Multigreen controlled release fertilisers have been specifically formulated to give you stronger and healthier turf all the year round while saving you time, materials and labour.

- One application provides continuous nutrition for a whole season
- Polymer coating ensures steady release and reduced leaching
- Potassium is derived from potassium nitrate, the preferred source for fast uptake and prevention of 'black layer'
- Choice of formulations for greens and fairways

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Haifa Chemicals Ltd
Horticulture Division
Leaders in Plant Nutrition
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headland
Amenity Products
Tel: 01799 530146  Fax: 01799 530229
Greenkeeper International rounds up the latest innovations in the fineturf, amenity and machinery product markets

Money-saving product from Chemlok Pro-mix

The Chemlok Pro-mix chemical induction system, designed and manufactured in the UK, has undergone a recent facelift and is now not only more compact but even more cost effective.

The Chemlok Pro-mix is driven by clean water from a tap, an irrigation outlet or the system pressure on the sprayer. While the sprayer is being filled with clean water, the pesticide container is locked into the Chemlok valve to control the speed of flow of concentrate into the venturi, which mixes the product with the filling water. The measuring cylinder measures volumes in 25ml increments and there is a drum extraction upgrade for drums and IBCs of 20-1000 litres.

Container adaptors are fitted with a foil cutter so you don’t need to pierce the foil before you start work. After transferring the concentrate, the system power rinses the container completely clean, saving money on disposal costs.

The Chemlok Pro-mix will handle any liquid or powder pre-mix from any manufacturer in any container from 1-1000 litres.

For further information Tel: 01932 269495.

Complete automation with a robot lawnmower!

Is this the shape of things to come? A robot cuts your fairways, greens and tees while you are free to undertake the tasks beyond the latest technology?

Husqvarna has won the prestigious Swedish Society of Crafts and Design award with the Auto Mower. From a total of 300 entries, the Auto Mower came first in its class and then went on to win the overall top prize.

The mower is a battery powered machine that operates silently and without any exhaust emissions. When it senses the need for a power boost it takes itself off to the charging station already installed in the garden.

A low voltage sensor cable, neatly buried around the edge of the lawn, lets the Auto Mower know where it is at all times and enables it to stay within the area to be cut. It can be programmed to operate between set hours to suit both the owner and the size of the lawn.

For further information Tel: 01453 822382.

Increased productivity as John Deere casts a wider net

Designed for easy servicing and increased productivity on golf courses and in parks and public areas, the new John Deere 1600 wide area mower is the company’s first commercial rotary machine to use hydraulic mower drive.

This incorporates an Eaton axial piston pump, which transfers power more efficiently compared with gear type pumps and motors, especially in tough working conditions.

John Deere’s straightforward two pedal forward and reverse foot control combines with a three lever mower deck lift control for easy operation. Good traction is also provided by the two speed transaxle with standard differential lock and mechanical four wheel drive on demand.

The centre deck will cut to a width of 1.57m with both wings raised, while with one wing raised the cutting width is 2.51m. The wing mowers automatically stop working when raised above 45 degrees, and overall transport width with the wings locked is 2.03m.

Each wing has a breakaway feature that allows the mower deck to move back and away from any obstacle, then automatically reset to the normal working position.

For further information Tel: 01949 860491.

New TC21D helps to expand New Holland’s range

The New Holland Series TC Compact Tractor range has been expanded by the arrival of the TC21 D. Designed and built with the traditional New Holland qualities of reliability and durability, the 4-wheel drive TC21 D will satisfy the needs of the most demanding customer with its advanced features. These include exceptional manoeuvrability, hydrostatic transmission option, high performance hydraulics and comfort and economy.

For further information Tel: 01268 292183.
Vicar’s Cross at Course Closures

Since becoming the Chairman of Course Management, at my club, I have read with interest a number of articles in “Greenkeeper International”. While I appreciate that the magazine is directed at greenkeepers, I feel that there are some issues which relate to the wider internal politics of clubs, which could be of interest to an expanding group of greenkeeping readers.

One of my major headaches is the need to apply restrictions during the winter period in order to protect the course. Our course has a clay based sub-soil and the heavy rainfall which we have experienced over recent years has created great difficulties for us. Despite on-going drainage programmes over the last 35 years, there are still numerous occasions when it is necessary to close the course.

