & Wrist - Carpal Tunnel

DIRECT ACCESS FOR TREATMENT OR ADVICE

For further information, or to book your place on one of our events, please call 07827 305646 or visit [www.bmihealthcare.co.uk/events](http://www.bmihealthcare.co.uk/events)

Spaces are limited so please book early to avoid disappointment.

*\*The offer is applicable to those over the age of 18 and is subject to availability.*







# LAKEYARD

Take a leisurely look around Lake Yard and you soon realise this is a place you've always wanted to find. We are right on the waterfront in Poole Harbour, with a beautiful backdrop of Arne and the Purbeck Hills.

## OUR MARINA

With stunning views across the Arne peninsula our 40 berth marina, with deep water access at all states of the tides is the perfect place to keep your boat. Only 2 berths still available for the 2018 season.

## OUR MOORINGS

Benefitting from the same idyllic view as the marina, we have 100 swinging "trot" style moorings, all with deepwater access at all tidal conditions, complimentary water taxi, dinghy racks and lockers, with parking and shower facilities onsite.

## OUR BOATYARD

With a long history of both boat building and powerboat racing, today we are a busy working boatyard with a 50 tonnes boatlift, full boating maintenance services and boatyard facilities.

Please call Jenny on 01202 674531 for more information

## The Home of Boston Whaler UK

We are proud to be the sole distributor for "*The Unsinkable Legend*" for over 35 years. Our knowledge of Boston Whaler in the UK is unrivalled. If you are looking for a craft that is the perfect run about for Poole Harbour, then look no further.

## OUR WATERSIDE BAR & RESTAURANT

*Relax, Unwind ...*

In our waterside restaurant you can enjoy our relaxed atmosphere where you will feel equally at home in jeans and sailing boots or full dinner suit. Both marina and mooring customers receive discounted Club Membership which gives you great benefits such as up to 20% discount on food & drinks and some really great member events.

In our Galley we have a team of passionate Chefs from around the Globe who make delicious, freshly cooked food using fantastic Dorset suppliers. Even our ice cream is made within a few miles radius! General Manager Seonagh Guthrie & her team of friendly staff will ensure you relax, unwind and enjoy all that Lake Yard has to offer.



LAKE YARD CLUB, HAMWORTHY, POOLE, DORSET. BH15 4DT

T: 01202 676953 E: [FOOD@LAKEYARD.COM](mailto:FOOD@LAKEYARD.COM)

[WWW.LAKEYARD.COM](http://WWW.LAKEYARD.COM)



# ARE PRICES OF FLATS IN BLOCKS THAT PROHIBIT HOLIDAY LETTING SET TO FALL?

TAX CHANGES AND THE NEW ACCOMMODATION PLATFORMS MEAN RESTRICTIVE LEASE CONDITIONS COULD BE ABOUT TO HIT VALUATIONS.

There are a few blocks of flats in Parkstone that don't allow any letting at all, an experiment from a different era. The concept was that knowing your neighbours would only ever be owner occupiers would make the properties more exclusive and enhance the value. Time has shown that the attraction to some buyers has been far outweighed by excluding investors from purchasing in the blocks and instead of carrying a premium the flats trade at 10-20% less than comparable properties without the restrictions.

Many of the blocks on the Sandbanks peninsula and along the shoreline towards Bournemouth were built around the same time when the world was a very different place. For those of us well into their 50s it's really hard to understand just how different the mindset was of the same generation 30 or 40 years ago. I remember when it was announced that the retirement age for ambulance drivers was to be raised from 60 to 65 the union pointed out that more than 50% of their members would die before receiving it.

Potential purchasers then were often retirees who at 60-65 had a mindset that they were moving to quietly live out their final years. At the same time holidaymakers coming to Sandbanks and especially Bournemouth were 'bucket and spaders' and the perception was they might be noisy and have uncontrolled kids running around at all hours. Many developers chose to specify no holiday letting in the lease and to this day an estate agent showing you a flat will sell the restriction as a benefit- 'At least you won't bump into someone with an ice cream coming up the stairs!'

