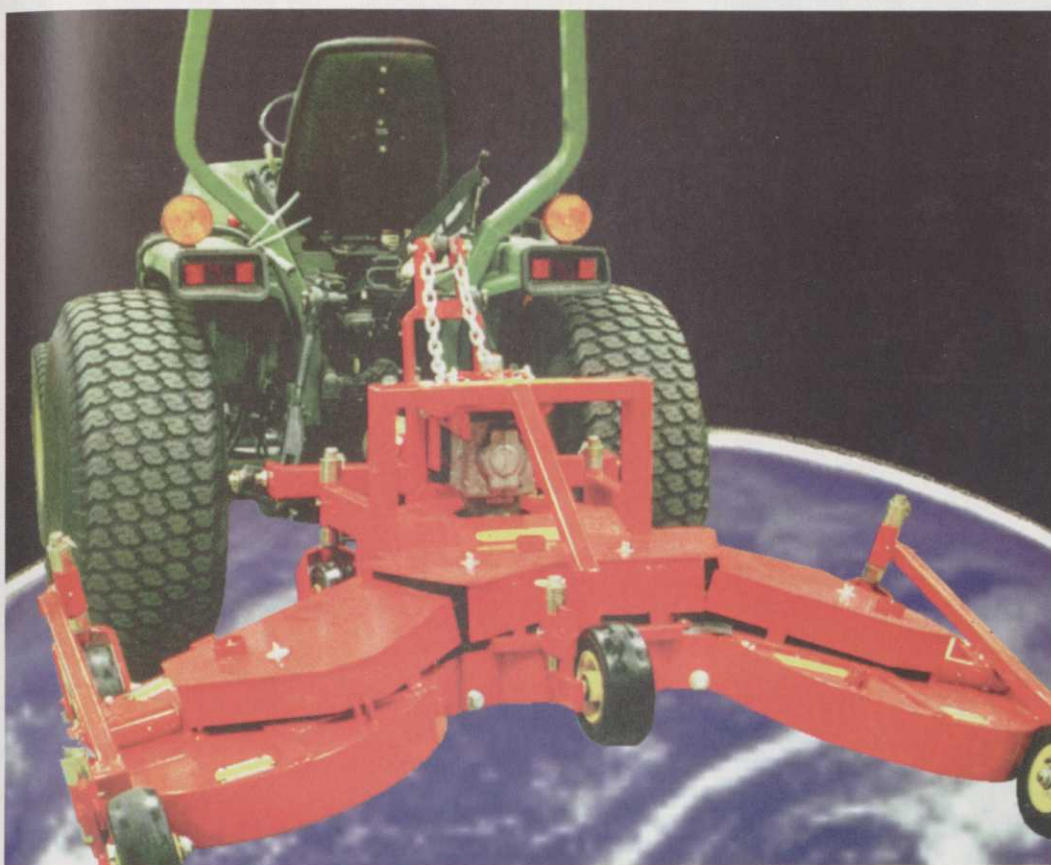


Marlwood Ltd is the latest company to make a donation to BIGGA's Silent Auction with the rear-mounted Model 325ER Articulator valued at £5000.

Have you heard?



Marlwood's rear-mounted Model 325ER Articulator

The 325ER is a three-deck version of the Articulator specifically designed to cut the semi-rough and rough turf on golf courses. The three 25" cutting decks articulate over undulating mounds and valleys, delivering the best quality cut with no scalping and no missed grass.

With a combined cutting width of 72" the 325ER Articulator easily mounts on to most traction units equipped with a rear-mount 3-point hitch and a minimum of 18HP. Cuttings are mulched and discharged to the side of the machine ensuring a clean finish while high-lift blades help

eliminate tractor wheel marks from the mowers path. The Model 325ER has the cut quality of three single pedestrian mowers with the productivity of a wide-area machine.

The Articulator Rotary Mowers from Las'lec Inc. are the most versatile on the market. Encompassing a variety of PTO or Ride-on units, each model is based on the principle that each of the cuffing decks articulate independently providing a championship quality cut on undulating ground.

The Articulator family includes the 325 Series of rear-mounted and front-mounted mowers, the four deck Model 425D Ride-on to the seven deck Model 721X rear-mounted machine.

Want to bid?

Is your club thinking of purchasing a piece of machinery? Why not bid for one, and stand a chance of getting it for half the normal retail price? Make your bid by either;

Phone: 01347 833800

Fax: 01347 833801

E-mail: reception@bigga.co.uk

Post: BIGGA HOUSE, Aldwark, Alne, York YO61 1UF
or in person at BTME2000



What is the Silent Auction?

It is a novel and exciting new feature which gives the opportunity to bid confidentially for a varied array of donations kindly provided by members of the trade. From October '99 anyone can then 'bid for a bargain', so don't worry if you're not a Greenkeeper, there's something for everyone.

If I donate an item, how will I benefit?

Greenkeeper International

- Initial profile on donated item
- Monthly publicity July to January 2000

The Internet

- Profile of the donated item on the Silent Auction site

- Direct link to your own website

Catalogue

- Profile of donated item and colour picture

Press Reception & Buffet at BTME2000

I'm a member of BIGGA, how do I benefit?

