



BIGGA's Membership Services Officer, Tracey Maddison starts the new Millennium with a warm welcome to some new members to the Association, and some important renewal information to existing members...

Membership moves into the Millennium!

Welcome to the first Membership Update for 2000. On behalf of the Association, BIGGA's Membership Services Officer, Tracey Maddison, would like to wish all existing Members and prospective new Members, a very Happy and Prosperous New Year.

In November, over 60 new members were welcomed to the Association, increasing the total membership figure to over 6,800, providing a positive start to the New Year for the Association which is growing in members and growing in strength.

We are constantly trying to improve the services

and benefits offered to you in your membership package, however, it is only with your comments, feedback and suggestions can we provide you with the services and benefits that are most important to you. If you are going to BTME 2000, then call into the Membership Services Stand in Hall Q, just next to the main BIGGA stand and have a chat with myself or Kirstie about any topic related to Membership. We would love to meet you! Also, you can get an exclusive look at the all-new, interactive BIGGA website.

Attention all Greenkeeper Members whose membership expired December 1999 and expires January 2000, you should have received your renewal pack by now, if you haven't telephone the Membership Services Department today!

Don't forget as part of your Greenkeeper Membership you have access to a legal helpline, 24 hours a day, 365 days a year, the new telephone number from 1st January 2000 is 0800 068 1893. Look out for the new red and white leaflet in your Membership Pack for 2000.

BIGGA welcomes...

Scottish Region

William T Armstrong, East
Glenn S Campbell, Central
Andrew Clark, Central
Iain D Cunningham, East
James M Farrar, Central
Graeme N Ferguson, East
Davy I Graham, East
Gary J Innes, Central
David C Key, Central
Gavin D Logan, Central
Malcolm Low, Central
Donald D Macdonald, North
Jonathan W Mann, East
Steve M P Newell, Central
Euan Robertson, East
Charles Webb, Central
John Wedlock, East
Steven Wood, Central
Alan Wotherspoon, Central

Northern Region

Philip D Armitage, Northern
David A Brierley, North West
Richard C Briscoe, North West
Nigel Brown, North West
Darren J Burfitt, North West
Richard S Foulkes, North West
Daniel J Grainger, Northern
John A Iblson, North West
Stephen M Kay, North West
Adrian E Kinsey, North West

Andrew J Merry, North West
Sean Metcalfe, North West
James H A Moorcroft, Sheffield
Paul Smyth, North West
Neil Toner, North West
James G Turner, North West
David L Waterworth, N West
Christopher Wood, North East

Midland Region

Robert Aldred, BB&O
James Biggerstaff, BB&O
Christian Donaldson, East
Midland
Simon J Graham, BB&O
Barry G Healy, BB&O
Jonathan Oldknow, Midland
Frankie Owens, Midland
Mark Russell, Midland
Harvey W Ryder, Midland
Gary Simpson, Midland
John Starkey, East Midland
Brian J Tomsett, East Midland
Ian A Upton, BB&O
Daniel T Urwin, East Midland

South East Region

Matthew J Burr, Surrey
Lee Cox, London
Martyn J Gray, Surrey
Alan J Morden, London
John P Wilson, London

S West & S Wales Region

Patrick Lewis Jones, South
Wales
Matthew Lock, South West
Russell Riley, South Coast

Northern Ireland

Ian Martin, South East

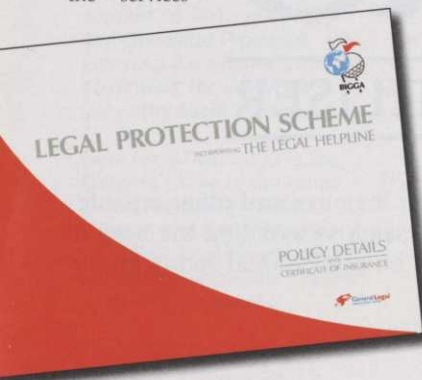
International

Jos Meuskens, Africa

Associate Members

Keith B Sulman, East Anglia
Emyr G Nickels, South Wales
Ceri Richards, South Wales

Check out the
February 2000
edition for the
1999 December
new members!



Trevor Downing, of J. Rothschild Assurance, outlines some important points worth considering when looking for financial services

Extra benefits add real value

When considering financial services, people naturally want to the best value for money at the outset of a plan and throughout the term. They will regularly review their arrangements to ensure that they are getting not just peace of mind but also added value.

We encourage our clients to conduct such reviews, and to compare our services with those of alternative providers, but when you do so it is important to make sure you are comparing like with like. Moreover you will often find that our services include extra benefits not found elsewhere which, when taken into consideration, greatly increase the value to you.

A case in point occurred recently when one of our colleagues arranged cover for two of his business clients, who were partners in a firm. To protect their business interests, he effected two of our Lifetime Cover Plans for them.

Some time later, with the firm's annual

review of expenditure fast approaching, the two business partners found themselves looking for ways to cut costs. They were introduced to a financial adviser from an alternative company who offered them a 30% reduction in premiums for the same cover. They were naturally intrigued but decided to discuss the matter with us first before taking any action.

In the course of the discussions it became apparent that the alternative quotation had been prepared on a very different basis, and when like-for-like quotes were compared, it turned out that the competitor's premiums were some 37% more expensive. But it didn't end there.

There were also several important elements of cover in our plans that were not in the competitor's. For example, the business partners and their families had the additional cover of children's critical illness, including cover against meningitis, at no extra cost.

At the mere mention of the latter, one of the business partners suddenly turned pale. He explained that ten months previously his 17 year-old daughter had contracted bacterial meningitis while on holiday abroad and had to be flown home by air ambulance. Not realising his J. Rothschild Assurance Plan covered such eventualities he had not made a claim.

Our colleague took up his case and contacted our Administration team in Dublin. They in turn informed the client that the time limit for claims notification was normally six months but in this case they would waive that requirement. Once the client's claims document had been submitted together with reports from the two consulting doctors, the claim was met in full. Almost a year after his daughter had been taken ill, the client received a cheque for £25,000 (including interest) with the main cover under the plan for himself and his business partner,

remaining in place, unaffected by this payment.

In some instances, bacterial meningitis can result in permanent disabilities. Should she need specialist treatment for this condition in the future, whether it be at home or abroad, she will be able to get it without having to worry about paying for it. At J. Rothschild Assurance we think it is suffering enough to contract such an illness in the first place without having to worry about money for treatment.

The moral of this story is, when you compare our services with others', make sure you compare like with like - and look at all the extra benefits our cover provides. We are confident that every time you will find that J. Rothschild Assurance provides real added value and true peace of mind.

If you would like more information please contact Trevor Downing on 01959 500427.