



## During July, BIGGA's Membership Services Officer, Tracey Maddison welcomed over 65 new members to the Association. Read on to find out about another service offered to you through your membership to BIGGA.

As Autumn approaches you may be looking to kit yourself out with some new work wear. Before you look any further check out the exciting range of clothing and footwear from the BIGGA Collection from Stylo Matchmakers.

Stylo, who are also a Golden Key Supporter of the Association, have developed a range of BIGGA work wear which is competitively priced and designed to fulfil the needs of anyone working in the greenkeeping profession. All the clothing available is made to the highest specification in durable materials - offering working comfort as well as practicality. All items subtly feature the BIGGA logo.

While all the garments and footwear available represent exceptionally good value for money - they have also been designed to be stylish and practical for general leisure as well as work use.

### Did you see the special offers?

Both the July and August editions of Greenkeeper International carried special offers on the current 1999 range. In July, if you bought a Hurricane Waterproof Jacket, you received a FREE workshirt, worth £14.95, which is made from 100% brushed cotton and is ideal to wear in all weather conditions. Also, there was a special value deal, pay only £25, when you purchased a pair of poly/cotton trousers AND a sweatshirt, and save over £6. The offers didn't end there! Look at your

August edition of Greenkeeper International for special 2 for 1 offers. In other words the Lister and Owen Knitshirts were available at an unmissable bargain offer of buy one and get one FREE, as were the workshirts. Finally, the Basket Weave Slipovers were available with £5 off the brochure price, ideal as we approach the unpredictable autumn months.

Also, check out the excellent waterproof/breathable rainsuit, available in navy blue colour at a competitive price of £49.95. The matching jacket and trousers have zip and popper fastening to ensure complete protection from the rain. To compliment the range, there is an extremely useful full zip fleece available, ideally suited for both work and leisure use. Made from Teflon material, which ensures that rain will 'run-off', the garment is quick drying and very practical. Although I am told by greenkeepers who already have one of these, they have had to keep an eye on it as their wives like the look of them and have tried claiming them for themselves! However, at a giveaway price of just £29.95 it won't break the bank. Available in Medium, Large and Extra Large sizes.

For a copy of the full brochure contact the Membership Department at HQ on 01347 833800 and we will only be too happy to send you one.

## BIGGA welcomes...

### Scotland

Alexander Donaghy, West  
Maurice Hadden, North  
Colin William Riddoch, North  
Alastair Scott, North  
Steven James Simpson, North

### Northern

Adam Kellett, North West  
Paul Ernest Lander, North West  
David Lowe, Sheffield  
Gordon Mackintosh, North West  
Wayne John Robinson, North West  
James Wardman, Northern

### Midland

Roger Clitherow, BB&O  
Clive John Fisher, Midland  
John James Frankham, BB&O  
Steven James Gardner, BB&O  
Ryun Mark Holden, East Midland  
Christopher John Jackson, Midland  
Wayne Jackson, Mid Anglia  
Michael Jones, BB&O  
Richard Terence Lowe, Midland  
Gary Paul McEvans, BB&O  
Michael Andrew Parker, Midland  
K J Pickaver, Midland  
Keith Preece, BB&O  
David James Richardson, Midland  
Mark James Sherrington, BB&O  
Alex James Shore, BB&O  
Brian Kenneth Slater, East of England  
Daniel James Wheatley, East Midland

### South East

Nigel Graham Barnes, Essex  
Terry Edward Burton, Essex  
Michael James Collyer, Surrey  
Jonathan Day, Surrey  
Timothy Simon Duncton, Surrey  
Anthony Bernard Field, Surrey  
Gerry Grant, Surrey

Paul Knapp, London  
Paul John Laight, East Anglia  
Andy Peter Long, Surrey  
Gary Mills, Kent  
Aaron Percival, London  
Keith Charles Rowley, London  
Neil Albert Sewell, Surrey  
James Edward Speller, London  
Mark Stopps, Essex  
Paul William Varley, Surrey

### South West & South Wales

Michael Colin Cooke, South Wales  
Craig Gibson, south West  
Ken Hodgkiss, South West  
Craig Richardson, South West  
Paul Thomas Slade, South West

### Northern Ireland

Paul John Mathieson, South East

### Rep of Ireland

Lance Evans, Rep of Ireland

### International

Rezola Murva Eugenio Jose, Spain  
Eva Ek, Sweden  
Goran Ivarsson, Sweden  
Mr Forshaw, USA  
Mark Ernest Lawson, USA

### Associate

Nicholas Leefe, Northern  
S Phipps, North West  
Raymond Wigley, BB&O  
Darren Paul Smith, East Anglia  
S Everett, South Coast

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

Next month: Our International membership column visits the USA



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

## Are you paying too much for your mortgage?

As we are all aware, interest rates are extremely low at the moment, having reached levels not seen since the middle 60s. How long they will remain this low is anybody's guess. Many commentators are suggesting that they will actually go lower, aligning more with European rates.

This is bad news for individuals relying on their investment income from deposits, but good news for anyone with a mortgage. Mortgage rates have not been this low for around 30 years or more!

As an investor, this is causing people to review where they put their money, particularly long-term money.

On the other hand, if you are a borrower, the news could not be better. However, many are still paying rates that are much higher than they need to be. This is simply throwing money down the drain.

Everyone with a mortgage set up

more than six months ago should review it, and if it is appropriate, remortgage with a new lender.

For example, if an individual with a current loan of £100,000 is able to reduce the rate of interest they are paying by 1%, this will save them £1,000 per annum, £83.33 per month.

Clearly, this saving could be used to help meet the cost of some other financial needs, such as further pension provision or life assurance. The problem we all face is the inevitable fact that the State will increasingly ensure that we all have to pay more for our own financial well being. Any opportunity that exists to ease or fund this burden should be looked at very closely.

Of course, it may also be used to simply enhance your lifestyle, such as putting it towards a holiday, school fees or going out to your favourite

local restaurant once a month!

If you have a mortgage already and are thinking of moving your mortgage to another lender, there are some key points that you should bear in mind. You should look at any fees that may be payable, such as valuation fees and legal costs. Many lenders will make a significant contribution to these, perhaps even paying them all.

Will you incur any penalties by moving your mortgage? If you are paying a fixed rate of interest, you are very likely to have to pay a redemption penalty that will eat into any cost savings you might make. This may make the move unwise, but in many cases you will still be better taking the redemption penalty.

Whatever you do, make sure that your mortgage will be repaid in the event of a major catastrophe. Most of us will have covered our loans with

suitable life assurance to ensure that we leave our families a home, not a debt.

Nowadays more and more clients are making sure that their mortgage is also cleared if they suffer one of the many illnesses that can strike at any time, heart attack, cancer, a stroke, MS etc.

Recent statistics show that the chances of surviving many illnesses are greater now than ever before. While this may mean that someone suffering a heart attack will live longer than previously, the number of new sufferers has not reduced. So the need for financial protection is also greater.

I would be very happy to discuss your mortgage with you to see if you can benefit from today's lower interest rates.

For further information contact Trevor Downing on Tel: 01959 500427.