With these circumstances prevailing we have an annual policy for the protection of the course, mainly during the period December to February, although the actual period is dependent on the general playing conditions. This is done through the use of preferential lies or small synthetic mats for general play, a few winter tee mats and some restrictions on the use of trolleys and buggies.

Members are always aware of these restrictions and the majority are both understanding and co-operative in complying with them. However, there is always an underlying feeling amongst a minority that something we are doing is different from other clubs and that elsewhere members enjoy unrestricted golf all the year round! I know that this is not true but it would be extremely helpful if evidence was available to show this particularly useful information regarding the total banning of both pull and electric trolleys during the winter period as this issue is by far the most controversial.

For this reason I am writing to ask you whether, through your magazine, it might be possible to carry out a survey of clubs in order to determine nationally, how clubs deal with this problem. We all tend to cope on an individual basis and therefore, in isolation. Mutual support and co-operation in providing this information would, I am sure, make this annual headache easier to manage.

John Baird, Chairman of Course Management, Vicars Cross Golf Club

Editor’s Note

Anyone with information which may assist, John should contact him at Vicar’s Cross or utilise our Letters’ Page to pass on any useful information.

Check out this month’s Talking Heads feature on page 64, where six of the country’s top men explain how their courses cope with closure.

Are we really Committed to Green?

I write as a greenkeeper, with strong environmental views. I am a keen proponent of environmental awareness and the sustainable and appropriate care of our golf courses.

I am currently working as an assistant greenkeeper at Woodbury Park in Devon, where for the last six months we have begun several initiatives aimed at promoting and conserving various areas of natural habitat on and around the golf course.

Consequently, it was with great regret that I read an article on the ‘Committed to Green’ campaign (Jan 2000 issue). How sad that as an industry we should fight so hard and for so long to break down what can be best described as archaic and unnecessary communication barriers within many of our golf clubs, only to see that the very organisations that are supposedly ‘guiding’ our industry towards a greener and more responsible future cannot organise themselves to reach a full and fair agreement with regard to the future environmental management of our golf courses!

As an organisation, BIGGA has to be praised for the numerous campaigns and initiatives it has launched and supported to improve environmental awareness. Not least the growing success of the BIGGA Environmental Awards, which for the last five years have served to illustrate just how committed as a profession greenkeeping is in working within sustainable and environmentally sound parameters. It seems so often that the many large committees and advisory bodies become alienated from those individuals who work tirelessly on a day-to-day basis to achieve more than can seemingly be gained after days of discussion and hot air!

All too often the best efforts of the environmentalists are squandered through both a lack of support and information on how best to set about a course of management. From its launch in 1997, the Committed to Green initiative appeared to be a very positive and worthwhile programme for the future but any initiative, no matter how promising is destined to fail without sufficient encouragement and support for those who are expected to carry out such guidelines at a grass roots level.

If the truth be known, there are in fact hundreds of individuals within our industry who are willing to become involved in the long-term improvement of golf’s image as regards the environment.

However if these voices are left unheard for much longer, both their enthusiasm and patience will run out. Let’s face it, without the contribution and cooperation of greenkeepers, nothing will ever be achieved.

It is of utmost importance that all grievances be aired out, everyone be consulted and that the industry as a whole can move towards a stable and sustainable future. We all have an opinion and a voice and we all deserve to be heard. The question must be asked: How will our industry ever improve its image if those who can make a difference, neglect to communicate or acknowledge those who are already working at a grassroots level to achieve what must be the common goal for all greenkeepers and individual working within our industry? For any scheme to be successful it must have the full and comprehensive support of everyone involved within the industry.

A new decade, a new millennium, still the same old age problems!

William Bowdien, Exmouth, Devon

Green issues from across the pond

As an outsider from the United States, and reading Greenkeeper International magazine over the last two issues, I would like to comment on how the Committed to Green issue appears from this side of the pond… in my view.

Beginning with Neil Thomas and Gordon Child’s articles in the January issue I could feel their concern for the way the Valderrama Declaration with the Committed to Green Foundation went. This month I have read all the letters and the interview with David Stubbs titled “Green Issues.”

Number One I get a bad feeling about David Stubbs’ attitude and when I read comments like “Neil Thomas and Gordon Child gave a very distorted picture of the Committed to Green Programme” and his comments on American bias - “They were inaccurate and offensive”. His comments point to a lack of communication skill somewhere along the road he took.