Well, there's the opportunity to bid for a bargain, and be the envy of your friends and colleagues with the possibility of acquiring a new piece of kit, a collectors item or a well deserved break, for a fraction of the retail price. Not to mention 'lots' more fun at Harrogate.

Where does the money go?

The funds raised will go towards:

- The BIGGA Building Fund
- The continuing development of Greenkeeper education through training programmes and facilities
- The active promotion of BIGGA

How do I find out up to the minute information on the Silent Auction?

By 'surfing the net' - and at the touch of a button. The site is updated every time someone makes a bid and the site itself highlights all that you need to know such as details of the last bid, new donations and progress so far.

How do I bid?

Well that's up to you, but you can choose from:

- by post
- by phone
- by fax
- by email
- in person at BTME 2000

Any other questions?

Just call Jenny Panton on 01347 833800 and she'll deal with all of your Silent Auction questions personally.

Address your letters to the Editor, Greenkeeper International, BIGGA HOUSE, Aldwark, Alne, York YO61 1UF. You can also fax them to 01347 833801, or email them to reception@bigga.co.uk

A journey back in time

Reading Ian Forbes' letter to Walter in the September issue of Greenkeeper International sent my memory flooding back to 1955 when I took over the Head man's position at Lenzie Golf Club. Up until this period I was not very interested in people who came to ply their wares to the courses where I had worked. Then I became a Head Greenkeeper it took me only one season to realise what helpful information I could glean from the travelling Salesman who willingly sought me out whether I was in the sheds or in the furthest-most out part of the course. No telephone calls to say they were coming, nor the irritating mobile phone stuck on the belt or inside pocket.

I remember receiving the postcard saying "The Company's Representative would call" on a certain day, at a certain time and if this was not convenient to me, would I be kind enough to give their office a phone call. I always thought it peculiar that

the Company Reps. all came in the same week but never the same day. They must have loved wet days when most of the Greenkeepers could be found in the compost sheds, or tinkering with some mower or other.

I looked forward to a visit from Ian Forbes. He was so interested in nature that I think he enjoyed walking the course to find you, then he would enquire about some wild flower, bird, or the condition of your course and greens which he had noticed in his seeking you out. Selling fertiliser or seed etc. seemed to be the least of his worries.

I became Secretary of the West Section around the late '50s and had the task of arranging Speakers for the Winter Lectures. Speakers were hard to come by, especially those who could impart their knowledge on all subjects concerning greenkeeping. Ian Forbes was such a man. What insight he had on the flora and fauna of our country.

These lectures were a delight to all who attended. I can't remember a year that he was not invited to speak to the Greenkeepers in the West Section, of SIGGA where he always came with something new and interesting. What I enjoyed most from Ian was Question Time at the end of his lecture. His wealth of practical information was remarkable. I never remember his flanneling over a question and, believe me, some of the questions that were put to him were pretty near the bone; arguments about fertiliser prices, or a certain product he had sold someone not coming up to expectation.

As Walter said, Ian Forbes was a gentleman, may I add to that a friend who would impart his excellent guiding advice to all who sought him out.

Cecil George, Lenzie

Making the earth move?

I read the above article with great interest and feel that to describe the Vertidrain as "the first anti-compaction machine built anywhere in the world" is a rather sweeping statement. Your article also gives the impression that the only method of aeration available prior to the 1980's was a hand fork.

Compaction can be treated very satisfactorily in many instances by deep slitting or hollow coring and greenkeepers have been doing just that since the 1930s. The first SISIS deep slitter was horse drawn and produced

in 1936, by the 1940s we could offer 9in. times and by the 1980s 12in.

We acknowledge the introduction of the Vertidrain as a major landmark and indeed the SISIS Soil Reliever works on a similar principle, but to claim that it was the first ever anti-compaction machine is not true.

Redexim may have developed an alternative method of deep aeration and incorporated the "heave" factor which can be useful in certain situations but SISIS were the true pioneers of aeration as a means of compaction relief some 45 years earlier.

Compaction and the role of aeration in its relief is clearly explained in the STRI's "The Care of the Golf Course" by Roger Evans and those of your readers interested in the development of aeration machinery could not do better than to read Chapter 7 of the excellent book "Practical Greenkeeping" by Jim Arthur, the legendary agronomist whose personal experience goes back 60 years.

J.W. Hargreaves, Managing Director, SISIS Equipment Ltd.

Finding the right employer

Due to my recent unpleasant experience in employment I wish to bring to the attention of all members seeking work, the importance of vetting any potential employer.

After attending interviews at a club in the South of England, I was politely shown around the grounds, course, plant and sheds, etc. However upon accepting the position of Head Greenkeeper it soon became clear to me that all was not as it should be.

I was not allowed to make any purchase however small without going

through the Management who took unnecessarily long periods of time before dealing with same. Use of strongly unacceptable language by Management to ALL staff was a common occurrence. No regular contact was possible due to absence of Management for prolonged unknown periods. There was threat of physical abuse directed at me when I questioned the reasoning behind certain requests.

