

## Taking the time to reflect ...

I sit in front of this computer composing my regular Editorial just five days after the horrific events in the United States and it is fair to say that my mind, as well as those of my colleagues in BIGGA HOUSE, is still a little numb.

Sure, I didn't have any relatives or friends caught up in the nightmare but such has been the scale of the horror, the stories which have emanated from the States of personal and collective tragedy, have touched me, and many others, in much the same way as if we had.

What has happened will impact on many aspects of our lives from now on whether it be travel and the restrictions we will face every time we leave these shores to the possible recession such a strike on the world's principle financial centre could accelerate.

But in our world of golf one of the immediate casualties has been this year's Ryder Cup which has just been postponed for 12 months. I'm sure you will join me in sending our best wishes to Dave Samuels and his team at The De Vere Belfry who have just seen all their work, aimed at three days in September 2001, knocked on the head.

Such a crushing let down, even if it is seen in the entire scheme of such a disaster, must be extremely difficult to take and motivation over the next few months will undoubtedly be hard to come by.

I recall talking to Dave a couple of months ago and him telling me that every eventuality had been considered and contingency plans put in place. It would have required a crystal ball of considerable sophistication to cope with these developments.

One can only imagine the thoughts of everyone involved as they dismantle the grandstands and the tented village knowing that the job of erecting them again will be done not 10 months on.

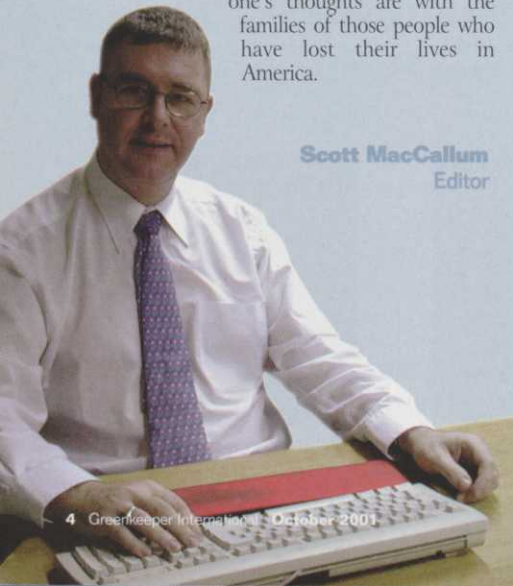
That is not to say that it is the wrong decision. Had the match gone ahead on the scheduled date the result would have been of little significance to many of those taking part. While the quality of golf from both sides would have been applauded equally by the European galleries, the fact that the significance of victory would have been downgraded in the minds of the 24 players makes postponement the correct decision - outright cancellation would have made too much of an impact on the finances of both the PGA and the PGA European Tour.

No, the thing which makes the Ryder Cup so special is that victory means so much to the players, the respective Tours and those they represent, whether it be the Continent of Europe or the United States of America.

Come September 2002 victory will mean everything once again and the golf will reach the levels we have come to expect from one of the greatest sporting events on earth.

But for now it is right that everyone's thoughts are with the families of those people who have lost their lives in America.

Scott MacCallum  
Editor



## Clive visits latest Golden Key supporters

BIGGA Chairman, Clive Osgood, caught up with the Association's two newest Golden Key members the Stoke Park Club and AGCO to present them with their plaques.

He travelled first to Stoke Poges to make the presentation to Alex Miller, the Estate Director (left) and Hartford King, the Managing Director of Stoke Park outside the famous clubhouse before making a similar presentation to Tim Lawrence, Agco's Sales Manager - Grounds Care during Saltex.

"We are delighted to have the support of both of these companies and the money they donate to the Education and Development Fund will go a long way to making our proposed educational projects a reality," said Clive.



## The Stakeholder Pension Scheme

John Pemberton, BIGGA's Administration and Finance Manager gives some important information about company pension schemes.

As you may be aware most employers with five or more employees must, by law, offer a Stakeholder Pension arrangement to their staff after October 8 of this year.

Employees can choose whether or not to join the scheme. BIGGA has a solution that could be of assistance to you and your club.

Stakeholder Pensions have been introduced by the Government to encourage people to provide financially for their own retirement through a low cost savings scheme.

A Stakeholder Pension is a savings fund that belongs to the individual. The Government encourages savings into the fund by proving tax incentives. A gross contribution of £100 actually costs £78 after tax relief at standard rate. Anyone below normal

pension age, working or not, can invest up to £3,600 gross each year, the contributions can be invested in a range of different funds to suit the savers requirements. Contributions can be as little as £20 per month. On retirement the fund is used to provide an income for life. There is usually also an opportunity to take part of the fund as a tax free cash sum.

The advantage of the Stakeholder pension over other plans is that there is no initial charge. The annual charge is limited to a maximum of 1% per year and there are no other charges. There are no penalties for stopping or changing contributions and there is also no penalty for switching the pension fund to another provider.

To fulfil the legal requirements an employer must offer a scheme but does not have to make a contribution, although many employers may choose to do so. The main duty of the employer is to deduct contributions from

wages and pay the pension provider the premium within fixed time limits.

BIGGA have enlisted the help of an Independent Financial Adviser, Walsh Lucas and Co of York, and chosen Standard Life as a preferred provider. Standard Life is one of the world's leading mutual financial services companies whose mutual status is a key to their success. Walsh Lucas and Co has been known to BIGGA for several years and has the expertise to provide the additional financial advice that will be required by many Clubs and members.

Arrangements have been made that any member of BIGGA or employee of a Club joining the scheme can have free independent financial advice over the telephone. Anyone wishing to join the scheme can also do so by telephone.

Further details are available from Geoff Steel of Walsh Lucas and Co, 33 Micklegate, York YO1 6WE. Tel: 01904 610495

## Andrew and Ian receive special medals

Andrew Wood and Ian Smith have each been awarded a special medal by the City & Guilds in recognition of the high standard of work they have achieved during their studies. These awards only go to one in every 3,000 people.

Andrew is studying NVQ Level 3 Sports Turf Maintenance at Plumpton College while Ian, who is now at Mentmore Golf and Country Club, is studying for his National Certificate in Greenkeeping at Oaklands College.

Pictured are: Andrew, centre, and Ian, right, with Ian Merrick, Curriculum Team Leader at Oakland College.