Secondly, I personally agree with Neil and Gordon on the fact of greenkeepers being on the ground floor. Every Superintendent (greenkeeper) here in the States that I know (including myself) has made the initial contact and sold the Audubon program to their clubs, not one I know has been directed by a club official to do so. To start at the top with a trickle down effect to the person who is doing the work, and is truly concerned about the environment they work in and love so much, is putting the cart before the horse.

In my opinion as a greenkeeper, to have a club official show something at you that you in your own way have already been silently working on for years without recognition, is the wrong approach.

Remember Mr Stubbs, Green starts at the ground and grows up not down.

WP Montague MG, Ohio, US via email

Old machines: Truly a cut above the rest

The January Issue story of the Rhos on Sea Golf Club’s Ransomes Overgreen Mower was very interesting for me as I have five of these machines collected over the last few years, one of which is the same age as Aneurin Hughes’s machine. My unit has a SISIS aerator fitted and came from the Old Course on the common at Minchinhampton, Gloucestershire, being in use up to five years ago. I also have about 30 other old mowing machines some over 100 years old.

Peter Hampton, Bernhard & Co, Territory Manager, Western USA

Address your letters to the Editor, Greenkeeper International, BIGGA HOUSE, Aldwark, Alne, York YO61 1UF. You can also fax them to 01347 833801, or email them to reception@bigga.co.uk
For championship greens, tees, fairways and the rough there can be no mistaking the perfect finish you get from a Textron Jacobsen or Ransomes mower. Every course that hosts The Open relies on Textron to produce the perfect playing surface. We’ll be helping to prepare St. Andrews this year for the Millennium Open and Royal Lytham & St. Anne’s, when the championship returns there in 2001.

Contact your local dealer or call Textron on FREEPHONE 0500 026208.
Scott Kinkead, is General Vice-President of Turfco Manufacturing Inc. the Minneapolis-based manufacturer of Top Dressers who created the first powered machine in 1961. Here he presents a timely view of recent developments in top dressing.

New practices require more versatile equipment
The benefits of top dressing have been recognized since the days of old Tom Morris. According to legend, it was old Tom who purportedly said: "More sand, honeyman, more sand." While top dressing principles are as valid now as they were then, the use of top dressing as a management tool has increased. Smoothing the playing surface, producing a better growing medium and controlling thatch have become much more important as golfing traffic has risen. As a result, golfers today have higher expectations for the quality of their facilities. These factors are changing the way greenkeepers manage their top-dressing programmes. New, more efficient equipment designs are coming on to the market in response to the changing trends in top dressing.

As you look at your top dressing needs now and in the future, it will be important to consider these changing trends. They may well influence how you select and employ your top dressing equipment in the years ahead.

Size of areas being top-dressed
Once top dressing was typically limited to greens, now many courses top-dress tees, approaches and even problem areas in fairways. This has led to more specialised equipment with increased capacities.

Greater variety of materials
Top dressing has generally involved some combination of soil, sand or peat. Nowadays, however, top dressers are used to overseed, spread compost, spread grass clippings, apply lime and even spread soil amendments such as crumb rubber - as well as applying a wider range of top dressing mixtures. Equipment needs to be versatile enough to handle more materials efficiently.

Influences of material storage
Many top dressing materials are stored outside and thus are often wet when loaded, even if they are covered. Top dressers today must be able to spread wet or damp materials, and spread them evenly to minimize extra time for dragging the surface. Some greenkeepers have been forced to use costly, bagged sand to avoid wet materials. Newer top dresser designs can effectively handle moist materials.

Frequency of application
Ten years ago, top-dressing golf greens was usually a twice a year activity - once in the spring and once again...
in the autumn, following aeration. Now, with a greater focus on greens quality and consistency, greenkeepers may top dress greens every two to three weeks and some as frequently as every 10 days.

**Variable application rates**

When top dressing was applied once or twice a year, it was usually heavy—a 6mm layer or more. Now, frequent light applications may involve as little as 1mm of sand each application. Today’s equipment must be capable of both extremes.

**Time and labour considerations**

More frequent top dressing, of course, means the process must be more efficient. Equipment, therefore, must be more efficient, more reliable and more accurate to get the job done in as short a time as possible, and with the least amount of manpower possible.

**Size of area to be top-dressed**

The size of greens influences the type of top dressing equipment that can be used. Small greens with numerous bunkers and obstacles may dictate a pedestrian top dresser. These, of course, are quite manoeuvrable but lack capacity. For maximum capacity, as well as good manoeuvrability, a truck-mounted top dresser may be the answer.