There was an extremely high turnover of staff on the course and in

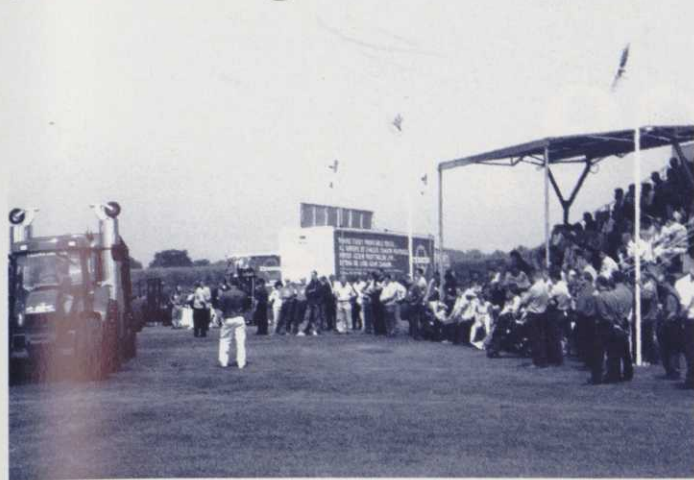
the clubhouse. This together with the fact that the local residents had nothing good to say about the Management gave out warning signs on the door.

Had I taken the trouble to look into these areas, and check my prospective Employer thoroughly, I would have saved myself a lot of inconvenience and stress.

I hope that by writing of my experience I can help others to avoid falling into the same pitfall.

Name and address withheld.

TGA field days are a resounding success



The Turf grass Growers Association held its first ever UK Field Days recently. Final attendance statistics including details of attendees not only from the UK, France, Holland, Greece and Spain, but also from the USA, Saudi Arabia and Israel.

Exhibitors gave important technical information accompanied by working demonstrations and attendees were offered hands on experience of the equipment that they were interested in an experience that has never

been offered at this type of event before.

To ensure a blend of business and informal pleasure, turf producers and their suppliers took up the opportunity of attending the TGA Summer Social while at the event and ate and danced the night away at an event which was sold out well in advance of the Field Days. The evening included the presentation of TGA Awards to Members, Affiliates and attendees.



Long Ashton Golf Club, Captained by Course Manager and Past BIGGA Chairman, Ivor Scoones (far left) clinched the second of the three Course Management Trophies, sponsored by Scotts at The Manor House last month

Retirement of Denis Clark

Denis Clark, Managing Director of Links Leisure, the Shropshire-based manufacturer of the PRO-TEE range of golf accessories, has retired.

After being at the helm since the company's formation in 1994, Denis's management replacement is Brenda Baskerville, ex-Marketing Manager of North West Turf, a member of the Institute of Groundsmanship, and one of the people organising this year's IOG Haydock Show alongside the IOG's, Geof Brereton, and Aintree's, Terry Robinson.

Commenting on the new appointment, John Butler, chairman of Links

Leisure, said. "After working successfully with Denis for more than 17 years through both Links Leisure and other group companies, it was fairly obvious that he was going to be a difficult man to replace.

Brenda, however, has the qualification and experience to become a valuable member of the team contributing towards the continuing growth of the company. At the same time, I am certain that her many friends in the industry will be looking forward to seeing her when the company exhibits at SALTEx, Harrogate, Haydock, and Scotsturf."

#1 OCM'S

IRRIGATION

IT'S LIKE THAT...

...AND THAT'S THE WAY IT IS.

IRRIGATION YOU CAN TRUST

SEE US AT
SCOTSTURF

SCOTLAND 0131 220 2102

HEAD OFFICE 01460 241939

The. Learning Experience



WORKING TOGETHER

TEXTRON

TURF CARE AND SPECIALTY PRODUCTS

David White looks at the glamorous life of the Golf Course Appraiser



In search of. praise



The life of a golf writer is often envied. "How exciting," people will say, "wouldn't I just love your job." It's the most well-worn phrase a journalist has to contend with, yet for every day spent in the field (you know the sort of courses we tackle; a muni' built over a reclaimed rubbish tip one week, a multi-million dollar, over-the-top designer nightmare in South Carolina the next), there remain several days when the glare of a computer screen is as near as we get to sunlight. So, please, cut out the envy. Remember, like gluttony or sloth, it's a deadly sin.

For real envy, and a task I'd give my eye teeth for, fantasise for a moment and picture yourself in the exotic

world of 'The Golf Course Appraiser'. This pastime, (by nature of the reward package it can hardly be called a career), calls for amateur golfers, not necessarily of Walker Cup level, but competent, to play their way around the globe, followed by their filing of a judgmental golf course star rating, each following a set criteria, yet with each Editor setting different criteria for their own readership.

What set me thinking was prompted by a round played recently with an American chum, who'd been gifted one of these assignments by a US publication. After sailing the Atlantic on QE II, he set off around the coastline, ducking west, then south and east, the midlands, north and over

the border, playing and assessing a possible wish-list of courses. Three months and over 60 courses later, not a single track had failed to dent his game or indeed his enthusiasm for what he described as 'our unique Britishness.'

