

This month, Ken Richardson gives details on the various BIGGA training courses available, and wraps up the entries for our three main competitions...

TORO Award for Excellence in Greenkeeping

The deadline for entries to this prestigious competition has now passed with entries well up on 1997. The panel of judges met in York early last month to confirm their methods of assessing each candidate before visiting their courses. The Judges have a vast depth of knowledge and experience and include the current Chairman of BIGGA, two Past Chairmen, the current Scottish Chairman of BIGGA, a Past Chairman of BIGGA and an ex BIGGA National Board Member. The Chairman of Judges is Walter Woods, first Chairman of BIGGA. Candidates will be judged during June and July prior to the National Finals in October where the winner will win a TORO Greens Mower for his club and a trip to the GCSAA Show and Conference for himself, while his team all win a set of BIGGA Waterproofs.



Toro Student of the Year

The closing date for this competition has now passed and 34 students have been nominated for the

Regional Finals which take place during the week commencing July 20 except in Ireland when judging will take place on August 4.

The BIGGA Golf Environment Competition

Judging for this competition which is held in association with Amazone Ground Care and Rhône Poulenc Amenity has commenced and Bob Taylor, from STRI, is slowly sifting through a record number of entries. Those courses selected for the next stage will be notified as soon as possible.

The Learning Experience 1999

Following recent changes of ownership, the Learning Experience is now sponsored by Textron Turf Care. Thanks to their sponsorship, BIGGA will be able to offer the full range of quality training at the National Education Conference, Workshops and BTME Seminars at special low rates for BIGGA members. From January 1999, onwards full time student members of BIGGA will be able to attend all seminars free of charge,

a saving of £60. Watch out for full details of the Learning Experience 1999 in future editions of Greenkeeper International.

Aldwark Manor Supervisory Courses 1998

Full details of this years Aldwark Manor Supervisory Management Courses were included with the June edition of this magazine. For further information, contact Sami or me at HQ.

Regional Courses 1998/1999

Full details of this year's Regional Courses are included with this magazine. This year sees a mixture of one and two day courses, all heavily subsidised by the contributors to the BIGGA Education and Development Fund. Each course requires a minimum of 6 delegates so use them or lose them.

Due to unforeseen circumstances, the Irrigation workshop due to be held at the Barons Court Hotel, Walsall on 24-25 November, will now be held on 17-18 November.

This month, Geoff Steel gives advice on how to get the best deal for your savings...

Banks and Building Societies make the most out of the apathy of savers. They make billions of pounds in profit because customers do not try and get the best out of their savings. It is well recorded that accounts are initially publicised offering high interest rates, but then the interest rate is reduced over the years with higher rates only being offered to new savers.

Too many people think there is not a lot of difference between accounts and it is not worth shopping around. Just

consider that £1,000 at 2% interest, which is not uncommon, will be worth £1,268 after 12 years, whereas £1,000 at 7% will be worth £2,252 after 12 years. The extra interest alone has made up the £1,000 initial savings.

Looking for the best interest rates does not only apply to individuals, it applies to clubs and businesses. When I took over being treasurer of a local club, I found that we had a current account that paid no interest and a deposit account paying 0.9% interest.

We now have a current account paying interest of 3% and a deposit account paying 7.2%.

There is still a prevailing attitude that the bank knows best; we have been customers for a long time so we trust them and I'm sure my bank will do the best for me as a customer. By taking this attitude, customers only have themselves to blame when they find out the bank is acting in its own interest in preference to the customer.

The best interest rates are often obtained from Telephone banking accounts can offer the best interest

rates and are much easier to use than many people think. It is quite easy to transfer money between accounts on a telephone call to the bank. Well-known organisations are establishing themselves as banks and are offering bank accounts with good interest rates; Tesco; Sainsbury; Scottish Widows and Standard Life are a few of the better known ones. I can provide a list of current interest rates, for all banks and building societies, if required.

There are still too many customers who trust the bank or building society to act on their behalf. Unfortunately, the world is such that large institutions are continually under pressure to make the maximum profit, which means making the most they can out of each customer. As their customers, we can only obtain the best by shopping around.

Geoff Steel is an Independent Financial Adviser with Walsh Lucas & Co and he welcomes comments from readers. His freephone telephone number is 0800 7835132.

