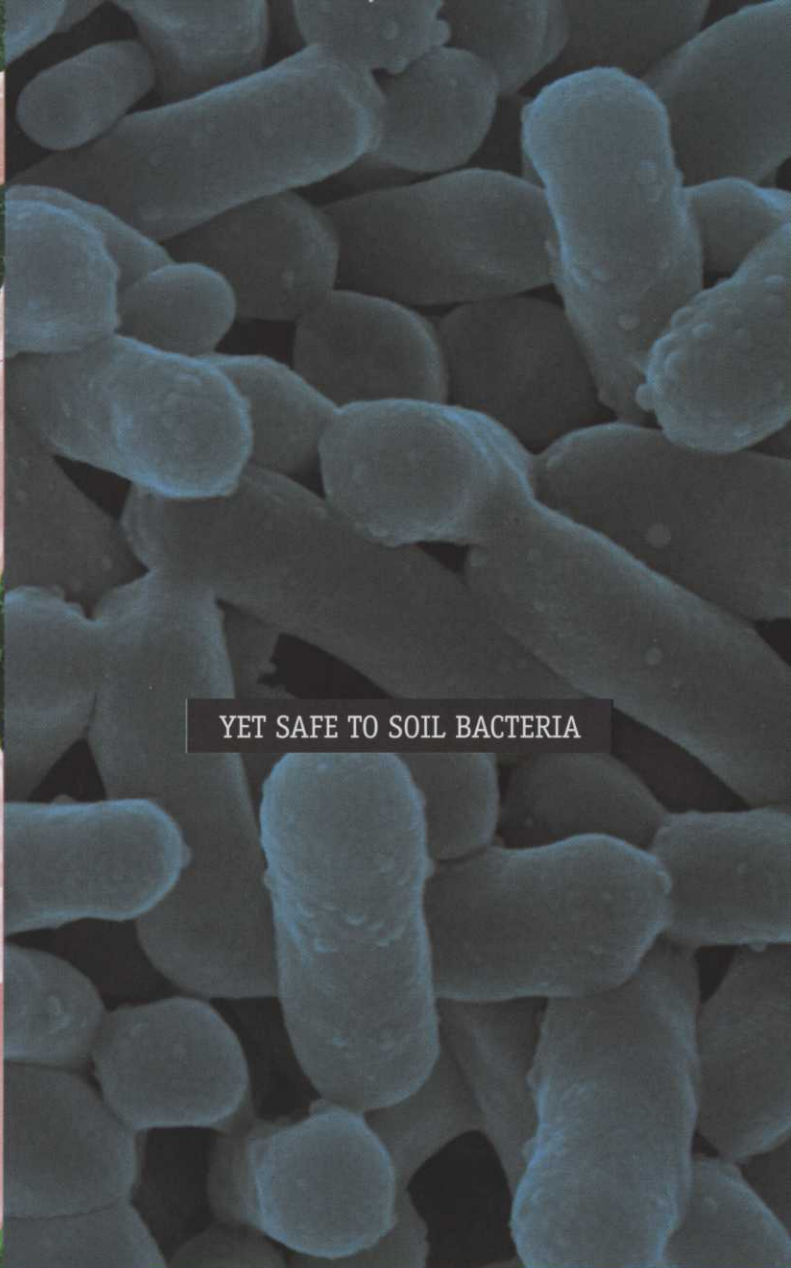


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Rigby Taylor Limited, Rigby Taylor House, Garside Street, Bolton, Lancashire BL1 4AE. Tel: (01204) 394888 Fax: (01204) 398379. Further details FREEFONE 0800 424 919. Rimidin contains fenarimol. \*Rimidin is a trade mark of Dow AgroSciences. ALWAYS READ THE LABEL. USE PESTICIDES SAFELY.



## Italian Grillo mowers are 'brillo' for Parkers

Introduced from Italy by Bernard Parker Marketing is a range of rotary mowers from Grillo of Italy. These are particularly suitable for amenity areas where high manoeuvrability is paramount. Two top of the range models, designated 'The Dragon' and 'Bee, Fly' are driven and steered hydrostatically by the front wheels with rear castoring wheels. This gives them zero radius turning, without tearing or scuffing of the turf.