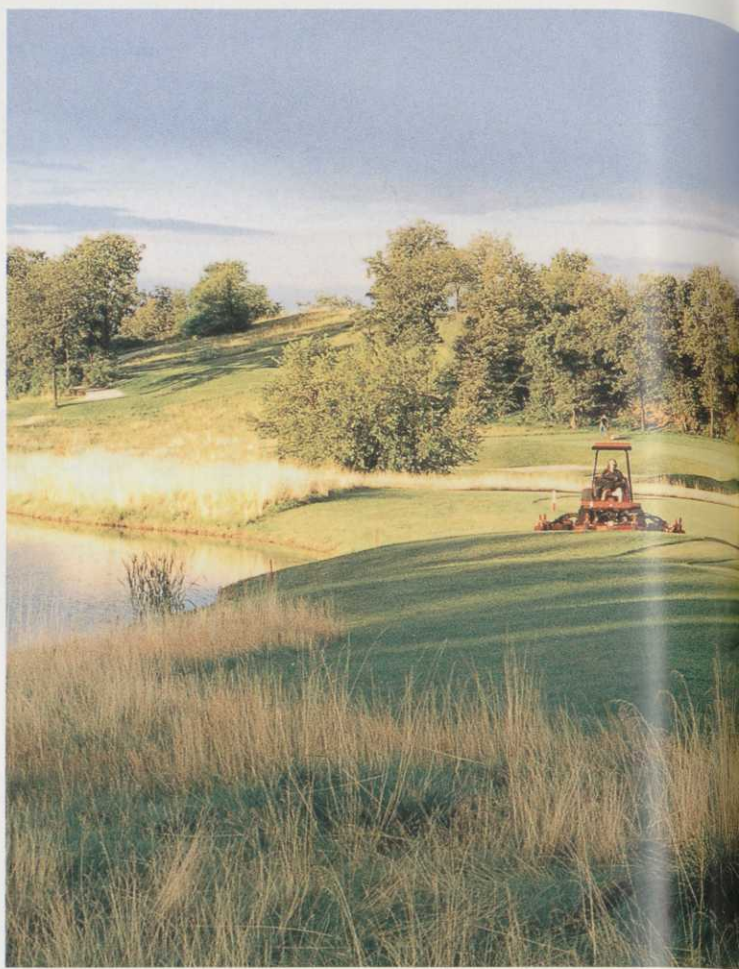
Comparing notes, we considered the interest these so-called 'top' lists generated, while agreeing that one should not put too much stock by them. No surprises either, that we chose to differ on several of those earmarked as greats, grands, or also-rans. As he put it, "the golf hole that makes me quiver might reveal nothing to you, while your favourite may do nothing for me. And while seven good holes won't necessarily ensure a

course gets into my top 100, one fabulous hole alone, even one exceptional green, just might."

The word 'art' kept cropping up, yet opinions regarding the place a golf course has in the world of art differ widely. Some architects splutter with indignation at the very idea of golf architecture as an artistic pursuit. Many, however, will cite aesthetics as being important, while suggesting also that aesthetics - the prettiness that distracts, if you like - can fool a golfer such that he will not notice the things that really affect how the hole plays.

Others, Desmond Muirhead in particular, believe that since golf courses should be approached as works of art, all these lists become speculative and superficial. Further, Muirhead uses a clever example in his put-down of the star rating system by drawing comparison between paintings and golf courses, suggesting that though a Rembrandt scholar might skillfully authenticate a painting, he wouldn't dare have the temerity to rank quality into a first, second or third category. Yet, by playing (or, sometimes, merely walking) the fairways once or twice, golf courses are judged and graded, and not always by the golfing equivalent of a Rembrandt scholar, either.

My friend is nothing if not an Anglophile, so his comments carry more weight than any first-time Yankee tourist. He's guided more by local knowledge than any preconceptions he may have, thus it was encouraging, knowing that all of his rounds were played incognito and many were return visits, to hear him talk about courses being 'pulled around' or 'brought back from the brink'. He particularly cited Carnoustie, saying, "It was never pretty, though always a great test of



Above right: Attention to detail on the course demands that all areas receive attention, including grading rough and, for aesthetic reasons, contouring fairways.

Below: Graded rough, while bringing a degree of parity back into the game, is pleasing to the eye. It can also create a fiendish optical illusion

golf, now it can be acknowledged as transformed; almost an art form of restoration. Those revetted bunkers are awe-inspiring." So, take another bow, John Philp!

Take a bow, also, the Hendon Golf Club, who with artistic input from architect Jonathan Gaunt, plus a dedicated greenkeeping force who did most of the work, have revitalised Harry Colt's battered and ancient bunkers, bringing them back to their former artistic glory.

So, we're back to art again; or at least art forms resting in the eye of the beholder. Yet who's to say that Jackson Pollock is a better artist than, say, Titian, or Van Goch?