Between these options are trailed top dressers, most of which have good manoeuvrability and a relatively high capacity to reduce the most timely aspect of top dressing operations—loading. One rule of thumb says that if you can get on a green with a riding greens mower, it will probably accommodate a trailed top dresser. Hopper size becomes more important if you plan to top dress tees and approaches or even fairways.

**Variety of materials**

Ten years ago, the typical top dressing application could be anything from straight soil or compost, to a mix of 70% organic material and 30% sand. Today, the trend is to higher sand levels—perhaps 80% sand with 20% organic material—all the way up to 100% USGA specification sand.

Equipment must be able to handle a wide range of top dress mixes, with the capability for both heavy and light application. If the equipment is also used for other jobs, such as over-seeding or applying lime, it must be adaptable for those materials. Does it have the precision adjustments to apply everything from sand to compost to crumb rubber uniformly and consistently? Will it handle wet materials, whether sand or other applications such as spreading grass clippings? These are important and fundamental questions that need to be addressed and then the equipment selected accordingly.

**How is top dressing material stored?**

Whether sand and other materials are stored outside or under cover affects how they spread. Even materials covered and stored outside will usually have considerable moisture content, wicked up from surrounding surfaces. In the past, the inability of top dressing equipment to handle wet materials restricted their use. Some greenkeepers were forced to use bagged sand to get around the problem. An expensive solution to the problem! However, properly designed equipment can handle a variety of moist or wet top dressing mixes. Brush to conveyor belt designs typically do the best job when conditions require spreading wet mixtures. Continuous pattern belts deliver more uniform application with varying moisture levels.

**Frequency of application**

Greenkeepers have found that frequent light application of top dressing sand or mix helps maintain level and consistent greens, as well as helping dilute and control thatch. Some newer grass varieties tend to be more “thucky” and, with heavier use, there has been a tendency to increase fertiliser and chemical use to maintain turf growth and vigour. This also tends to increase thatch. A good, consistent top dressing programme creates a smoother playing surface and modifies the topsoil layer to provide a better medium for grass growth. Along with aeration, top dressing can improve flow of water and air to the root zone and soil drainage. Greens that are top-dressed frequently tend to be faster, too.

Harold Neal, greenkeeper at Tulsa Country Club, says his frequent light top dressing programme allows him to mow greens higher. This promotes better grass health without sacrificing any speed at all. His greens recently were rated as the finest putting greens in that region.

Following a frequent light top dressing programme will necessitate more efficient equipment. Uniform application, the ability to handle material with varying moisture content and hopper capacity all become major considerations.

**Desired application rates affect equipment selection**

The trend to frequent, light top dressing means that top dressing equipment must be versatile enough to apply material at extremely light rates, from as little as 1mm thick, up to heavy rates (6mm after aeration, for example).

Uniform distribution is critical with light applications, to avoid extra time for working in the material. Some greenkeepers put on a very light application without dragging. Bill Larson, CGCS at Town & Country Club, says
they just turn on their sprinkler heads for "two or three minutes and it's all done."

Frequent light applications may steer you to equipment capable of broadcasting material. Top dressing equipment today is more versatile than ever before as well as more user friendly. Start/stop controls from the operator seat save time and provide better control. Some machines are equipped with an electric clutch actuator that times application starts so the operator can begin top dressing within 25mm of the desired spot.

**Application Chart**

<table>
<thead>
<tr>
<th>Area in square metres</th>
<th>Cubic metres of top dressing required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1mm</td>
<td>0.1</td>
</tr>
<tr>
<td>1.5mm</td>
<td>0.15</td>
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<tr>
<td>3mm</td>
<td>0.3</td>
</tr>
<tr>
<td>6mm</td>
<td>0.6</td>
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</tbody>
</table>

**Golf Green**

| 465                   | 0.565                                |
| 1000                  | 1.0                                  |

**Bowling Green**

| 1475                  | 1.475                                |
| 2000                  | 1.75                                 |
| 3000                  | 2.0                                  |
| 4000                  | 2.5                                  |
| 5000                  | 3.0                                  |
| 6438                  | 3.8                                  |
| 7500                  | 4.6                                  |

**Hectare**

| 10000                 | 0.10                                 |

**Interference with play.**

Top dressing used to be a chore, now it's fun."