Both of these machines have front mounted cutting decks giving the operator maximum vision of the operation, and a range of size, cutting and discharge options such as mulching and side discharge is offered. The collector on the 'Dragon' has a capacity of 1 cubic metre while the 'Bee Fly' can be equipped with 300 or 700 litre collectors. The machines are available with hydraulic high lift of 1.8m to enable them to discharge direct into vehicles or trailers. A turbine with case-hardened removable blades and oversize load pipe ensure the cut grass is transferred quickly and cleanly into the collector. 'The Rolly' which is a front wheel steered mower with a mid mounted twin (overlapped) blade deck is also hydrostatically driven but conventionally steered with an exceptional lock. It has a 300 litre collector which is filled directly through a large centre duct. A differential lock is available.

For further information Tel: 01305 853530.

## New release from AmTec on go-slow

The TRI-Phase is a new range of slow release fertilisers from Amenity Technology. The slow release element of the new products is derived from methylene urea ensuring a consistent, phased release of nitrogen to the plant.

The range has been designed to supplement The Andersons range of phased release fertiliser and offers three analyses for the greenkeeper to choose from, with varying amounts of slow release nitrogen.

For further information Tel: 0118 931 1111.

## Moore mower for your money

When Frank Moore was Sales Director of Howard Rotavator Company, one of his responsibilities was the marketing a range of American garden tractors

On retirement from the company, having owned and used these machines himself, he set about putting into practice all his ideas on what an ideal mower should be like.

First, Frank cleared his mind of all existing designs and preconceptions and then he wrote down all the desirable features, that he believed an experienced user would like to have on a riding mower. A number of prototypes were built and the design developed until Frank was satisfied that his "key points" had been achieved. In the process he developed a weight-transfer mechanism, which automatically increases traction on a slope, and this together with the "overarm dumping grass box which empties grass into a trailer on top of a heap in a few seconds, are two outstanding features included in the patent.

Subsequently other ideas have been



incorporated, including the use of a rear Slick tyred roller wheel to provide full width rolling and prevent rutting on soft ground. Also the ability to swing the mulching mower to either side, whilst mowing to avoid trees and shrubs.

Frank Moore says "When I set out to design this mower, it was because no

machine existed, able to fulfil the user needs I had identified and still there are none. The Moore Mower is not a "Me-Too" machine and I have been told that it can genuinely be regarded as unique".

Moore Mowers Ltd have been incorporated to manufacture and market the machine.

## Bradshaw to distribute Clubcar ATV

John Bradshaw is to distribute the Carryall ATV from Clubcar (USA), one of the most versatile ATVs to be offered to the UK market.

John Bradshaw, Chief Executive of Bradshaws, comments, "This new ATV is not only more flexible than other ATVs but will be supported by the Bradshaw manufacturing organisation.

"This vehicle is much more than rapid personnel transport. Its carrying capacity is exceptional and can accommodate

detachable spraying and spreading equipment; 800 lbs loads or even a couple of sheep, depending on the configuration chosen."

The new ATV is an 11 hp, 351 cc powered two-seat, four-wheeler, with differential lock and nearly 29 cm (11.4 ins) overall ground clearance (17 cm to differential) together with an exceptional 363Kg (800 lbs) rated load capacity on a flatbed measuring 1 238 x 1 264 mm (49 x 50 ins approx) in area.

Standard features include all-aluminium chassis, heavy duty 4-ply tyres, high-back bucket seats, differential guard, 4-wheel hydraulic brakes plus handbrake, full lighting, ABS diff-lock and heavy duty plastic bumpers.

Options include tipping body, towing brackets windscreen, winch, front and side bars, additional lighting and heavy duty floor protection.

For further information, tel 01780 782621.

## Allett Mowers launch Aztec

Allett Mowers has launch, the Aztec Professional Cylinder onto the UK market.

David Allett, Director for Allen Mowers, commented, "research and development for this machine has been ongoing. We have produced this machine after seeing a requirement in the market for a machine with all of the qualities of the Aztec and we are confident that this machine will meet and exceed all its expectations."

The machine has a number of key features which make it unique in the Professional Cylinder Mowers market including: The only floating head machine with interchangeable attachments also incorporating a rear roller.

The only pedestrian cylinder mower with a choice of either 20" or 24" attachments The Aztec is constructed to maintain heavy wear and tear, is easy to maintain, use and is very operator friendly. Fined with either plain or grooved front



rollers and available as a 20" or 24" machine it will provide excellent stripping on lawns, pitches and any other area of fine turf.

