This month, Tracey Maddison, BIGGA's Membership Services Officer, welcomes almost 170 new members to the Association and gives some important membership renewal information.

If you are planning on moving house or job or if you have moved recently, to ensure you carry on receiving your copy of Greenkeeper International and other important membership information, don't forget to inform your Association of your new details. Just complete the prepaid 'Change of Address' card at the back of this magazine, and drop it in the post - no stamp required!

Be a winner!
As you all know, if you introduce at least two new members to the Association this year, your name will automatically be entered into a grand prize draw at BTME 2001, to win one of three fantastic prizes. Last month, I told you about the second prize, a weekend break for two in York's Monkbar Hotel. Don't miss next month's Membership Update for details of the first and third prizes!

Still to Renew?
If this magazine doesn't belong to you, because your membership expiry date was December, January, February or March, and you still haven't renewed - it's not too late. If you are not a member and would like to join, contact the Membership Department for more details. Not only are you missing out on your own copy of Greenkeeper International, but you are unable to take advantage of the legal helpline, the personal accident insurance cover, and the new fantastic 20%* saving offered exclusively to BIGGA members from ARCO, the leading UK supplier of workwear, safety clothing, equipment and industrial and maintenance products.

For members who want to place an order, or to request a free ARCO catalogue, ring ARCO's special BIGGA Hotline on 01482 611773.

Advice and help with falling inflation
It is important to remember that, when taking income from a bank or building society account, your capital will remain level irrespective of the period of time the money is invested. Whilst this may appear to be a fact of life, due to the fact that your capital has not reduced in absolute terms, the damaging effects of inflation would reduce its real value.

Inflation is something which cannot be ignored, as over time, its effects can be considerable.

To put this into perspective, 30 years ago £10,000 would have bought a small family house whereas in today's terms the same £10,000 is what you would expect to pay for a small family car!

Not surprisingly, there is now a growing need for alternative investment options to be provided which will help prevent this problem occurring in the future.

One such option is the J Rothschild Assurance Income Distribution Bond, where the fund managers aim to force the twelve month period is to make four equal payments on a quarterly basis, and ideally increase the distribution for the following twelve months. By investing in real assets such as stocks and shares, rather than fixed interest securities, even by other leading Income Distribution Bond providers, the J Rothschild Assurance Income Distribution Bond has achieved a rising income, superior to that provided by banks and building societies, whilst also providing capital growth which gives protection against inflation.

If you had invested £10,000 in the J Rothschild Assurance Income Distribution Bond was launched on 22 February 1993, not only would you have received a net income of £4,255.69, your capital would also have increased to £16,357.55 in the period to 3 April 2000, thereby, had you invested an equivalent £10,000 in a bank or building society account over the same period, you would have received a net income of £2,105.61, whilst your capital would still have a net increase of £30,000 (source: Standard and Poor's Micropal, Bid to Bid). Please note that past performance is not necessarily a guide to future performance and the value of your investment, and the income it may generate, may vary.

Whilst the objective of the J Rothschild Assurance Income Distribution Bond is to provide a regular income, investors who have no immediate need for the income generated may elect to have this re-invested. This income is then used to buy additional units within your plan.

In the event of world stockmarkets experiencing a period of volatility, cautious investors are able to switch between the Income Distribution Fund and the Deposit Fund free of charge. If you would like more information on adapting to this new environment, please contact Trevor Downing on 01959 500427.

Advice and help with falling inflation

*Discount not available on selected technical products and special offers.

People who have used banks or building society accounts as a means of generating income from their savings have suffered as a result of the fall, over the last ten years or so, in the UK Base Rate set by the Bank of England. Individuals who are reliant on their bank or building society accounts for income would have seen the income produced fall considerably over the last ten years. The trend in recent years has generally been downward, as these are driven by the UK Base Rate.

For example, if you had invested £10,000 into a bank or building society account during the calendar year 1990 your income net of basic rate tax would have amounted to £829.46, an effective reduction of 28%, (source: Standard and Poor's Micropal, Monies on deposit [£2,500 + net]), based upon an average of the top ten current and former building societies).

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