Golf architecture, my friend opines, is artful sculpture rather than rocket science and therefore invites criticism. The art, he believes, is found in subtle things like swales and interestingly contoured greens, perhaps

the gentle colour changes of heather and gorse, rather than fancy waterfalls, contrived flower beds, indeed any artefact that sticks out like a sore thumb. He quotes from Dr Mackenzie's "Golf Architecture" published in 1920 all artificial features should have so natural an appearance that a stranger is unable to distinguish them from nature itself."

So, regarding the turn-ons and turn-offs, what lessons might the greenkeeper take from these? First, the concession is made that golf courses tend to be situated in handsome places, and handsome adds a bonus. The curl of a hillside, bluebells at the edge of a copse, the aroma of new mown grass in spring, musty leaves and haze in autumn; if these could be bottled they'd sell them in Harrods!

My friend's turn-offs are man-made gimmicks, especially moonscapes and humps bordering fairways where humps just should not be, his judgement firm that courses which have stood the test of time were constructed without artificial mounds all over the place.

He'll downgrade any course that has the mark of reproduction upon it, you know the ones; created by computer, churned out like boxes of chocolates and formulaic to the point where a player is confused by the location. Like, where am I, Berkshire or Bali? Those that ignore topography: that desecrate nature - such courses also are almost always deficient and without soul. They get low marks, no matter how well spruced-up they may be.

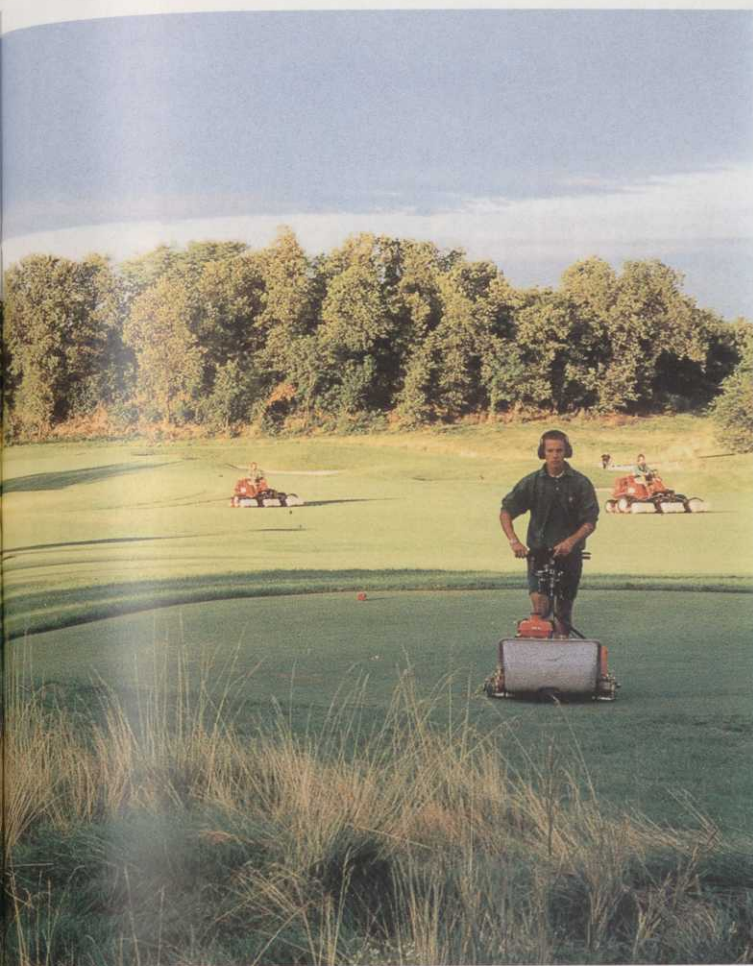


PHOTOCAST TEE SIGNS

By
EAGLE PROMOTIONS

Scorecards • Course Measurement • Yardage Books • Tee Signs • Event Boards • Leaderboards • Notice Boards • Bag Tags • Green Fee Tickets • Call Philip McInley on: **01883 344244**

Call Philip McInley on 01883 344244



But in his book there must be no comparing apples with oranges. His grading makes allowances for environmental factors; links versus heath or parkland, turf composition, the age of a course and the traffic it bears, while he is not above sneaking a look into the maintenance sheds to see what resources are available. Brownie points go to the greenkeeper who presents smooth as opposed to sparse though excessively rapid putting surfaces.

For chipping and pitching to the green he appreciates grass cover, though certainly nothing lush, which produces 'fliers'. On the other hand, bone hard lies bereft of turf, especially where a wedge is called for, will lose a few points. Having said all that, his opinion (shared also by many others involved in the ratings game), suggests that a fine course ought to be bulletproof, so that if the weather has been rotten and the sward isn't up to its usual standards, the course will still remain playable. And as he so succinctly put it, golf isn't meant to be fair, anyway, though it's good to start with a properly aligned tee!

Recovery, the ability to recover or at least have a chance to recover from a bad shot, is rated as very important. Don't take away the strategy of the game by leaving those a little bit off line without any chance. This brings the ratings round to all that grass through the green, as opposed to the putting surfaces, which can be manipulated in just about any manner. On fairways it is accepted that a height of half an inch or less than three quarters of an inch will give the ball just enough support to prevent

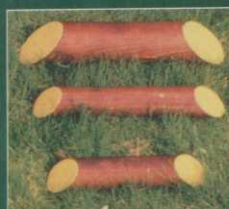
grass interrupting the contact of club with ball.