With a variable height of cut adjustment ranging from 2.4mm to 19mm long grass can be cut down to 2.4mm with ease and quickly as the 10 bladed cylinder will cut 252 cuts per metre and the 6 bladed cylinder will cut 121 cuts per

metre. Although fully floating it still has a number of interchangeable attachments one of which is a scarifier attachment that will quickly remove thatch, the daily task of maintaining an undulating area of fine turf can be completed to an excellent standard with ease. A number of additional units are planned.

For further information tel: 01241 873841.



## Unfair criticism

Could somebody come down hard on the primadonnas that moaned about Carnoustie last week! My point is that everybody listens to those with money, (however vacuous) but the greenkeepers have no voice and are disregarded. Most unfair do you agree? The pros must know that the greenkeepers have no right of reply, but still complain about their course (which is their pride and joy) and try as might, the staff will react to criticism, and treat them as a soft target to be criticised with no comeback. They seem to have learnt well from our MPs in parliament!

Perhaps BIGGA could help by educating the golfing public/media on the subject of course preparation for an Open championship.

A lot of work and planning goes into The Open and for it to be criticised by people who only ever play on perfect courses (ie:- American courses) must be galling. Especially as these people are there for only a few short days and couldn't care less about the course during the rest of the year!

(or until they come back)

Paul Bertenshaw.

A member of BIGGA since 1979.

Via e-mail

## A BIGGA thank you

I have just graduated from a three year HND in Golf Course Management at Cannington College in Somerset and I was delighted to be awarded with the BIGGA South West and South Wales Trophy, for the 'Best Student, plus best Major Project, and a pass at Distinction.

As a member of your organisation I just wanted to say thank you very much for putting up the award for 'Best Student', as not only was this one of the proudest moments of my life so far, but also of my parents.

Although many condemn awards, I have to say that I was very flattered to receive the trophies, and had no idea before my graduation that I had been awarded with these prizes. To this end, I was wondering if you may be able to give my achievement a mention in a future issue of your Greenkeeping International magazine. It has always been my ambition to have my name printed in your magazine, and it would seal the top of a very proud occasion for both myself and my family. Not to men-

tion the college lecturers and class mates who have all been so helpful in the last three years!

I believe it can only be a positive thing, to publish winners of awards (especially those put up by BIGGA), as it can serve as a catalyst to other aspiring candidates. Certainly this has been the case for me, as I hold great ambition to one day compete for the Toro award for Excellence in Greenkeeping, an ambition I have gained purely from reading about past winners in your magazine.

I would also like to thank all the people involved within BIGGA for supporting colleges and students, certainly throughout my HND you have all been of great help and done all you can to offer advice and information.

Once again thank you for all your support, and I look forward to continuing a long and enjoyable membership within BIGGA throughout my career.

William Bowden  
 Exmouth, East Devon

## Contact us



You can contact The British and International Golf Greenkeepers Association in any number of ways:

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

**Tel:** 01347 833800

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**Ken Barber puts thatch under the microscope and comes up with some ideas to minimise its effects.**



# Thatching a plot



Above: A core sample taken from a predominately sand based green, which over the last five years, has received little thatch management

Thatch accumulation is one of the most common turf related problems experienced by today's Course Managers, yet this is not something new. However, because of the ever increasing demands placed on golf courses throughout the year, effective thatch management is essential. Without this, there is a point whereby the long term quality of greens suffer, especially if committees within a club demand that management programmes such as hollow coring or top-dressing greens are carried out early spring or late autumn when the benefits are minimal.

The hard facts are - if thatch is not correctly managed, clubs can expect to play on temporary greens at some point during the winter, and not just because they are covered in frost, but because they retain excessive moisture and are more suited to growing rice than turf!

Thatch is more often the result of poor turf management than a problem that must be managed. If thatch levels are allowed to get out of control, putting surfaces can quickly deteriorate. Members then demand to know why they have to play on temporary greens most or part of the winter. Then at the first signs of summer, the greens turn brown, usually as a result of dry-patch, and the irrigation is turned on to keep them alive. This ineffectual form of management only increases expenditure and will certainly not decrease thatch.

Methods of controlling thatch will vary from one Head Greenkeeper to the next and this is not just dependent on the structure of the greens. However, it is important to have a

clear understanding of the basic components of thatch - what causes it, the effects on turf health and vigour as well as methods of control.

