

**Ken Richardson explains assessments,
 and how you can become an assessor...**

ON THE JOB TRAINING

Many Head Greenkeepers and Course Managers have become approved assessors for N/SVQ Sportsturf and others are working to become approved assessors at Level 3 Sportsturf Maintenance and most, if not all, Head Greenkeepers and Course Managers train their staff 'On the Job'. However, much of this training is not supported by sufficient emphasis on underpinning knowledge, those involved in On the Job Training (OJT) have had little or no formal training as trainers and much of the training is given to suit the manager's needs rather than those of the trainee. BIGGA is looking at introducing Training the Trainer Courses, jointly with the GTC, in 1999. Watch this column for further details and remember that learning from 'Nelly' can be effective method of training. Moreover, this training is even more effective if Nelly has been trained how to train others.

Computer Skills Training

Many greenkeepers use digital computers to control irrigation systems and for general administration. Many others would use computers if they had the skills. Computer skills can be acquired at local colleges, however, this training is general at not specific to greenkeepers. If you feel that BIGGA should run more courses on computing for greenkeepers than please contact me at HQ.

Essential Management Skills Course

We are running two Essential Management Skills Courses at Chester in December. Both courses are fully booked and we have a waiting list in case of cancellations. If there is sufficient demand, we will run a further course, in the Spring. Contact Sami or myself, at HQ if you or a member of your staff wishes to attend. The price for this

two day residential course will be held at £30 + VAT. This represents fantastic value and is only possible thanks to contributors to the BIGGA Education and Development Fund.

The Learning Experience 1999 in association with Textron Turf Care and Specialty Products

The Learning Experience Brochure was distributed in the October edition of this magazine. Contact BIGGA HQ for further copies. Book now, to be sure of your place as many people were disappointed, in 1998, not to be able to book their choice of workshop, education conference or accommodation. For further information contact Sami on the BTME Hot Line on 01347 833833.

The Code of Practice for the use of Approved Pesticides in Amenity and

Industrial Areas

Following extensive consultation, the completely revised Code of Practice for the use of Approved Pesticides in Amenity and Industrial Areas, the 'Orange Code', was launched at Saltex in September. The updated edition which is a must for any greenkeeper involved in the use of pesticides on a golf course, includes information on:

Legislation - Training and Certification; Storage; Disposal; COSHH Assessments; Record Keeping; Controlling Exposure; Personal Protective Equipment; Environmental Protection.

Easy to read and packed with useful hints, guidance and references this booklet is available for £15 (plus P+P), from the National Association of Agricultural Contractors, 8 High Street, Maldon, Essex, CM9 8PJ (Telephone: 01621 841675).

This month, Geoff Steel continues his look into the various types of mortgages available, when you're considering buying a house...

INTEREST ONLY IN MORTGAGES?

When considering an interest only mortgage the borrower has to choose between endowment, PEP or pension for the savings to pay off the loan.

Endowments are the traditional method of paying off a mortgage and still popular. One advantage of an endowment policy is that insurance is included in the cost. Should either partner die during the term of the mortgage the loan is paid off leaving the survivor with a mortgage free house. It is also becoming common to include critical illness insurance in the package so that the mortgage is repaid in the event of the diagnosis of certain diseases.

Single persons should rarely have an endowment mortgage. They are paying for life insurance within the policy that is of no benefit unless they wish to leave a mortgage free house to their beneficiaries. Disability insurance is more

important to single persons as there is no partner to help with repayments in the event of illness.

Personal Equity Plans (PEPs) are now being actively sold as a means to pay off the advantage of being tax-free. In theory PEPs should provide better returns than an endowment because the endowment fund pays tax and the PEP fund is tax-free. PEPs, however, do not include insurance and a separate policy is required. Many banks and building societies are now providing packages of a PEP mortgage that includes life and critical illness insurance. Be very wary of these packages. They can be a means of hiding very expensive insurance premiums within the terms of a PEP savings plan.

PEPs are flexible in that the mortgage can be repaid as soon as there is enough money in the savings pot. Having said that most modern endowment policies offer

the same facility. Money can be withdrawn from a PEP at any time and as an adviser I am also coming across people who are withdrawing money from a PEP because they are temporarily short of cash. PEPs can be too flexible for some individuals.

It is possible to take up to 25% of a personal pension fund as tax free cash, and this can be used to pay off a mortgage. Great care should be taken, as it is more expensive than other mortgage repayment options. A pension mortgage is usually only suitable for someone whose long-term job prospects are known, can afford to fund for additional pension and whose retirement date coincides with paying off the mortgage.

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