Provide grass where the ball settles down and you're making the game more difficult. Nobody likes a flyer. And just as rough is a hazard, a punishment for missing the landing zone, today's thinking leans toward having the penalty fit the crime. No golfer, missing the fairway by a few inches, should be penalised as harshly as one who misses by 60 feet.

In strategic design (and maintenance) off fairway grading is tackling the golfer's error and giving back some element of recovery. Meting out punishment according to crime means three cuts of rough, the so-called friendly rough, cut usually at one and a half to two inches, the intermediate rough at two and a half to three inches, the rest as condemnation for misdemeanours with the driver!

Of course, it's the architect that gets the kudos, yet the real rating, the only one that counts, is the one that says to visitor and local alike, I want to come back! That, we are all in agreement, is so often down to the man at the sharp end; our friend, our ally, our unsung hero, the greenkeeper.

The author, Alexander Omatt, promotes the work of golf course constructors. His all-time favourite course is Tobacco Road, designed by former greenkeeper, turned course shaper, turned architect, Mike Strantz, who is described as Alistair Mackenzie reincarnated.



BIGGA's Education and Training Manager, Ken Richardson prepares for an extremely busy month...

EDUCATION UPDATE

October is always a busy month in the Education and Training Department as we prepare for the Finals of the TORO Student of the Year and Excellence in Greenkeeping Competitions, for the Final of the Golf Course Environment Competition, for the BIGGA House Supervisory and Management Courses, for the start of the Regional Training Courses and we begin to take bookings for the Learning Experience.

TORO Competitions

Thanks to TORO's continued sponsorship, the Excellence in Greenkeeping and Student of the Year Competitions continue to attract high quality entries year after year. The Competitions ensure that the prize winners receive top quality education and training opportunities and they also help to improve the quality of golf courses and monitor formal education and training standards. Details of the Finalists for the Student of the Year Competition and for the Excellence in Greenkeeping Competition appear on pages 36-37 of this magazine.

Golf Course Environment Competition

The number of entries for the BIGGA Golf Course Environment Competition in association with Amazone Ground Care and the Grass Roots Trading Company, was the highest ever in 1999. The judges, Bob Taylor and Jonathan Hart-Wood from the STRI and Dr Keith Duff, from English Nature have had a very diffi-

cult job selecting the Regional and National Finalists from the large number of high quality entries. Full details of prize winners will appear in the November edition of this magazine.

The Learning Experience 2000

You should have received a copy of the Learning Experience 2000 brochure with the September edition of Greenkeeper International, however, additional copies can be obtained from BIGGA House. There are a number of changes for 2000 as regular visitors will have noticed from their brochures. What does remain constant, however, is the support of Textron Turf Care and Specialty Products which makes the Learning Experience possible.

The National Education Conference, which takes place in the Majestic Hotel, on 17 and 18 January 2000, has a new look for the Millennium, with four in depth tutorials taking the place of the varied, shorter, less intensive talks of previous years. Each session has been designed to be thought provoking, perhaps controversial and, most importantly, audience led.

Monday morning on 17 January sees Jim Snow, Dr Stephen Baker and John Wells lead the session on golf green construction. Jim Snow is the National Director of the United States Golf Association Green Section. He has been involved in the 'USGA Green Specification' for many years and has a wealth of knowledge on greens construction. Dr Stephen

Baker is the Head of Soils and Sports Turf Science at the STRI. He has been at Bingley for almost twenty years and he is, currently, carrying out research for both the R&A and USGA on aspects of golf green construction. Stephen was also a member of the Advisory Committee responsible for the 1993 revision of the USGA Construction Recommendations. John Wells, who is the Course Manager at Bocket Hall became a Master Greenkeeper in 1995. He is nearing the end of the Project to construct a second course at Bocket Hall which introduces a further 18 holes, 6 par 3 holes and a 3 hole academy. John, who was a speaker at a previous Education Conference has given many lectures on the subject of 'From Soil to Sand Greens'.

This is your chance to get those burning questions answered. What are the advantages/disadvantages of USGA greens, do they cost more to maintain than soil greens, what will happen to the USGA specification in the future, what's wrong with soil anyway? etc etc.

Monday afternoon's session looks at Effective Soil Water Management for Optimum Turf Quality, with Demie Moore and Justin Smith. Both experts in the field of water management, Demie and Justin have presented lectures around the world. Is there a link between sand based greens and water management? Find out on Monday 17 January.


Tuesday 18 January begins with an in depth look at Integrated Pest

Management, with Dr Paul Miller, Team Leader Curriculum at Elmwood College, Dr Kate Entwistle, Turfgrass Pathologist, STRI and Steve Jones, Golf Courses Superintendent, The London Golf Club. With a scientist from STRI, an academic from a Greenkeeping Training College and a practising Golf Course Superintendent, this session should answer all of your questions on turfgrass diseases and how to control them. Or will it? Find out by being there and asking those questions that you need answering.

