

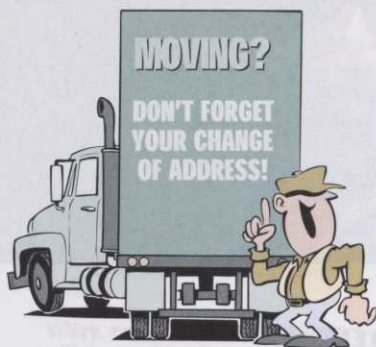
This month, Tracey Maddison, BIGGA's Membership Services Officer, welcomes almost 170 new members to the Association and gives some important membership renewal information.

It's your move!

If you are planning on moving house or job or if you have moved recently, to ensure you carry on receiving your copy of Greenkeeper International and other important membership information, don't forget to inform your Association of your new details. Just complete the prepaid 'Change of Address' card at the back of this magazine, and drop it in the post - no stamp required!

Be a winner!

As you all know, if you introduce at least two new members to the Association this year, your name will automatically be entered into a grand prize draw at BTME 2001, to win one of three fantastic prizes. Last



month, I told you about the second prize, a weekend break for two in York's Monkbar Hotel. Don't miss next month's Membership Update for details of the first and third prizes!

Still to Renew?

If this magazine doesn't belong to you, because your membership expiry date was December, January, February or March, and you still haven't renewed - it's not too late.

If you are not a member and would like to join, contact the Membership Department for more details. Not only are you missing out on your own copy of Greenkeeper International, but you are unable to take advantage of the legal helpline, the personal accident insurance cover, and the new fantastic 20%* saving offered exclusively to BIGGA members from ARCO, the leading UK supplier of workwear, safety clothing, equipment and industrial and maintenance products.

For members who want to place an order, or to request a free ARCO catalogue, ring ARCO's special BIGGA Hotline on 01482 611773.

(*Discount not available on selected technical products and special offers.)

BIGGA welcomes...

Scottish Region

Robert H Anderson, West
 David Ball, West
 Michael C Booth, Central
 Steven Borthwick, East
 John Cunningham, Central
 Andrew T Ferrer, East
 Rory Friel, West
 Colin Gibson, North
 Callum Hardie, North
 John Jeffrey, East
 Stephen T MacDonald, West
 Neil B McKinlay, West
 Evan McPherson, North
 Robert Meikle, Central
 Donald J Menzies, East
 James O'Neill, West
 Stuart A Robertson, Central
 Peter G T Stewart, Central
 Martin Tougher, West
 John Wilson, Yorkshire
 Andrew J Wilson, North

Northern Region

Wayne Agana, N West
 Neil Atkinson, N West
 Paul Banks, N Wales
 John Caldwell, N West
 S M Campbell, N West
 Alex Cochran, N Wales
 Jack Davey, N West
 Mark Davies, N West
 Peter Delaney, Northern
 Craig A Dickinson, N West
 John Drummond, N East
 Eifon W Ellis, N Wales
 Jordan R Gibson, N East
 Richard B Hall, Northern
 Darren Hargreaves, Northern
 Jonathan Hayward, N West
 Jeffrey Holmes, Northern
 Alan Honeysett, N West
 Craig P Husztt, Northern
 Scott Lambert, Northern
 Frank H Marshall, Northern
 Stuart Mason, N Wales
 Adam McCallum, Northern
 Colin Mulholland, Northern
 Stewart Musgrave, N East

S East Region

S West & S Wales Region

Gareth Potts, Northern
 Andrew T Powell, Northern
 Stewart Pugh, N West
 Lewis Roberts, N Wales
 Andrew S Roberts, N Wales
 David C Rutledge, Sheffield
 Gary Slow, Cleveland
 Paul A Smith, N West
 Paul R Stephenson, N East
 Brian Sullivan, Cleveland
 Kevin Thompson, N East
 Colin Tinkler, Cleveland
 Andrew J Tully, N East
 Thomas J White, Sheffield
 Paul A Wight, N East
 Nigel Wild, Northern
 David Wilson, Cleveland
 Matthew Winn, Northern
 Andrew Woods, N West

