

Over 100 new members were welcomed to the Association in December 1999 by BIGGA's Membership Services Officer Tracey Maddison...

It could be you!

Will you be BIGGA's 7,000th member? Whether you are joining BIGGA or renewing your membership you could be the 7,000th member. Watch this space for further details.

Many of you will be due to renew your membership at the end of this month. Don't forget, if you pay for your own subscriptions, you can take advantage of paying by direct debit and spreading the cost over 10 equal monthly payments. 25% of members are already taking advantage of this service, why don't you?

If you are retiring from greenkeeping at the end of this month, congratulations! However, your BIGGA membership doesn't have to retire with you. Why not apply for retired membership of BIGGA and keep in touch with your friends and the industry? Contact Tracey or Kirstie in the membership department for further details. Once you have returned your completed renewal form, together with payment, we will send you a new 2000 Membership Renewal Pack, containing useful information and telephone numbers regarding the many benefits and services available to you as a valued member of BIGGA. Read it and keep it for future reference - one day you may be glad you did!

If you have any queries or any general enquiries regarding membership services or benefits, please contact Tracey or Kirstie on 01347 833800.

Finally, I would like to take this opportunity on behalf of Kirstie and myself to say how nice it was to meet and chat with all those who were able to call onto the Membership Services Stand at BTME 2000 last month.



BIGGA welcomes...

Scottish Region

William P Bell, Central Paul R Brown, Central Euan J Cameron, North Brian W Duguid, East Paul Hay, East Kenneth A Henderson, North Qin Junning, Central Steven Lamb, East Shaun P MacDonald, North Stuart Muir, Central Duncan J Wright, Central Xu Xiao, Central Haung Ziaofeng, Central

Northern Region

Simon P Ainsworth, N West Andrew Billings, Sheffield Keith D Blaylock, North East Gareth Bullock, Northern David R Creaser, Sheffield Andrew Fenn, Sheffield Scott Greaves, North West Alan D Jackson, North West Adam P Kendall, Sheffield Richard Knowles, North West John A Longcake, North West Alaster H McAnaw, N West David A Platt, North West Paul Redford, North West Frank Shields, North West Daniel J Teale, Northern Darran Thomas, Sheffield Adam M Wainwright, N West lan Wrightson, North West

Midland Region

Roger Ashby, Midland David M Ashley, Midland Shaun C Beddoe, Midland Paul R Carter, Midland Nicholas W Clarke, Midland Michael T Fowkes, Midland Peter Gibbins, BB&O Scott Glover, Midland Gavin T Heath, Midland Peter A Jenkin, E of England Andrew D Jones, Midland Andrew Laing, Midland Stephen Massingham, E of England Russell D Moody, E of England Andrew Pearson, Midland John M Smith, E of England David R Sturgeon, BB&O Richard D Thomas, Midland Alastair R Weir, BB&O John J Wilkes, Midland

South East Region

David Banks, Essex Derek P Blake, Essex Mark J Bugler, Surrey James P Celphane, London Richard Cook, Essex Robert Cox, Essex Gavin Cranness, East Anglia Gareth Dowsett, Essex Wayne C Eyres, Surrey Brian Gillespie, Surrey Andrew M Guy, Kent Andrew J P Haskell, Surrey Barry D Hawkes, East Anglia Rodney Hensby, Surrey Ian S Kendrick, Kent Christos J Kyriazis, Kent Ewan D McCabe, East Anglia James Morris, London Eddy Oliver, Surrey Mark Pisani, Surrey Matthew Pratt, East Anglia Michael J Scarr, East Anglia Glyn P Taylor, East Anglia Gareth Upham, East Anglia Michael Walsh, Essex Gareth P Weekes, Surrey Ben D Whelton, Surrey Stephen R Whitwell, E Anglia Andrew M Winter, East Anglia Gareth D Winter, East Anglia

S West & S Wales Region

Derek B Booth, Devon &

Cornwall Christopher Ball, South West Simon P Bell Tye, S Coast Duncan Brown, South Coast Paul J Downham, S Coast Alan J Jacobsen, South Coast Philip R Littlehales, S Coast Stuart L Mason, South Coast Mark J Prentice, South West Colin Revill, South West Cohristopher I Salter, S Wales Ian Shaw, South Coast Paul Staples, South Coast Neil J Wright, South Coast

International Members

Andreas M Krichel, Germany Petri Anton, Italy Geoffrey H Coggan, USA James H Siard, USA

Associate Members

Gary A McCulloch, East David Samuel, East Martin Donbavand, N East Martin Gillet, Essex William J Sullivan, Essex

> Check out March's edition for January's w memb<u>ers!</u>

FINANCE FINANCE FINANCE FINANCE

Maxi or mini? Trevor Downing of J Rothschild Assurance gives some useful advice on ISAs

Individual Savings Accounts - Know your limits

The introduction of the Individual Savings Account in April was accompanied by a great deal of advertising and press coverage. Since then you have doubtless been inundated by countless messages selling the virtues of the various options available. This may have left you a little uncertain as to which of these options is most appropriate for your needs. Choosing the right ISA is critical. With the choice of 'maxi' or 'mini' plans, incorporating 'stocks and shares', 'insurance' and 'cash' elements, investors have never had such choice. However, these choices have added to the complication and confusion currently associated with ISAs. This uncertainty will no doubt be exacerbated by the reductions to the ISA subscription limits that will take effect from April 2000.

Obviously, if you are looking to take full advantage of the increased limits during this tax year then you will need to act fast by maximising your ISA contributions before April 5, 2000 therefore the option available to you is simple, use it or lose it!

The St James's Place ISA deliberately

focuses on the 'stocks and shares' elements (both maxi and mini) and builds on the successful approach of the St James's Place PEP offered in previous years.

If you have yet to utilise this tax year's high (maximum £7,000) allowance or would simply like to find out more about ISAs as a form of tax-efficient saving, please contact Trevor Downing on 01959 500427.

Representing only the J. Rothschild Assurance Marketing Group (members of which are regulated by the Personal Investment Authority and/or IMRO) which takes responsibility for its representatives only in respect of advice given on, and the sale of, life assurance, pensions and unit trust products of members of the Marketing Group.