As we head towards 2020 the tax

changes for both investors and people with second homes will start to really influence the market. The restriction on mortgage interest relief for buy to let investors is a massive and fundamental change in property investment taxation but phasing it in over 4 years was a stroke of genius on the government's part as the new rules are gradually biting without a fuss being made. Holiday lets are thankfully exempt from this change. Second home owners and buy to let investors now typically pay capital gains at 28% on sale compared with 10% for a holiday let, which can also qualify for small business rate relief to avoid council tax.

Every week I speak to potential new owners and if they are looking at buying in Sandbanks the first thing they need to find out is which blocks allow holiday letting. Property investors being hit by the tax changes may look at switching to holiday letting but if their block doesn't allow this their only options are to pay the extra tax or sell.

I'm certainly not a trained economist but reducing demand for a property by restricting its investment potential and increasing supply by forcing investors to sell is inevitably going to put downward pressure on prices. It may be that there's an actual reduction or it could be that there's a more subtle difference in price growth but as the tax changes come into full effect we are bound to see properties with short let restrictions trading at a discount.



Simon Tolson owns Rumsey Holiday Homes in Sandbanks and a portfolio of holiday cottage agencies in Cornwall.

Contact Simon on:

**01202 707 357**

**[simon@rumseyofsandbanks.co.uk](mailto:simon@rumseyofsandbanks.co.uk)**  
**[sandbanksbeachholidays.co.uk](http://sandbanksbeachholidays.co.uk)**



# Luxury location. Luxurious living.

*Brand new apartments in the best waterfront location in the UK.*



## ACE

SANDBANKS

It's not just the Sandbanks location that's perfect. An exceptional development of nine 3 and 4 bedroom apartments beautifully designed to reflect the stunning surroundings. Harbour or beachside homes - with sweeping views and premium facilities featuring pool, gym and beachside jacuzzi - combine to create a unique presence on some of the rarest real estate in the world.

*Prices start at £2m*

[www.acesandbanks.co.uk](http://www.acesandbanks.co.uk)







## THE LANDING

• Poole Harbour •

An outstanding collection of nine 2 and 3 bedroom prestigious apartments on the shores of this iconic waterfront. A development of aspirational homes where every detail has been created to provide the lifestyle one would expect in this beautifully discreet Sandbanks setting.

*Prices start at £1.4m*  
*[www.the-landing.co.uk](http://www.the-landing.co.uk)*



**Selling fast: secure an early viewing on  
02078 069 932.**

\*Reserve and complete your purchase by the end of June 2018 to qualify for the Stamp Duty incentive. Please see [www.pegasuslife.co.uk/incentives](http://www.pegasuslife.co.uk/incentives) for more details and terms & conditions.



**PegasusLife**



# HOW A SEARCH AGENT CAN FIND YOUR DREAM HOME

*"Pippa is nothing short of miraculous. Pippa found us the perfect property which wasn't even on the the market, a deal was agreed and we are waiting to move in.*

- Chris Bialan, Chairman, Affinity Care Management



To find out more about how Pippa can help you find your dream home,  
contact her directly, or watch her video at [www.philippasole.co.uk](http://www.philippasole.co.uk)

M:07709 111 797 | O:01202 747999

[PIPPA@PHILIPPASOLE.CO.UK](mailto:PIPPA@PHILIPPASOLE.CO.UK) | [PHILIPPASOLE.CO.UK](http://PHILIPPASOLE.CO.UK)

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## We caught up with Philippa Sole to find out more about this unique role and how it has benefited a number of her local clients.

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### Firstly, what's the difference between a search agent and an estate agent?

The big difference is who is working for who. Estate agents are engaged and paid by the seller. When you enter negotiations with an estate agent you must remember that they act for the seller. As a search agent my fee is paid by the buyer.

### How do you successfully combine your roles as a property agent and search agent?

My role as a property agent uniquely informs my role as a search agent - it means that I am fully immersed in the BH13/14 property market. As a search agent, I take one fee only and that is from the buyer. This gives me the freedom to work solely and exclusively in your interest.