Tuesday afternoon continues the theme of theory and practice, this time looking at Grasses for Golf Courses.

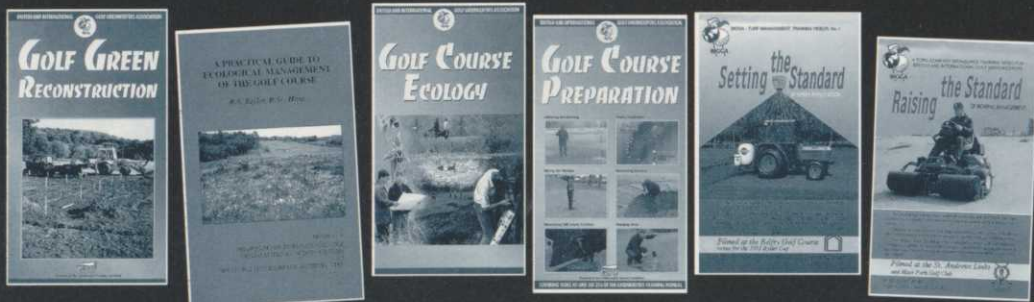
There is still time to book a place on a BIGGA House Supervisory Management Course and/or on one of this year's Regional Courses. Contact Ken or Sami to check on availability.

Full details of the education and training options available at BTME2000 are included in 'The Learning Experience' brochure.



NEED A COPY?
 TEL: 01347 833833

ON COURSE WITH BIGGA EDUCATION



- Golf Course Preparation Video**
 £14.95 to BIGGA members
 £29.95 to non-members
- Golf Course Reconstruction Video**
 £14.95 to BIGGA members
 £29.95 to non-members
- Ecology Book**
 £3.00 to BIGGA members
 £7.00 to non-members
- Ecology Video**
 £14.95 to BIGGA members
 £29.95 to non-members
- Raising the Standards of Mowing Management Video**
 £14.95 to BIGGA members
 £29.95 to non-members
- Setting the Standard in Spraying Application Video**
 £14.95 to BIGGA members
 £29.95 to non-members

Kawasaki



**POWERFUL
ECONOMICAL
VERSATILE**

THE COMPLETE UTILITY TASK FORCE.

Kawasaki Mules. Lightweight taskmasters built to tackle the toughest of tasks. Now available in four models including the powerful new Diesel Mule that's heavy duty yet light on fuel. Kawasaki gets the job done. To experience the power behind the work, call our freephone number or your nearest Kawasaki dealer.

Kawasaki

Call free for a brochure
0800 500245

Ad Ref 544

The difference is Flowtronex

Whether you want to keep your green green or your pitch perfect, Flowtronex makes the difference.

Flowtronex variable speed pump sets are the heart of any irrigation system, boosting flow and pressure wherever it is needed to make the most of your landscape.

Integrating the latest in variable speed technology with superior design, engineering and construction, Flowtronex brings you energy savings of up to 50% and reduced maintenance costs.

And when you order a Flowtronex pump set you can have every confidence that it has been designed to meet your specific requirements - from bowling greens to championship courses.

With a pump set from Flowtronex you can see the difference.



FLOWTRONEX

2 Relay Road, Waterlooville, Hampshire PO7 7XA, England
Tel: +44 (0) 23 9226 8511 Fax: +44 (0) 23 9224 1263



Ad Ref 535



Tracey Maddison, BIGGA's Membership Services Officer, welcomed almost 90 new members to the Association during August. If you have moved home recently or are about to move, then there's some important information for you...

Having just moved house myself I know how stressful it can be, and how important it is to let people know of your change of address. So don't forget to include BIGGA on your list of people to inform of your change of details. You can contact us in a variety of ways, via the post, telephone or e-mail. All of our contact details can be found below, and on page 3.

Don't leave it too late to inform us of your change of address, or your copy of Greenkeeper International will be returned to us, rather than delivered to you. And then, how would you be able to read your regular monthly installment of all the latest features, news and up to the minute information from the fine turf industry?

Also, this month, together with the October issue of Greenkeeper International you will find a copy of the 1999/2000 BIGGA Golf Directory, with our compliments. This year, the Directory includes a comprehensive greenkeeper member-



ship section, providing an invaluable tool in finding out where those long lost colleagues have gone! (See, someone else forgot to let us know their change of address too!)

So, to make sure you receive your future issues of Greenkeeper International, be sure to inform Tracey or Kirstie of your change of address as soon as possible.

BIGGA welcomes...

