



This month, Tracey Maddison, BIGGA's Membership Services Officer, welcomes over 80 new members to the Association, and gives some important membership renewal information

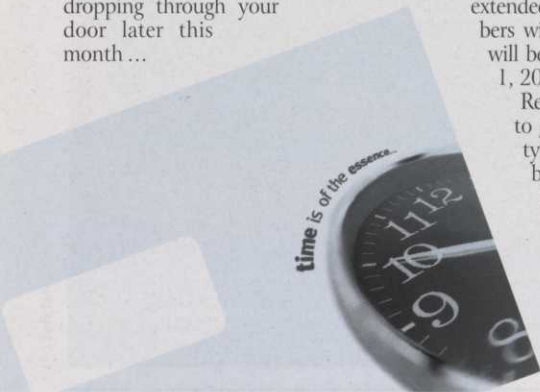
Renew your membership for increased benefits!

In September, over 80 new members joined BIGGA and became part of the largest greenkeeping association in Europe. Membership has grown in strength and now boasts over 6,700 members. If your expiry date is 31 December 1999 or 31 January 2000, your renewal pack will be with you later this month. Read it! It contains important information on improvements to your benefits.

Watch out for this envelope dropping through your door later this month...

... it contains important information regarding your membership renewal for 2000. Improved benefits for next year include the Legal Helpline. BIGGA have negotiated improved terms with a new provider - General Legal Protection. Their number is **free** so it won't cost you a penny. You can ask for advice on Health and Safety matters, employment matters or consumer rights and motoring offences, all over the phone. This service has now also been extended to include all members within EU countries, and will be available from January 1, 2000.

Remember, the best way to get the most out of any type of membership is to be an **active member!** Read the leaflet enclosed in your Membership Renewal Pack and find out exactly what you are entitled to as a member of BIGGA.



BIGGA welcomes...

Scottish

Malcolm Baxter, Central
Stephen Brown, Ayrshire
Calum Ross Faulkner, North
Lawrence Foley, Ayrshire
Frank Forrest, East
John Henderson, Central
Kenneth R MacNab, Ayrshire
Kevin John Malner, Ayrshire
Stuart Manattini, Central
David Wilson McAvooy, North
Stuart Millar, East
Scott Reid, Central
Robert Robertson, Central
Kevin Andrew Rogalski, Central
Gary William Roger, East
Adam Sherwood, Ayrshire
Iain Lawson Eadie Sinclair, Central
Richard Smith, Central
Murray Wright, Central
Tommy Yeomans, East

Northern

Richard Anthony Barker, Northern
Adam Stephen Blanchard, Northern
Andrew John De Wet, N East
Chris Docherty, North West
Paul Dunning, North West
Jared Ellison, North West
Nicholas Peter Fogarty, N West
Steven Lee, North Wales
Fraser Nellies, North West
Marc Read, Northern
David Robson, Northern
Neil Richard White, North West
Barry John Wright, North West

Midland

Peter Chandler, Midland
David Collins, Midland
Robert Andrew Deane, BB&O
Matthew Evans, BB&O
Stuart Ferguson, BB&O
Paul Fitzgerald, BB&O
Garry John Goodchild, BB&O
Daniel Groome, Midland
David James Herbert, E Midland
Luke Jones, Midland
Paul Kendal, East Midland
Anthony Leinster, BB&O
John Andrew Litster, BB&O
David Maine, BB&O
Michael Anthony Moser, E of England
Karen Shaw, East of England
Matthew Richard Steward, Midland
Gary Strudwick, BB&O
Justin Michael Woods, Midland

South East

Lawrence Christopher Blunt, Sussex
Gary John Cousins, London
Nigel John Margetts, Surrey
Malcolm James Mcgoech, Essex
George Reid, London
Elliott Daece Whittingham, Surrey
Lee Stuart Wilkinson, London

S West & S Wales

George Alexiou, South West
Paul Mitchell Banger, S Coast
Richard Philip Darcy, S West
Tomas Elyfn Hughes Davies, S Wales

Christian Garner, South Coast
Paul Andrew Govier, S Coast
Andrew Philip Howard, S Coast
Mitchell Elliott Knott, S Coast
Stephen Paul Mills, South Wales
David William Nicholas, S Wales
Paul Graeme Tilmouth, S Coast
Stephen John Wood, S West

Northern Ireland

Michael O'Neill, South East

Republic of Ireland

Niall Kerr,
Simon O Hara,

International Members

Palle Sorensen, Denmark
Andrew Fillery, Norway
Armand H Le Sage, USA
Kendall Lee Marquardt Cgcs, USA

Associate Members

George Munro, Scottish North
David Bottomley, Northern
Andrew Gibbous, East of England

Check out
December's edition
for October's
new members!



Trevor Downing of J. Rothschild Assurance looks at financial provision if illness or injury were to affect your ability to work

Look to the future in a partnership for life

As we approach the Millennium, it is interesting to look back upon the many changes that have taken place within our society. It is particularly interesting to see how nowadays, the majority of modern day couples regard their relationships as an equal partnership rather than having one person reliant on being the main bread winner.

If you are in a relationship, you will know that you both tend to contribute financially to your lifestyle. But have you ever asked yourself what would happen to this lifestyle if either of you were to become seriously ill and unable to work?

Suddenly, instead of enjoying your financial independence, you could now become a real financial burden on your partner. Consider how you and your partner would be affected if you became seriously ill and unable to work.

Your mortgage will still have to be paid. What about other household bills

that have been traditionally shared in the past?

How will it affect your social lifestyle? What about intended holidays, are they still likely to happen?

Could you afford to pay for any medical treatment or modifications to your home, should they be needed?

You would be totally dependent on others for your security and well-being. In addition those who are dependent on you would suddenly be exposed to hardship.

This list is by no means exhaustive. It just touches on the basics, underlining some of the financial issues that you could be faced with particularly at a time when you would be already trying to come to terms with your own or your partner's illness.

If you have children, their situation would be quite vulnerable as their welfare could be undermined.

Some partners take career breaks to

stay at home and look after their children. Although there may not be any obvious financial loss should the non-working partner become seriously ill or die, consider this, if you were the working partner, how would you cope with all the things you previously took for granted?

Who would look after your children?

Who would take your children to and from school?

What would happen if one of your children became ill?

How would you cope with the everyday domestic chores?

Could you afford to pay for help at home?

The fact is, in today's society, there are no State benefits to help you and few family structures are capable of coping with a financial shock when a family member is seriously ill. Concerns such as these are all very frightening. So, how

can you make sure that you and your partner will be able to cope financially if any of these misfortunes should occur?

There are many simple and inexpensive steps that can be taken to safeguard against these issues. After all, you happily insure your house, your car, perhaps even your contents. It's worth asking yourself: What is more important, replacing a stolen television set or insuring your continuing financial independence and hence you, your partner's and your family's future?

If you would like more information on the financial protection available to you, please contact Trevor Downing on 01959 500427.