Good planning is the key to your future

When I thought about the content of this column, I thought that I would be able to report on the successful outcome of the Learning Experience (1999), which thanks to the continuing support of Textron Turf Care and Specialty Products continues to gain momentum and prestige as the Premier Education and Training event for Golf Greenkeepers in Europe. However, all my plans came to naught as I have been laid low by a mysterious virus affecting my balance mechanism causing me to miss most of the week at Harrogate.

However, thanks to Sami and all the other members of staff who filled in during my absence, there didn’t appear to be any problems. Sami tells me that a lot of our planning over the past 11 months paid off and things ran very smoothly and I am eagerly looking forward to viewing the videos of the Conference and Seminars. Don’t forget that videos and written transcripts are available for all Conference Sessions and for all Seminars, contact HQ for details. I did manage to see some of the Seminars during my brief visit to Harrogate on Thursday and Friday and it was encouraging to see that numbers of delegates were up from last year.

I was very pleased to hear that three more Master Greenkeeper candidates had been successful in the November examination. David Duke, David Hannam and John Quinn joining Syd Arrowsmith, who passed the examination in March, to collect their awards during the National Education Conference. We now have a total of 20 Master Greenkeepers, five in the USA, 14 in Britain and one on mainland Europe.

Financial Advisers come in all shapes and sizes but they are divided into two types. They are either tied to one company or they are independent.

All Financial Advisers are regulated by the authorities and must be qualified, but it is still essential to check the advice you are given.

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There can be huge differences in the charges of different companies. Unfortunately the large companies that you see on the High Street can take advantage of customer loyalty. Personally I have recently seen policies from major well-known names, which cost almost double those available from more competitive companies.

It is important whoever you see to ensure that you compare costs and charges of different companies. Would you buy a car from the first person you saw without comparing prices?

To contact a financial adviser you can telephone IFA Promotion hotline 0117 971 1177. They will give you the names of your nearest Independent Financial Advisers. Nearly all of them will offer a free initial review of your requirements. Many people think it is expensive to see someone Independent. This is not correct. It is often cheaper than seeing a tied company representative.

If you would like a quick comparison of any existing quotation or policy you may have, please telephone me on my freephone number, 0800 783 5132.

Ken Richardson was laid low during BTME but has compiled an excellent column from his sick bed...

This month, Geoff Steel gives advice to those looking for a financial advisor...

Standing up for your independence

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Geoff Steel is an Independent Financial Adviser with Walsh Lucas & Co and he welcomes comments from readers. His freephone telephone number is 0800 783 5132. Walsh Lucas & Co are regulated by the Personal Investment Authority.