Leigh J Ashenden, Kent
 James P Bent, Kent
 Doug Brand, Surrey
 Stefan Brewster, London
 James J Brown, Kent
 John Bruce, London
 Gary M Bullock, Essex
 Graeme Clark, Sussex
 Peter Davies, London
 Paul Dickens, Sussex
 James Everett, Sussex
 Michael D Fuller, Sussex
 Jason Goldsmith, Kent
 Adrian P Goode, E Anglia
 Paul Goulding, Sussex
 Gavin M Green, Sussex
 Paul J Griffiths, Sussex
 Peter A Harsum, Surrey
 Daniel P Helm, Surrey
 Allan A Hilton, Surrey
 Bengt J Holgersson, Surrey
 Edward J Holland, Surrey
 Leigh J Holloway, Sussex
 Benedict E Huggins, London
 Peter R Hurrell, Essex
 Leigh Hyde, London
 Kenneth A Johnston, Sussex
 Stephen T Johnstone, Kent
 Matthew Mansfield, Sussex
 Robert McMullin, Surrey
 Peter A Montague, Essex
 Paul Osborne, Kent
 Andrew J Page, Sussex
 Daniel Pamphlett, Surrey
 Kevin C Pantrey, Kent
 Dan Parks, Kent
 Malloy Parks, Kent
 Simon P Ringrose, London
 Michael Sawicki, Surrey
 Duncan Simmons, Kent
 Mark Simms, Sussex
 Alan Smart, London
 Leslie W Stone, Sussex
 Scott J Walker, London
 Michael Ward, East Anglia
 Simon Wickham, Sussex

Northern Ireland

Justin J Waddell

International Members

Edwin A H Wuyts, Belgium
 Morten Ligard, Denmark
 Asbjorn Nyholt, Denmark
 Derek G Robson, Germany
 Keith Chapman CGCS, Netherlands
 M A Woods, Netherlands
 Kain Day, Switzerland

Associate Members

Alasdair J Smith, North
 Kevin Jensen, N East
 Clive Heginbotham, N West
 Harry F Richmond-Watson Mbp, N Wales
 Paul Burgess, Mid Anglia
 David D Searles, Surrey
 Garry Allen, S Coast
 Geoff Connell, N Ireland

Student Members

Frank C O Prosser, Central
 Matthew J Biggs, N West
 Colin P Bagley, Midland

Check out
 June's edition
 for April's new
 members!

Trevor Downing of J. Rothschild Assurance illustrates how income distribution bonds can make a difference if the interest on your savings has fallen

Advice and help with falling interest

People who have used banks or building society accounts as a means of generating income from their savings have suffered as a result of the fall, over the last ten years or so, in the UK Base Rate set by the Bank of England.

Individuals who are reliant on their bank or building society accounts for income would have seen the income produced fall considerably over the last ten years. The trend in recent years has generally been downward, as these are driven by the UK Base Rate.

For example, if you had invested £10,000 into a bank or building society account during the calendar year 1990 your income net of basic rate tax would have amounted to £971.86. By contrast, if you had taken your income throughout, in the twelve month period to 3 April 2000, the same £10,000 investment would have provided a net return of just £209.46, an effective reduction of 78%. (source: Standard and Poor's Micropal. Monies on deposit [£2,500 + net],

based upon an average of the top ten current and former building societies).

It is important to remember that, when taking income from a bank or building society account, your capital will remain level irrespective of the period of time the money is invested. Whilst this may appear acceptable due to the fact that your capital has not reduced in absolute terms, the damaging effects of inflation would reduce its real value.

Inflation is something which cannot be ignored, as over time, its effects can be considerable.

To put this into perspective, 30 years ago £10,000 would have bought a small family house whereas in today's terms the same £10,000 is what you would expect to pay for a small family car!

Not surprisingly, there is now a growing need for alternative investment options to be provided which will help prevent this problem occurring in the future.

One such option is the J Rothschild Assurance Income Distribution Bond,

where the fund managers aim for each twelve month period is to make four equal payments on a quarterly basis and ideally increase the distribution for the following twelve months.

By investing in real assets such as stocks and shares, rather than fixed interest securities as chosen by other leading Income Distribution Bond providers, the J. Rothschild Assurance Income Distribution Bond has achieved a rising income, superior to that provided by banks and building societies, whilst also providing capital growth which gives protection against inflation.

If you had invested £10,000 when the J Rothschild Assurance Income Distribution Bond was launched on the 22 February 1993, not only would you have received a net income of £4,255.69, your capital would also have increased to £16,557.55 in the period to the 3 April 2000. Alternatively, had you invested an equivalent £10,000 in a bank or building society account over the same period, you

would have received a net income of £2,105.61, whilst your capital would still only be worth £10,000 (source: Standard and Poor's Micropal, Bid to Bid). Please note that past performance is not necessarily a guide to future performance and the value of your investment, and the income from it, may fall as well as rise.

Whilst the objective of the J. Rothschild Assurance Income Distribution Bond is to provide a regular income, investors who have no immediate need for the income generated may elect to have this re-invested. This income is then used to buy additional units within your plan.

In the event of world stockmarkets experiencing a period of volatility, cautious investors are able to switch between the Income Distribution Fund and the Deposit Fund free of charge.

If you would like more information or advice relating to this or any other investment matter, please contact Trevor Downing on 01959 500427.