**Features**

- Features like ground drive can help assure even distribution at varying speeds, making top dressers more efficient, plus cutting down on follow-up time for man power and time considerations.

- Where, in the "old days," a greenkeeper might shut down the course for a day or longer and put five or six of his team to work aerating and top dressing the greens, most greenkeepers today don't have that luxury.

- More likely, the team is out before sunrise to get maintenance work done as quickly as possible to accommodate the early golfer. If the course is open seven days a week, all the maintenance work must be scheduled to minimise interference with play.

- In these circumstances the equipment must be ready to go with as little preparation time as possible. And, it must enable the team to get their jobs done as efficiently as possible. Features like ground drive can help assure even distribution at varying speeds, making top dressers more efficient, plus cutting down on follow-up time for working material into the turf.

- Hoppers that can be loaded easily with a tractor-mounted front-end loader shorten turnaround time at the storage shed. One worker can load the hopper, then drive the top dresser to the course and spread the material. Top dressing can be a one-person job, compared to five or six people a few years ago.

- Frequent light top dressing means that when you accomplish the task becomes that much more important and the right equipment can make it extremely efficient. Some machines employ spinners to spread sand uniformly and can cover 18 greens in less than half the time it would normally have taken.

An example of the timesaving that can be achieved is that of Harold Neal at Tulsa Country Club. He uses his spinne-equipped machine to top dress 22 greens, including nursery and practice greens, in less than 2 hours. Most greenkeepers also report that frequent light top-dressing seldom disrupts play. "The golfers usually don't even know we've been out there," is the typical comment.

**Changing your top dressing programme?**

A good first step is to consult your local agronomist for recommendations. Then, it becomes a matter of determining the area you intend to cover, including size of greens, and what equipment will best suit your situation. Will you use the equipment for other materials? Will it double as a material handler, i.e. to replenish bunkers?

- How are you storing your top dress materials or how do you plan to store them in the future? What amount of your greenkeeping time will you allot to topdressing? Do you have sufficient manpower to carry out a more intense top dressing programme?

- Finally, if you decide that a more frequent top dressing programme is a beneficial step, you will need to take a good look at your equipment selection. Will it handle a wider variety of materials? Will it spread uniformly, accurately, even with moist material? Will a broadcast type machine make the job more efficient, more precise?

- Asking these questions about where your present top dressing programme is and where you would like it to be is critical to making it successful. Decide what you want to accomplish and then find the equipment that will achieve your goals.

- Don't be reticent when it comes to getting equipment demonstrated. If manufacturers say they can spread material light and handle wet material make them show you what that means and compare different machines. With all the advantages in top dressing equipment there is sure to be a machine that meets your specific needs. In the words of one greenkeeper, "Top dressing used to be a chore, now it's fun."

To find out how Atterton Express Dual and Anglemaster, the world's fastest mower grinders, dramatically improve your golf course, cut costs and save time... call 01788 811600 today!
The BIGGA Golf Environment Competition

Following the success of the 1999 Golf Environment Competition, when Temple Golf Club were the worthy winners, American Ground Care have, agreed to sponsor the Competition for 2000, with additional support coming from the R&A.

Information on the Competition is included with this magazine and requests for entry forms need to be returned to BIGGA HOUSE by 21 April. You should be thinking about your entry NOW.

The competition is designed to reward those clubs that integrate ecological management with normal golf course management practices to ensure that golf and the environment are compatible.

Why not enter and your club could win the first prize of £4000, a runners up prize of £500 or, new for this year, a special prize for the best environmental project. All clubs visited by the judges will be offered the chance to purchase a copy of the detailed report on your course, which will also include an action plan.

If you have not received your form, with this magazine, then contact the education department at BIGGA HOUSE.

The TORO Award for Excellence in Greenkeeping

The New Look TORO Award for Excellence in Greenkeeping Competition was launched at BTME. The competition is now open to Head Greenkeepers/Course Managers/Supervintendents in the whole of the United Kingdom and the Republic of Ireland. With prizes like a TORO Workman 2100 Utility Vehicle and a two week trip to the USA, plus TORO Reelmaster 1000 for Runners up plus £250 for the winner's greenkeeping team this competition should be more popular than ever.