What is thatch? Thatch is the accumulation of organic residuals, consisting of, and intermingled with, dead, living or partly decomposed roots, stems and shoots, which develop between the soil surface and the actively growing green vegetation. Thatch only becomes a problem when its density causes grass plants to grow on top of the thatch layer rather than on the soil surface.

What is mat? Thatch intermingled with mineral matter, usually as a result of topdressing. Around six millimetres of mat is advantageous as it promotes weed free, drought tolerant, free draining turf, which provides a cushion against the daily wear and tear caused by golf and maintenance traffic.

What causes excessive thatch? Thatch increases when the rate of shoot production exceeds the rate of decomposition.

There are several influential factors which will contribute or accelerate an increase in thatch levels and consequently management practices will vary from club to club, depending on resources, cultural practices and, ultimately, the knowledge and experience of the Head Greenkeeper. One or several of these factors may be linked i.e. soil characteristics, grass species, soil pH, fertility input, irrigation practices, even microbial populations.

The characteristics of a soil will, no doubt, have some influence. For example high percent sand greens, by



their very nature have low CEC (cation exchange capacity), and more often than not, low microbial populations essential in thatch decomposition. However, the benefits may compensate for the negatives with this method of construction, which is being favoured more and more throughout Europe. The operating costs of high percentage sand greens may be a little higher, but if built correctly and sound management practices are implemented, those costs can be redeemed through a full contented membership and maximising premium green-fee rates as the greens are free draining and playable throughout the winter.

Soil greens retain nutrients longer, generally have higher CEC and microbial counts, but are still vulnerable to thatch accumulation, although this is more likely as a result of compaction, reduced oxygen supply to the roots, or excessive fertility input.

The type of grass species and cultivars will effect a management regime, based upon the growth habit and aggressiveness of the desirable grass species. Bents, in particular the creeping bents, have a vigorous growth habit and the new varieties of creeping bent such as A-4 or G-6 are reputed to be so aggressive they out-compete annual meadow grass.

At the other end of the scale there are the less aggressive growing species, such as the fine fescues, which can produce significant thatch layers due to their leaves, nodes and crowns being extremely resistant (high lignin content) to decomposition. Although, with fine fescues, thatch levels take longer to accumulate than do other more vigorous growing grass species, their recovery rate is slow and therefore any mechanical de-thatching operation should be less severe than with other grasses.

The soil pH can have an adverse effect on thatch development and as the pH decreases thatch is likely to increase - this is primarily due to acid soils having a negative effect on

microbial populations, thus reducing the potential for decomposition.

High application of nitrogenous fertilisers will promote excessive thatch through the production of lush, succulent shoot growth. The application of fertilisers containing the ammonium form of nitrogen, for example, sulphate of ammonium, are likely to increase acidity, while nitrate containing fertilisers such as potassium nitrate may cause the soil to become more alkaline.

Excessive irrigation practices can cause soils to become waterlogged, resulting in reduced oxygen levels and thus inhibit microbial populations. There is also the potential of plant nutrients being lost through leaching.

What effects will thatch have on turf quality? Excessive thatch will decrease the vigour of turf grasses by restricting the movement of water, gas exchange, nutrient availability, cold and drought stress tolerance, pesticide movement and degradation, and is likely to increase pest and disease incidence.

Soft, spongy greens can quickly become saturated, while the soil immediately below, can, in some cases, remain dry. An increase in thatch levels will reduce root depth and as a result grasses become more susceptible to changes in temperature. This can contribute to causing a hydrophobic condition ("dry patch"), whereby soils may not necessarily be compacted but are hard to re-wet. This is thought to be associated with certain disease pathogens producing a waxy coating or secretion surrounding soil particles or thatch, thus preventing water penetration.

Thatch will have a negative effect on diffusion, the exchange of gases, oxygen (O<sub>2</sub>) and carbon dioxide (CO<sub>2</sub>) between the soil air spaces and the atmosphere, which will ultimately effect root development - with a reduction in oxygen and possibly an increase in carbon dioxide (CO<sub>2</sub> toxicity) root tips will die and older roots can become non-functional.

Thatch can effect the movement of nutrients by preventing penetration through to the soil. Water soluble nitrogen sources are more likely to be lost to volatilisation, while non-mobile fertilisers, such as phosphorus may not penetrate the thatch layer.

