



Turfgrass Diseases and Associated Disorders

By Catherine E York
Published by the Sports Turf Research Institute
Price £10.50
ISBN 1 873431 39 2

Published in soft back, this 60 page book covers the identification and control of turfgrass diseases in cool season grasses. Written by Dr Kate York, Plant Pathologist at the STRI, it is written in an easy to understand style, with sufficient advice on how to control and avoid the various diseases. Each disease has its own section, giving alternative names, causes, symptoms, the type of grass susceptible, condi-

tions which favour the disease and methods which can be used for control. Each disease is also illustrated with a small, but adequate photograph. The book, finally, includes a set of tables which give a useful guide to the susceptibility of various grasses in the UK, Germany, France, Italy and the Netherlands.

The author has managed to fit a lot of information into a small book, without making it too complicated. A useful addition to any greenkeeper's library at a very affordable price.

The book is available from the STRI, St Ives Estate, Bingley, BD16 1AU or from bookshops.

Ken Richardson



This month, Geoff Steel gives some very valuable advice to those about to dive into the property market...

Most of us at some time aspire to become property owners. For those who have made it they will probably agree it is one of the most traumatic times of their lives. I will try and offer a few simple ideas to assist any readers who are thinking of buying.

Before you find a house it is essential to know how much you can afford to pay, and how much you can borrow. Generally it is possible to have a mortgage for three times the main wage earner's annual income plus one times the second wage earner. However, some lenders will exceed this limit. A typical cost at current interest would be £73 per month for every £10,000 borrowed - a mortgage of £40,000 would typically cost £292 per month.

Ideally you will have some funds for a deposit and with this in mind you can now decide what you can afford to buy. Do not forget to allow for solicitor and survey fees, plus 101 other costs involved in moving house.

Many buyers like to purchase older properties but it can be very difficult to obtain a mortgage without strings attached. A mortgage will probably be conditional on certain works being carried out, or with some money retained until the work is completed. Without access to additional capital most buyers find themselves unable to complete the purchase as the seller will still want the full purchase price.

The purchase of a new house is

often much easier. The builder may have made arrangements to provide mortgages at advantageous terms. Don't immediately accept what is on offer - check with other lenders or an Independent Financial Advisor to compare terms.

The process of buying a house in England and Wales* is that a purchaser makes an offer. If the seller accepts the offer, the purchaser then applies for a mortgage. The purchaser's solicitor will then check that the owner is legally able to sell and that there are no other developments being planned which will affect the house. It is not until exchange of contracts that either side is committed to the transaction. On exchange it is normal for the seller to ask for a deposit and on completion the full balance of the purchase price must be paid.

Next month I will look at the different types of mortgage.

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

*In Scotland it is customary for a seller to secure a mortgage first and then make an offer based on a survey which is then carried out on a prospective purchase by the mortgage lender. Once the offer has been accepted both sides are committed to going ahead.



FREEBIE THREE FREE

Welcome to part two of the BTME'99 competition, which could be your chance as a Greenkeeper to attend this prestigious event absolutely free!

Together with BTME, the Learning Experience 1999 will provide a varied and informative education programme. The programme for 1999 includes the Golf Course Design Workshop, and NEW for '99, a Basic Machinery Maintenance Workshop. Contact Sami Collins for further details.

All you have to do to stand a chance of winning one of the freebiethreefree superb prizes is to answer six questions. There were two last month, two in this issue, shown below, and the final two plus the entry form will appear in the October edition.

FIRST PRIZE: Return rail travel from anywhere in the UK plus three night's accommodation at a top hotel in Harrogate and entry into all the education seminar sessions.

SECOND PRIZE: Return rail travel from anywhere in the UK plus two night's accommodation at a top hotel in Harrogate and entry into all the education seminar sessions.

THIRD PRIZE: Return rail travel from anywhere in the UK plus one night's accommodation at a top hotel in Harrogate and entry into all the education seminar sessions.

SEPTEMBER QUESTIONS

1. Name the new workshop for 1999
2. What is the name of BIGGA's Education and Training Assistant?

Remember do not send in your entry until the October edition of Greenkeeper International arrives, containing the third, and final two questions.

