



Tracey Maddison, BIGGA's Membership Services Officer, welcomed almost 90 new members to the Association during August. If you have moved home recently or are about to move, then there's some important information for you...

Having just moved house myself I know how stressful it can be, and how important it is to let people know of your change of address. So don't forget to include BIGGA on your list of people to inform of your change of details. You can contact us in a variety of ways, via the post, telephone or e-mail. All of our contact details can be found below, and on page 3.

Don't leave it too late to inform us of your change of address, or your copy of Greenkeeper International will be returned to us, rather than delivered to you. And then, how would you be able to read your regular monthly installment of all the latest features, news and up to the minute information from the fine turf industry?

Also, this month, together with the October issue of Greenkeeper International you will find a copy of the 1999/2000 BIGGA Golf Directory, with our compliments. This year, the Directory includes a comprehensive greenkeeper member-



ship section, providing an invaluable tool in finding out where those long lost colleagues have gone! (See, someone else forgot to let us know their change of address too!)

So, to make sure you receive your future issues of Greenkeeper International, be sure to inform Tracey or Kirstie of your change of address as soon as possible.

BIGGA welcomes...

Scottish Region

George Davidson, North
Robert J Hardie, North
Paul Hares, East
Ronald Mccrindle, East
David A Murdoch, North
Steven F J Nicol, East
Iain F Watson, East
Graham Winter, Central
J.W. Wood, East

Northern Region

Ian Carins, North East
David Dodds, North East
Chris Elmslie, North East
Stephen H Evans Jones, N Wales
Peter Green, Northern
Shaun Hardy, North East
Andrew J Harker, North West
David Jones, North West
Tudor Lloyd Kerry, Northern
James B Macdonald, N West
Alan Miller, North East
John M Mullany, Northern
Wendy O'Brien, North Wales
Oliver Shepherd, Cleveland
David Sutton, Northern
John Talbot, North East
Karl S Walsh, North West
Craig Wilson, North East

Midland Region

Stephen G Ball, East Midland
Thomas A C Bickerdike, BB&O
Nathan Carmichael, BB&O
Andy Chambers, BB&O
Lloyd J Cooper, East Midland
David Cork, Mid Anglia
Daniel R Evans, East Midland

Jamie Harris, BB&O
Justin D Lee, BB&O
Brian Lewingdon, BB&O
Peter H Rich, Midland
Carl D Small, BB&O
Keith Stevens, BB&O
Charles I Wright, BB&O

South East Region

Adrian R Blackaby, Essex
David M Brown, Sussex
Darren Bryant, Surrey
John E Divall, Sussex
Alan Elliott, East Anglia
Adam Envis, Kent
Thomas Frost, Sussex
Stephen A Gilbey, Sussex
Michael Gooch, Surrey
Daniel R Halfman, Surrey
Nicholas A Heasman, London
Nigel A Kilby, East Anglia
Anthony Lawson, Surrey
Timothy D Le Mesurier, Kent
Steven Lowe, Kent
Barry E Meakings, Kent
Martin Smith, Surrey
Geoff M Smith, Essex
Gary Threadgill, Kent
Kenneth J Threadgill, Kent
Martyn F Weller, Sussex

S West & S Wales Region

Neil A Carter, Devon & C'wall
Simon A Coombes, Devon & C'wall
James P Coverdale, S West
Stuart M Hooker, South Coast
Gene Lee, Devon & C'wall
Mark T Lewthwaite, S West
Martin D Luckes, Devon & C'wall
Roger J W Neale, South West

Kevin R Potter, South Wales
Jason Stevens, South West
Darren R Trewin, Devon & C'wall

Northern Ireland Region

James Harkness, South East
Michael Haughian, South East
Brian Manson, North East
Leslie G Murphy, South East
David J Wilson, North East
Richard Wray, North East

Republic Of Ireland

Stephen O Meara

International Members

Keith Allen, Germany
Alan Walsh, Germany

Associate Members

Danny Tomkins, North West
Bernard D Ganning, Midland
Gary Haines, Midland
Martin Harriy, Midland
Paul A Dyter, Sussex
John Farrell, East Anglia
Stuart Ashworth, Devon & C'wall

Check out
November's
edition for
September's
new members!

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Trevor Downing of J Rothschild Assurance introduces the second in a series of articles on protection, investment, pensions and mortgage planning which we believe will be of much benefit to BIGGA members.

Retirement planning - Why you need to act now

Some of the best things in life are unexciting but essential. To all but the most devoted practitioner, pensions are pretty unexciting but they are essential. A successive governments rein back State support in retirement, we are all going to have to get interested in old age.

The Government's proposed changes to both State and private pension provision have meant that retirement planning is suddenly newsworthy again. Over the past few months the papers have contained numerous articles on the importance of starting retirement planning without delay. The plain fact is that State pensions are now in the process of moving from inadequate to less than inadequate.

Low inflation has halted some of the slide but the reductions since 1985 right up to proposals in the recent Green Paper on pension reform have trailed a sorry story.

The State Scheme was never meant to provide much more than a subsistence income, choice would come with individuals making private provision. Now the outlook is even more bleak.

If we assume the current framework, the impact of relying on the State Scheme is obvious.

Perhaps it is time for State benefits to carry their own health warning!

A Double Whammy

What is causing enormous concern amongst commentators now is the "double whammy" effect:

- What has been called "planning blight" by the Association of British Insurers and

- The drop in interest rates (and therefore the cost of buying an income at retirement).

'Planning blight' is a consequence of proposals for Stakeholder Pensions.

These new savings vehicles will be with us some time in 2001 or later.

The danger is that individuals will delay starting or topping up a pension scheme now in order to wait for the 'new kid on the block'.

This could be an expensive mistake.

In any long term savings plan (particularly in a tax efficient fund), the early contributions are the most valuable, producing the largest proportion of the final fund.

A delay therefore of two years could reduce emerging benefits by 20% over a 25 year savings term.

Then there is the problem of interest rates. Most of us can remember paying record high mortgage rates not so long ago. The good news is that mortgage repayments have now fallen following a sustained period of low interest rates. The problem is that this same phenomenon has led to retirement income becoming more expensive.

There are some compensations. Inflation linking need not be so expensive for instance because inflation is now lower. For larger funds, there is a range of options enabling you to postpone purchase of an income.

We will have to save more - with a little help from the Inland Revenue. The only way to forget about retirement is to plan for it.

How you live in retirement is up to you. It is important you act now - no one else is looking after your needs. You have two choices:

- Do nothing and suffer the consequences
- Act now and take control of your future

If you decide on the latter then please feel free to contact Trevor Downing on 01959 500427 for further information.

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