Excessive nitrogen levels will induce rapid, succulent shoot growth, which is prone to scalping by mowing equipment and is frequently more of a problem on heavily thatched greens. Root growth, disease resistance, temperature, drought and wear tolerance is reduced as nitrogen levels are increased.

The fate and efficiency of pesticides can be effected by excessive thatch which can act as a second canopy layer through which pesticides must pass and which can physically bind the pesticide, reducing its ability to reach the target area. This could possibly

reduce leach loss but may also reduce pesticide efficiency. Once a thatch becomes hydrophobic it can reduce pesticide efficiency by inhibiting penetration or causing runoff.

Thatch will harbour many types of disease pathogens waiting for environmental conditions suited to their active growth. They survive as resting structures or as saprophytes (organisms which live on dead organic matter) in thatch. For many turf grass pathogens thatch provides the perfect moist environment, but some say that most turf grass pathogens are air-borne and therefore thatch cannot necessarily increase disease incidence. However, evidence proves that excessive thatch reduces turf grass health and vigour and therefore must surely increase disease incidence.

Options to control thatch. The prevention of excessive thatch is managed by cultural practices through either mechanical or biological means.

Biological control is linked to maintaining a healthy environment in order for micro-organisms to decompose thatch. It is important to remember that thatch accumulates over a period of time and the more vigorous species such as bent grass may produce excessive thatch in just two or three growing seasons. So from the early days of establishment, it is important to understand the growth habit of the grasses you are managing, as this will dictate the kind of management regime you implement. If you inherit a thatch related problem, then it is advisable not to attempt eradicating the problem in one season, but to programme a series of operations over a period of one or two years, ensuring that any operation is carried out when environmental conditions favour thatch removal i.e. grasses are actively growing, thatch is moist and temperatures are adequate to support active growth and a rapid recovery.

As previously mentioned, thatch can be produced through various physical or environmental conditions, and the resulting characteristics of the thatch can alter from soft and holding water, like a sponge, to dense and tightly bound, preventing moisture penetration. Totally different management programmes may be required.

However, increasing the oxygen to the soil environment will go a long way towards solving the problem. Fifty percent of thatch related problems could be resolved simply by aeration. Unfortunately however, the more disruptive the form of aeration, the better the results.

Hollow coring is undoubtedly the quickest and most beneficial way in which to reduce excessive thatch, as this not only physically removes organic matter, but permits gas exchange, vital in maintaining a healthy microbial environment. Necessary in thatch decomposition. It

Right: A change in the management regime can be clearly seen with recent hollow coring and top-dressing. Note the new white roots growing beyond the tine hole.

Below: Hollow coring a green with one of the many aerating machines which simplify this important task





also assists with the movement of pesticides, nutrients and water through to the soil layer - how many times have you seen healthy white roots growing in tine holes or slits? Because hollow coring is disruptive to putting surfaces and subsequently upsetting to golfers, we tend to restrict this operation to one or two occasions per year. However, although not quite as effective, there are other forms of aeration which can also be beneficial in thatch reduction. These include the use of solid, chisel and slit tines, designed more to relieve compaction and permit air and water movement than physically remove thatch. Slit tines (thin bladed knives) can be used on a regular basis, not only for the benefits already mentioned, but also pruning tillers, yet causing minimal surface disruption.

Consideration for the long term quality and condition of the golf course must always come first, and this means course maintenance programmes should not be dictated by club competitions - ideally the reverse should happen. Hollow coring greens at the end of March or October will be far less beneficial in reducing thatch and recovery time will be slow, rather than when actively growing in April, May or September (this will naturally vary according to the part of the country you are working).

If well informed and given the choice, it is likely that members would rather have two weeks of disruption during the growing season than two months or so of playing competitions on temporary greens during the winter. Communication to members/visitors via the club diary and noticeboard that, subject to weather, the greens are to be hollow tined during the first week of May and the last week of September (earlier in the north of the country) then competitions and society bookings can be planned accordingly - "To be pre-warned, is to be prepared."

Top-dressing greens, either as a separate programme or in conjunction with a coring programme, will dilute thatch and assist in producing an environment more conducive to plant growth. The number of occasions greens are top-dressed is dependent on the growth habit of your particular grasses. Assuming that the underlying soils are of the desired specification, it is important that the top-dressing material is compatible (similar size and composition) with the root zone to avoid layering.