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*"Some of the best money we ever invested was paying Pippa's success only fee. She is worth more than her weight in gold and is as far from the stereotype of an estate agent as you will find."*

*We simply could not have achieved our end result without her expertise, tenacity and understanding. The difference she made to the process and the amount of time and money she saved us means she now has us as clients for life!"*

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### What do you love the most about your job?

Simply the difference I make to the process of buying, and the opportunities I can present to my clients. It's a very personal relationship and if someone entrusts me to find them a home I will pull out all the stops.

When we have our first discussion and drive around the area, even with those that are local, I am always fascinated by the positive response received when we discuss the properties on the market, historic transactions and I point out the potential opportunities available.

For me it's a world I have been immersed in for 20 years and I forget how valuable this combined information is to a potential buyer. When working as a search agent I love the fact that I'm working for the buyer, it makes no difference to me what price or who a property is listed with, I am able to give a completely unbiased view on that property.

*"I think if we stayed in BH13/14 for the rest of our lives we will struggle to know the area, the people and the local secrets as well as Pippa."*



### Who are your typical clients?

Anyone who is prepared to hand over to me the responsibility of finding them a home. I have worked for high net worth individuals, clients with disabilities, as well as local clients who recognise how hard it is to be one step ahead of all of the other purchasers looking in the area. In many cases I present my clients with off market opportunities and structure a deal that secures the property for them. I work very closely with local solicitors and surveyors to ensure I have the right contacts on hand for advice and to make the deal happen. This has proved to be pivotal to my clients being successful in competitive bidding situations.

### Surely using a search agent is a luxury?

Not at all, my services offer remarkable value for money. When I first meet clients this is often a question they ask. This area is very competitive and its often not about what you know but who you know, and that's where I make a difference. The majority of my clients are interested in the time and stress I can save them, not to mention the money that they save from engaging an experienced negotiator. More often than not, this more than covers my fee.

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*"Even with years of property industry experience we were amazed what a difference using a local specialist search agent made which was clearly reflected by the fact that our final shortlist was made up of three 'off market' opportunities she sourced."*

*With the comparable evidence she provided we felt confident in our negotiations and even then we needed her considerable skill to finally unlock our perfect home. Investing in Pippa's services is an essential and prudent course of action, not a luxury when seeking to buy (or rent) a home in BH13 or BH14"*