Winners in 1999 were Brian Turner from Sunningdale and Michael Murphy from Waterville, County Kerry, who have just returned from New Orleans, where they visited the GCSAA Show and Conference and the TORO factories. This year could be your turn. Nomination forms have been sent out to golf clubs and head greenkeepers/course managers/superintendents but if you need a copy then contact BIGGA HQ. Get your nomination forms off as soon as possible and we will send out entry forms to all nominated clubs.

Refund of education/training fees

Funds are still available for those wishing to claim a refund of education/training fees. To be eligible for a refund, you must meet the following criteria:

1. You must be a member of BIGGA and have been a member for at least two years.
2. You must have paid your own fees and be able to provide proof of payment eg receipt/credit card slip or statement.
3. You must have completed a course or component part of a course and be able to provide evidence of completion eg certificate/end of course report etc.
4. If you are starting a course in 2000, you may apply for a refund to be paid on course completion as in c.
5. The Course must not be subsidised, already, by BIGGA.
6. The Course must be relevant to your job as a greenkeeper.

Members will be able to claim 80% of fees paid up to a maximum of £250. Contact BIGGA HQ for an application form.

Part Time Workers

Part time workers are to be given the same rights as full time workers from April 2000. The Part Time Employers (Prevention of Less Favourable Treatment) Regulations 2000 will require employers to:

- Provide part timers with access to the same career breaks schemes as full time workers.
- Not exclude part timers from training.

Golf Course Preparation Video
£14.95 to BIGGA members
£29.95 to non-members

Golf Course Reconstruction Video
£14.95 to BIGGA members
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Ecology Book
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This month, BIGGA's Education and Training Manager, Ken Richardson, gives details on new-look competitions...
Good news. The days of “one-size-fits-all” lightweight fairway mowing just ended.

Now, with the John Deere 3235 Turf System mowers, you get the ground hugging benefits of 22-inch (56-cm) cutting units regardless of what turf surface you work on.

The diesel-powered, 32-hp (24-kW) 3235 has two solid cutting unit options – both designed and manufactured by John Deere.

The standard cutting units with a 5-inch (13 cm) diameter and 7-bladed reels, are designed to excel on the more delicate slow growing grasses.

The heavy-duty ESP cutting units, with a 7-inch (18 cm) diameter, 8-bladed reels and 3-inch (8-cm) rollers work well where lightweights never have before – long lush grass and wet conditions. Verticut units can be fitted for dethatching work or preparing turf for overseeding.

For more information about these revolutionary new mowers, the name of your nearest dealer, or free literature, call 01949 863299 (answerphone) or write to John Deere Ltd., Langar, Nottingham, NG 13 9HT.
In January almost 180 new members joined the Association. BIGGA's Membership Services Officer, Tracey Maddison, would like to welcome them on behalf of the Association.

Prizes galore in the Membership Draw!

Help us to help you! In your Membership Renewal Pack you will have found two yellow application forms for Greenkeeper Membership of BIGGA. Help increase membership of your Association and join two new members today. If you join a minimum of two new members to the Association this year, you will automatically be entered into the Membership Draw at BTME 2001 to win one of three fantastic prizes.

You could find yourself flying off for a weekend away or spending a wonderful weekend in the historic city of York in the first class company of the Monk Bar Hotel, or winning vouchers for a major high street store.

To have a chance of winning a fantastic prize all you have to do is to make sure your name goes on the application form in the 'Who referred you to BIGGA line, encourage two new members to join and leave the rest to us.

Mark Smith, Head Greenkeeper of Drayton Golf Club, did just that and he found himself winning £500 worth of holiday vouchers. So come on, help your Association grow in members and grow in strength.

In December, the St James's Place Greater European Progressive Unit Trust celebrated its 30th anniversary. Anyone who had invested £10,000 when the trust was launched, would today have an investment worth £1.4m - a return of 18% per annum. This is their focus on stockpicking and research that has helped the THSP investment scheme achieve their success? Can we make to any of us if our parents had invested £10,000 or grandparents had invested £10,000 for those of us contemplating responsibility for its representatives only in respect of advice given on, and the sale of, life assurance, pensions and unit trust products of members of the Marketing Group.

Membership Draw at BTME 2001

If you want to know more about THSP or to UNC the ISA ensure your investment remains tax efficient, please contact Trevor Downing on 01959 500427.

Trevor Downing of J Rothschild Assurance illustrates how an investment of £10,000 became £1.4m in just 30 years.

What who can be a Billionaire?

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