Irrigation management is reliant on the ability of water movement from



the surface through to the root zone effectively and for moisture to be retained in the macro and micro-pore spaces. Irrigate when there is least wind, preferably early morning. The aim should be to wet the soils without exceeding infiltration and percolation rates. Research shows that roots do not "go in search of water." However, roots only grow in moist soil and continually grow into new areas that have not yet dried out. So, in practice, this means that if only the upper layers of the root zone remain moist, roots will be confined to these areas. If, by probing into the soil, it is revealed that the soil is dry a few centimetres below the surface, this will largely be due to root uptake and the root system will continue to shrink as it removes the moisture. By assessing the moisture content within the first 15 - 20 centimetres of the soil profile using a soil probe, will ensure adequate moisture for healthy root development.

Fertility regimes will vary from course to course and will be dependent on the Head Greenkeeper's ideals and philosophies. However, it is important to avoid excessive applications of nitrogen and monitor nutrient availability and pH reading via soil tests.

Controlling thatch is essential to maintaining healthy turf and problems relating to thatch accumulation can be avoided if sound management programmes are implemented - REMEMBER - Be pro-active rather than re-active and "don't let the thatch grow beneath your feet."

Ken Barber, Turfgrass Consultant  
Tel/Fax +44 (0) 1825 732031

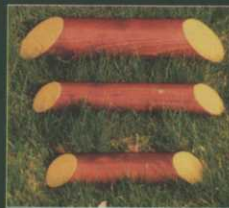
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**BIGGA HOUSE and Local Training Courses are filling up fast! BIGGA's Education & Training Manager, Ken Richardson gives details of the last few available places.**

# EDUCATION UPDATE

## The BIGGA Golf Course Environment Competition in Association with Amazon Ground Care and Grass Roots Trading Company

Bob Taylor, from STRI, and Dr Keith Duff, from English Nature, are reaching the final stages of judging for this Competition. The Regional Winners and the National Winner will be informed as soon as possible.

## The Learning Experience 2000 sponsored by Textron Turfcare and Speciality Products

The Programme and booking form for the Learning Experience 2000 are included with this magazine. The National Education Conference, which is structured differently for 2000, will run alongside five Workshops followed by the BTME Seminars. We will also be running a course for Chairman of Green and Golf Club Secretaries, jointly, with the STRI, on Running Golf Courses in the 21st Century. Places are selling out fast with many delegates booking their place before the brochure was printed. To be sure of your place at Harrogate in January 2000, ensure that you complete and return your booking form as soon as possible. For further information on the Learning Experience or for advice on completing your booking form, please contact Sami on the Learning Experience Hot Line 01347 833833.

## BIGGA HOUSE and Local Training Courses

Applications for both Regional Training Courses and BIGGA House Courses are arriving at HQ at a steady rate, with two courses almost full. Contact either Ken Richardson or Sami on 01347 833800 to check current availability.

### Education courses Full or nearly full

Budgeting, Bournemouth 11-12 October	Full
Budgeting, Maidstone 3-4 November	1 place left
Health & Safety 1, Cambridge 9 November	1 place left
Health & Safety 2, Crawley 10 November	Full
Soil Science, Hatfield 23 November	3 places left
Essential Management Skills Leicester, 24-25 Nov	Full
Soil Science Bigga House 30 November	1 place left
Health & Safety 2, Crawley 3 February	2 places left
Essential Management, Falkirk 7-8 February	4 places left
Essential management, Brighton 28-29 Feb	Full
Essential Management, Brighton, 1-2 March	Full

## The Scottish Golf Course Advisory Group Golf Bag Project

The Scottish Golf Course Advisory Group has been working hard over a number of years to improve the environmental quality of Scottish Golf Courses. This important objective has been supported by the introduction of 'Golf Bags' to more than 50 sites throughout Scotland. The Golf Bags do not contain clubs, balls or clothing, rather, they contain a wealth of information on environmental management and environmentally aware golf course design, including books, videos, leaflets and case studies.

Each Golf Bag is looked after by a Bag Manager who is responsible for the dispatch and return of all items in the bag. Golf Clubs may borrow items from the bag or may buy items if they wish to hold onto them permanently. Golf Bags contain information on birds, bird boxes, nests, bracken, walls, hedges, dunes, heathland, moorland, lowlands, woodlands and waterways, to name but a few, giving information that greenkeepers, club officials, golf club members, architects and constructors could all find useful.