Scottish Region

George Davidson, North
Robert J Hardie, North
Paul Hares, East
Ronald Mccrindle, East
David A Murdoch, North
Steven F J Nicol, East
Iain F Watson, East
Graham Winter, Central
J.W. Wood, East

Northern Region

Ian Carins, North East
David Dodds, North East
Chris Elmslie, North East
Stephen H Evans Jones, N Wales
Peter Green, Northern
Shaun Hardy, North East
Andrew J Harker, North West
David Jones, North West
Tudor Lloyd Kerry, Northern
James B Macdonald, N West
Alan Miller, North East
John M Mullany, Northern
Wendy O'Brien, North Wales
Oliver Shepherd, Cleveland
David Sutton, Northern
John Talbot, North East
Karl S Walsh, North West
Craig Wilson, North East

Midland Region

Stephen G Ball, East Midland
Thomas A C Bickerdike, BB&O
Nathan Carmichael, BB&O
Andy Chambers, BB&O
Lloyd J Cooper, East Midland
David Cork, Mid Anglia
Daniel R Evans, East Midland

Jamie Harris, BB&O
Justin D Lee, BB&O
Brian Lewingdon, BB&O
Peter H Rich, Midland
Carl D Small, BB&O
Keith Stevens, BB&O
Charles I Wright, BB&O

South East Region

Adrian R Blackaby, Essex
David M Brown, Sussex
Darren Bryant, Surrey
John E Divall, Sussex
Alan Elliott, East Anglia
Adam Envis, Kent
Thomas Frost, Sussex
Stephen A Gilbey, Sussex
Michael Gooch, Surrey
Daniel R Halfman, Surrey
Nicholas A Heasman, London
Nigel A Kilby, East Anglia
Anthony Lawson, Surrey
Timothy D Le Mesurier, Kent
Steven Lowe, Kent
Barry E Meakings, Kent
Martin Smith, Surrey
Geoff M Smith, Essex
Gary Threadgill, Kent
Kenneth J Threadgill, Kent
Martyn F Weller, Sussex

S West & S Wales Region

Neil A Carter, Devon & C'wall
Simon A Coombes, Devon & C'wall
James P Coverdale, S West
Stuart M Hooker, South Coast
Gene Lee, Devon & C'wall
Mark T Lewthwaite, S West
Martin D Luckes, Devon & C'wall
Roger J W Neale, South West

Kevin R Potter, South Wales
Jason Stevens, South West
Darren R Trewin, Devon & C'wall

Northern Ireland Region

James Harkness, South East
Michael Haughian, South East
Brian Manson, North East
Leslie G Murphy, South East
David J Wilson, North East
Richard Wray, North East

Republic Of Ireland

Stephen O Meara

International Members

Keith Allen, Germany
Alan Walsh, Germany

Associate Members

Danny Tomkins, North West
Bernard D Ganning, Midland
Gary Haines, Midland
Martin Harriy, Midland
Paul A Dyter, Sussex
John Farrell, East Anglia
Stuart Ashworth, Devon & C'wall

Check out
November's
edition for
September's
new members!

Post: BIGGA HOUSE, Aldwark, Alne, York, YO61 1UF

Tel: 01347 833800 **Fax:** 01347 833801

E-mail: tracey@bigga.co.uk kirstie@bigga.co.uk



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

Retirement planning - Why you need to act now

Some of the best things in life are unexciting but essential. To all but the most devoted practitioner, pensions are pretty unexciting but they are essential. A successive governments rein back State support in retirement, we are all going to have to get interested in old age.

The Government's proposed changes to both State and private pension provision have meant that retirement planning is suddenly newsworthy again. Over the past few months the papers have contained numerous articles on the importance of starting retirement planning without delay. The plain fact is that State pensions are now in the process of moving from inadequate to less than inadequate.

Low inflation has halted some of the slide but the reductions since 1985 right up to proposals in the recent Green Paper on pension reform have trailed a sorry story.

The State Scheme was never meant to provide much more than a subsistence income, choice would come with individuals making private provision. Now the outlook is even more bleak.

If we assume the current framework, the impact of relying on the State Scheme is obvious.

Perhaps it is time for State benefits to carry their own health warning!

A Double Whammy

What is causing enormous concern amongst commentators now is the "double whammy" effect:

- What has been called "planning blight" by the Association of British Insurers and

- The drop in interest rates (and therefore the cost of buying an income at retirement).

'Planning blight' is a consequence of proposals for Stakeholder Pensions.

These new savings vehicles will be with us some time in 2001 or later.

The danger is that individuals will delay starting or topping up a pension scheme now in order to wait for the 'new kid on the block'.

This could be an expensive mistake.

In any long term savings plan (particularly in a tax efficient fund), the early contributions are the most valuable, producing the largest proportion of the final fund.

A delay therefore of two years could reduce emerging benefits by 20% over a 25 year savings term.

Then there is the problem of interest rates. Most of us can remember paying record high mortgage rates not so long ago. The good news is that mortgage repayments have now fallen following a sustained period of low interest rates. The problem is that this same phenomenon has led to retirement income becoming more expensive.

There are some compensations. Inflation linking need not be so expensive for instance because inflation is now lower. For larger funds, there is a range of options enabling you to postpone purchase of an income.

We will have to save more - with a little help from the Inland Revenue. The only way to forget about retirement is to plan for it.

How you live in retirement is up to you. It is important you act now - no one else is looking after your needs. You have two choices:

- Do nothing and suffer the consequences
- Act now and take control of your future

If you decide on the latter then please feel free to contact Trevor Downing on 01959 500427 for further information.

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.