- Mr M Wallace, Head of leasing, Brookfield Properties

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PHILIPPA SOLE

SALES, LETTING & SEARCH AGENT  
TRANSPARENT . BESPOKE . EFFECTIVE

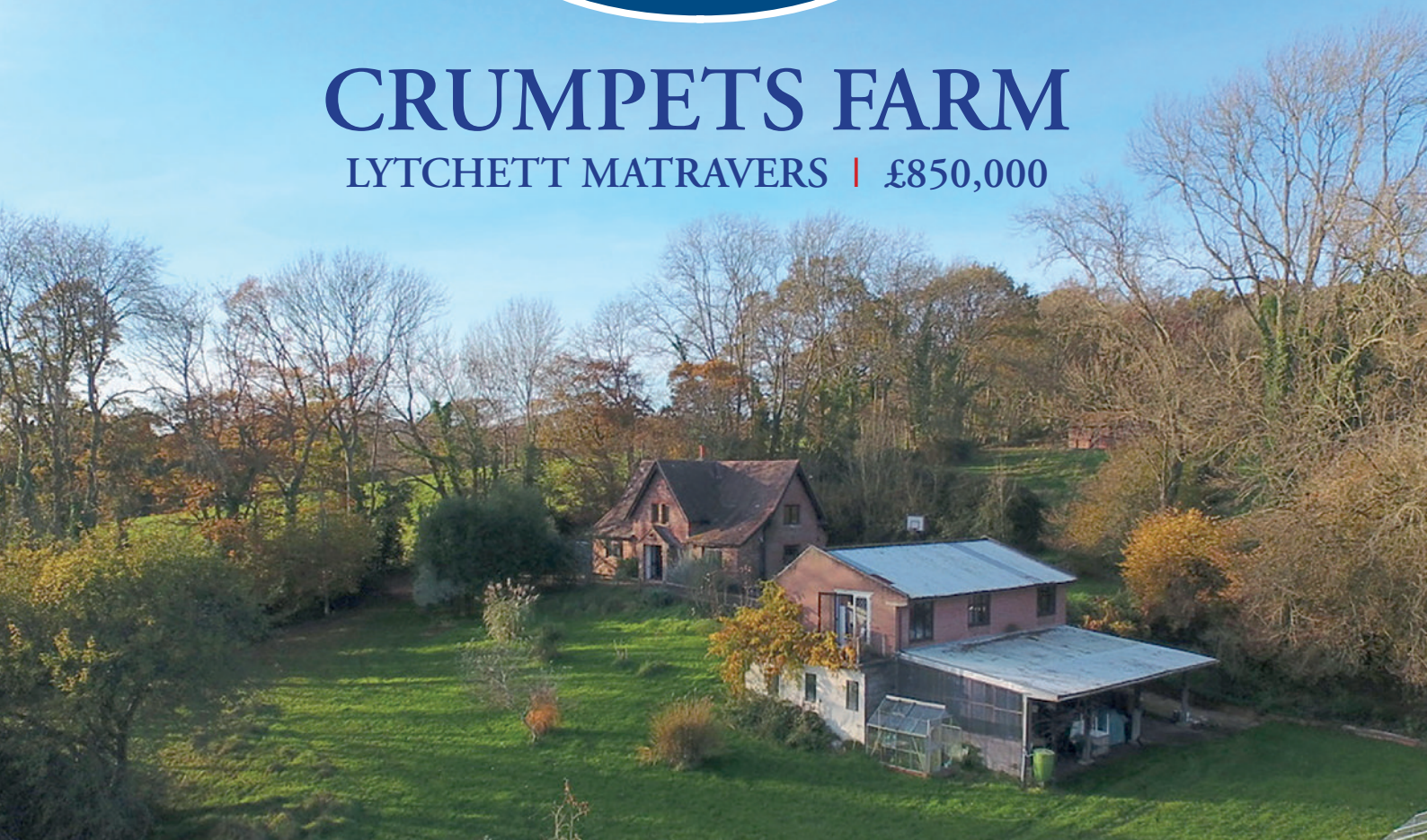


# HEARNES

WHERE SERVICE COUNTS

## CRUMPETS FARM

LYTCHETT MATRAVERS | £850,000



Tucked away in the Dorset countryside in approximately three acres of land is Crumpets Farm, which dates back to 1850. A local builder built this beautiful woodman's cottage for the Henbury Estate. Sir Thomas Crumplaire lived in Lytchett Matravers in 1642 and is believed that the name Crumpets may have come about by the miss-spelling of his name coupled with the deep Dorset accent of that time. At some point a member of the Crumplaire family resided here.

Moving onto the 1940's and 1950's a Mrs Gibson resided at the farm and was well known locally for her passion for horses. She used to teach locals to ride and rescued sick horses who were no longer



useful on the farms and nurse them back to health. A circus horse named Rosa, was destined for the knacker's yard, but Mrs Gibson was determined to help Rosa. After an enormous amount of love, care and plenty of attention Rosa became fit enough to race and went on to become a winner. During this time Mrs Gibson also took in wayward children from the cities who had lost their way in life. They would spend hours playing and working on the land and when it was deemed they were back on the straight and narrow, were sent back to their families to carry on with their lives.



01202 377377 | [poole@hearnes.com](mailto:poole@hearnes.com) | [www.hearnes.com](http://www.hearnes.com) | 18-20 Parkstone Road, Poole BH15 2PG

Offices at: Bournemouth, Poole, Wimborne, Ringwood and Ferndown