In his foreword to the Golf Bag Handbook, Colin Montgomerie says that a golf course that has been sensitively designed and managed in a way that works with nature is normally more interesting and challenging. The information provided in the Golf Bag

proves that golf and the environment can work together providing a respite from outside pressures and ensuring that golf courses and the areas that surround them will be available for our descendants to enjoy.

The Golf Bag is an excellent idea giving a mass of easy to follow information on golf course ecological management. It would be pleasing to see such Golf Bags available to all golf clubs in Britain and throughout Europe.

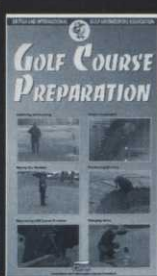
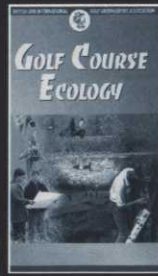
More information on the Golf Bags, including the location of your nearest Golf Bag Manager and general advice on all aspects of conservation on golf courses can be obtained from the Scottish Golf Course Wildlife Advisor, c/o Scottish Natural Heritage, 2 Anderson Place, Leith, Edinburgh, EH6 5NP, 0131 5549797.

Full details of the education and training options available at BTME2000 are included in 'The Learning Experience' brochure, distributed free with this edition of Greenkeeper International.

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 £29.95 to non-members

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## During July, BIGGA's Membership Services Officer, Tracey Maddison welcomed over 65 new members to the Association. Read on to find out about another service offered to you through your membership to BIGGA.

As Autumn approaches you may be looking to kit yourself out with some new work wear. Before you look any further check out the exciting range of clothing and footwear from the BIGGA Collection from Stylo Matchmakers.

Stylo, who are also a Golden Key Supporter of the Association, have developed a range of BIGGA work wear which is competitively priced and designed to fulfil the needs of anyone working in the greenkeeping profession. All the clothing available is made to the highest specification in durable materials - offering working comfort as well as practicality. All items subtly feature the BIGGA logo.

While all the garments and footwear available represent exceptionally good value for money - they have also been designed to be stylish and practical for general leisure as well as work use.

### Did you see the special offers?

Both the July and August editions of Greenkeeper International carried special offers on the current 1999 range. In July, if you bought a Hurricane Waterproof Jacket, you received a FREE workshirt, worth £14.95, which is made from 100% brushed cotton and is ideal to wear in all weather conditions. Also, there was a special value deal, pay only £25, when you purchased a pair of poly/cotton trousers AND a sweatshirt, and save over £6. The offers didn't end there! Look at your

August edition of Greenkeeper International for special 2 for 1 offers. In other words the Lister and Owen Knitshirts were available at an unmissable bargain offer of buy one and get one FREE, as were the workshirts. Finally, the Basket Weave Slipovers were available with £5 off the brochure price, ideal as we approach the unpredictable autumn months.

Also, check out the excellent waterproof/breathable rainsuit, available in navy blue colour at a competitive price of £49.95. The matching jacket and trousers have zip and popper fastening to ensure complete protection from the rain. To compliment the range, there is an extremely useful full zip fleece available, ideally suited for both work and leisure use. Made from Teflon material, which ensures that rain will 'run-off', the garment is quick drying and very practical. Although I am told by greenkeepers who already have one of these, they have had to keep an eye on it as their wives like the look of them and have tried claiming them for themselves! However, at a giveaway price of just £29.95 it won't break the bank. Available in Medium, Large and Extra Large sizes.

For a copy of the full brochure contact the Membership Department at HQ on 01347 833800 and we will only be too happy to send you one.

