

Ken Richardson was laid low during BTME but has compiled an excellent column from his sick bed...

Good planning is the key to your future

When I thought about the content of this column, I thought that I would be able to report on the successful outcome of the Learning Experience 1999, which thanks to the continuing support of Textron Turf Care and Specialty Products continues to gain momentum and prestige as the Premier Education and Training event for Golf Greenkeepers in Europe. However, all my plans came to nought as I have been laid low by a mysterious virus affecting my balance mechanism causing me to miss most of the week at Harrogate.

However, thanks to Sami and all the other members of staff who filled in during my absence, there didn't appear to be any problems. Sami tells me that all of our planning over the past 11 months paid off and things ran very smoothly and I am eagerly looking forward to viewing the videos of the Conference and Seminars. Don't forget that videos and written transcripts are available for all Conference Sessions and for all Seminars, contact HQ for details. I did manage to see some of the Seminars during my brief visit to Harrogate on Thursday and Friday and it was

encouraging to see that numbers of delegates were up from last year.

I was very pleased to hear that three more Master Greenkeeper candidates had been successful in the November examination. David Duke, David Hannam and John Quinn joining Syd Arrowsmith, who passed the examination in March, to collect their awards during the National Education Conference. We now have a total of 20 Master Greenkeepers, five in the USA, 14 in Britain and one on mainland Europe.

The planning for the Learning Experience 2000 has begun and the theme for next year is Past, Present and Future. The plan is to show what we can learn from our ancestors, the greenkeepers of the past, relate that to what is happening now, at the end of one century and at the start of the next and to see, if possible, what the future holds, not just for greenkeeping but also for golf in general. If you have any ideas on subject matter or speakers the please contact Sami or myself at HQ.

The Local Training season is almost at a close with the Spring courses ending on 24 February. We organised four

extra courses, than those advertised but we also had to cancel three courses due to lack of support. I have already been approached to run computing courses, health and safety, first aid and budget management courses for this Autumn and I will be looking at the hundreds of feed back sheets from 98/99 to assess what other courses are most needed. If you have any ideas on the type of course that should be run then contact us as soon as possible.

We ran seven courses in our new training room, the Key Room, at BIGGA HOUSE, last year. All delegates felt that we had designed and implemented an excellent training resource where delegates could learn without distractions. More courses are planned for 1999 and details will be published in March. The Key Room is available for hire and we are working with Aldwark Manor Country Club and Hotel on delegate rates. Watch out for details in future editions of Greenkeeper International.

Readers of this column may remember me giving detail of the BIGGA HQ bid to become Investors in People. This is a Government Standard that

recognises that a company is fulfilling a range of criteria to develop its most valuable resource, its people. We have had to work hard to produce the evidence to support our bid and we are about to enter the assessment phase.

The BIGGA Golf Course Environment Competition was re-launched at Harrogate.

The Competition will be sponsored, again by Amazone Ground Care and by the Grassroots Trading Company. Application forms will be sent to all golf clubs, in Britain, during February and entries need to be returned to BIGGA HOUSE by 3 May. Any golf club that entered in 1998 and wishes to enter in 1999 needs to complete those parts of their application form where major changes have occurred in the last year.

Watch out for details of this year's TORO Student of the Year and Excellence in Greenkeeping Competitions, which should be arriving at your golf club/training provider soon.

Entries have to be back at BIGGA HOUSE by the beginning of May so make sure that you send yours back as soon as possible.

This month, Geoff Steel gives advice to those looking for a financial advisor...

Standing up for your independence

Financial Advisers come in all shapes and sizes but they are divided into two types. They are either tied to one company or they are Independent.

All Financial Advisers are regulated by the authorities and must be qualified, but it is still essential to check the advice you are given.

Advisers who are representatives of a company can only advise on the products sold by that company. Independent Financial Advisers have a duty to offer advice based on the whole range of products available from every source.

It therefore makes sense to consult an Independent Financial Adviser.

If you are not sure of the status of the individual you are talking to check their business card. It will tell

you quite clearly if the adviser is independent.

Most Banks and Building Societies have their own Insurance Companies and only sell their own products. However many of these companies do have Independent Financial Advisers which you can see if you insist. The banks will not usually make it easy for you to gain access to the Independent Adviser. Why should this be? It's purely because they make more profit from selling their own products than they do by offering independent advice.

Many customers will accept advice given by the first company representative they see, believing there is little difference between various companies and their products. There can be huge differences in the

cost and effectiveness of different policies. Unfortunately the large companies that you see on the High Street can take advantage of customer loyalty. Personally I have recently seen policies from major well-known names, which cost almost double those available from more competitive companies.

It is important whoever you see to ensure that you compare costs and charges of different companies. Would you buy a car from the first person you saw without comparing prices?

To contact a financial adviser you can telephone IFA Promotion hot line on 0117 971 1177. They will give you the names of your nearest Independent Financial Advisers. Nearly all of them will offer a free

initial review of your requirements. Many people think it is expensive to see someone Independent. This is not correct. It is very often cheaper than seeing a tied company representative.

If you would like a quick comparison of any existing quotation or policy you may have, please telephone me on my freephone number, 0800 783 5132.

Geoff Steel is an Independent Financial Adviser with Walsh Lucas & Co and he welcomes comments from readers. His freephone telephone number is 0800 783 5132. Walsh Lucas & Co are regulated by the Personal Investment Authority.