## BIGGA welcomes...

### Scotland

Alexander Donaghy, West  
Maurice Hadden, North  
Colin William Riddoch, North  
Alastair Scott, North  
Steven James Simpson, North

### Northern

Adam Kellett, North West  
Paul Ernest Lander, North West  
David Lowe, Sheffield  
Gordon Mackintosh, North West  
Wayne John Robinson, North West  
James Wardman, Northern

### Midland

Roger Clitherow, BB&O  
Clive John Fisher, Midland  
John James Frankham, BB&O  
Steven James Gardner, BB&O  
Ryun Mark Holden, East Midland  
Christopher John Jackson, Midland  
Wayne Jackson, Mid Anglia  
Michael Jones, BB&O  
Richard Terence Lowe, Midland  
Gary Paul McEvans, BB&O  
Michael Andrew Parker, Midland  
K J Pickaver, Midland  
Keith Preece, BB&O  
David James Richardson, Midland  
Mark James Sherrington, BB&O  
Alex James Shore, BB&O  
Brian Kenneth Slater, East of England  
Daniel James Wheatley, East Midland

### South East

Nigel Graham Barnes, Essex  
Terry Edward Burton, Essex  
Michael James Collyer, Surrey  
Jonathan Day, Surrey  
Timothy Simon Duncton, Surrey  
Anthony Bernard Field, Surrey  
Gerry Grant, Surrey

Paul Knapp, London  
Paul John Laight, East Anglia  
Andy Peter Long, Surrey  
Gary Mills, Kent  
Aaron Percival, London  
Keith Charles Rowley, London  
Neil Albert Sewell, Surrey  
James Edward Speller, London  
Mark Stopps, Essex  
Paul William Varley, Surrey

### South West & South Wales

Michael Colin Cooke, South Wales  
Craig Gibson, south West  
Ken Hodgkiss, South West  
Craig Richardson, South West  
Paul Thomas Slade, South West

### Northern Ireland

Paul John Mathieson, South East

### Rep of Ireland

Lance Evans, Rep of Ireland

### International

Rezola Murva Eugenio Jose, Spain  
Eva Ek, Sweden  
Goran Ivarsson, Sweden  
Mr Forshaw, USA  
Mark Ernest Lawson, USA

### Associate

Nicholas Leefe, Northern  
S Phipps, North West  
Raymond Wigley, BB&O  
Darren Paul Smith, East Anglia  
S Everett, South Coast

Check out October's edition for August's new members!

Next month: Our International membership column visits the USA



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

## Are you paying too much for your mortgage?

As we are all aware, interest rates are extremely low at the moment, having reached levels not seen since the middle 60s. How long they will remain this low is anybody's guess. Many commentators are suggesting that they will actually go lower, aligning more with European rates.

This is bad news for individuals relying on their investment income from deposits, but good news for anyone with a mortgage. Mortgage rates have not been this low for around 30 years or more!

As an investor, this is causing people to review where they put their money, particularly long-term money.

On the other hand, if you are a borrower, the news could not be better. However, many are still paying rates that are much higher than they need to be. This is simply throwing money down the drain.

Everyone with a mortgage set up

more than six months ago should review it, and if it is appropriate, remortgage with a new lender.

For example, if an individual with a current loan of £100,000 is able to reduce the rate of interest they are paying by 1%, this will save them £1,000 per annum, £83.33 per month.

Clearly, this saving could be used to help meet the cost of some other financial needs, such as further pension provision or life assurance. The problem we all face is the inevitable fact that the State will increasingly ensure that we all have to pay more for our own financial well being. Any opportunity that exists to ease or fund this burden should be looked at very closely.

Of course, it may also be used to simply enhance your lifestyle, such as putting it towards a holiday, school fees or going out to your favourite

local restaurant once a month!

If you have a mortgage already and are thinking of moving your mortgage to another lender, there are some key points that you should bear in mind. You should look at any fees that may be payable, such as valuation fees and legal costs. Many lenders will make a significant contribution to these, perhaps even paying them all.

Will you incur any penalties by moving your mortgage? If you are paying a fixed rate of interest, you are very likely to have to pay a redemption penalty that will eat into any cost savings you might make. This may make the move unwise, but in many cases you will still be better taking the redemption penalty.

Whatever you do, make sure that your mortgage will be repaid in the event of a major catastrophe. Most of us will have covered our loans with

suitable life assurance to ensure that we leave our families a home, not a debt.

Nowadays more and more clients are making sure that their mortgage is also cleared if they suffer one of the many illnesses that can strike at any time, heart attack, cancer, a stroke, MS etc.

Recent statistics show that the chances of surviving many illnesses are greater now than ever before. While this may mean that someone suffering a heart attack will live longer than previously, the number of new sufferers has not reduced. So the need for financial protection is also greater.

I would be very happy to discuss your mortgage with you to see if you can benefit from today's lower interest rates.

For further information contact Trevor Downing on Tel: 01959 500427.