

Rain Bird irrigation products conserve water resources for a greener future





- Central control systems
- Water-lubricated impact and gear-drive rotors
- Valves





Reliable products

and field service

throughout Europe.

Conserving Nature's Resources Since 1933.TM

Rain Bird U.K. office: Tel. (44) 1273 891 326





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

Malcolm's course is a Temple

Everyone at Temple wants me to thank BIGGA, the Judges and especially the Sponsors for running the Environment Award Competitition. It has created a lot of interest and we have been contacted by a number of clubs, not only with their congratulations but also for information and assistance.

I sincerely believe this is the way forward for golf. Natural management not only helps the environment but returns golf courses to the conditions which is ideal for playing traditional British golf.

We and the Award have featured

on national and local radio, local papers and even the glossy national golf press. This must be good for the game of golf

game of golf.

While I am writing, please pass on an invitation to Jim Hillier (Letter from America - December issue) to visit and play Temple. He will certainly be able to play the course in February, as we are open 365 days a year! We are a Willie Park Jnr designed course, opened in 1910 and I hope this will be traditional enough for him. I'm not sure if Martin Gunn, our Course Manager, would consider our maintenance practices

"old fashioned" but they would certainly be approved of by Jim Arthur. Do I need to say more?

Over the years Martin and I have been shown great courtesy and, more important, given valuable time by Course Managers and Head Greenkeepers around the British Isle and it would be a pleasure to return some of this hospitality to someone who obviously appreciates traditional British standards of Golf Course Management.

Malcolm Peake, Temple Golf Club, Berkshire



Sunni thanks

The two days I spent at BIGGA for the Toro Awards were very informative and a great experience.

The standard of the finalists was very high and I felt every one of us should have won. How the judges decided on a winner must be extremely difficult.

extremely difficult.

I would like to thank Toro for their tremendous support towards our education system and BIGGA for promoting the image of the green-keeper, as I feel we still do not command the respect we deserve from the golfing fraternity.

Brian Turner, Sunningdale Golf Club, Berkshire

The Turner prize

I was so pleased to hear that Brian Turner had been given the Toro Excellence in Greenkeeping Award.

I have known Brian for more years than I care to remember having been in the same trade since my retirement last January. Brian has always been a good advertisement for greenkeeping with his golf courses being kept to the highest standards. I am sure he would be the first to admit that being a very good golfer to boot has helped considerably in his greenkeeping career.

My congratulations to him. It's well deserved.

John Nudds, Hunstanton Norfolk

Communication the key to a good course

In preparation of my dissertation in golf course architecture and my seminar for the BTME 2000 entitled 'Is the grass really greener on the other side', I carried out a survey among British and American Course Managers in order to draw a realistic comparison between course conditions and maintenance standards on both sides of the Atlantic. From the beginning of my career in golf course architecture, I was guided by the words of Robert Trent Jones who said that 'We can build the greatest golf courses in the world, but if they are not properly maintained, they are nothing. I am convinced that appearance and performance of golf courses are products of the degree of collaboration between golf architects and superintendents. It is therefore vital for both professions to understand each others principles, skills and limits.

Too many golf courses have been designed and built without any thoughts of maintenance budgets and resulting problems. There is no doubt: with massive budgets, high staffing levels and modem machinery - every design can be maintained. On most golf courses however the maintenance budget is limited. Architects and superintendents shall therefore communicate whenever possible in order to broaden their professional views. I think that communication forms the foundation for optimum results of a project. Exchange of knowledge and experience will improve conditions for course maintenance and lead to golf courses with a high aesthetic and playing value.

It was a pleasure to realise that this subject is an interesting issue for British greenkeepers, too. The fact that 53 out of 80 British Head Greenkeepers have responded and filled out my extensive survey is very encouraging. I was sent wonderful letters and extra information, material and photographs of their golf courses. The response exceeded my expectations by far.

I am very touched and grateful for the friendly and generous help of the Head Greenkeepers, Course Managers and Superintendents, and I hope that we will meet at BTME 2000 in

Harrogate:

Bettina Schrickel, Design Associate at GOLFPLAN, The Ronald Fream Design Group Ltd, California & Germany

A very dedicated group

During the past year I have been privileged to interview a number of greenkeepers from all over Britain and Northern Ireland in connection with the Talking Head feature in Greenkeeper International.

I would like to place on record what a helpful group of men they are, not only a credit to their profession, but also to their clubs and their Association.

Having been in sports journalism for some 50 years, and interviewed countless people in a wide range of sports, I would like to say that I have found no group more helpful and dedicated than these BIGGA members.

I look forward to talking to many more in the months ahead Malcolm Huntington, York

Editor's Note: Malcolm was Sports Editor and then Chief Sports Writer of the Evening Press, York, where he worked for 46 years before retiring from full-time sports writing. He was awarded the MBE for Services to Yorkshire

Sports Journalism in 1997. You can read Malcolm's latest Talking Heads feature on page 24. This month, six Head Greenkeepers talk about the most influencial issues which have ranked highly on their course or in their career.

Harry Diamond

I was saddened by the death of Harry Diamond. Harry was a stalwart of SIGGA, BIGGA, you name it, Harry was there. Harry was one of the personalities in greenkeeping, which are now few and far between. Harry was a regular attendee at all Ayrshire outings, and his tales were legendary. I was Ayrshire chairman for two and a half years, and without doubt my best memory was the joy with which he accepted honorary membership of BIGGA

At this time I would also like to remember, Harry's friends, namely Cecil George, Jimmy Nielson, Jack McMillan etc. The list is too numerous to carry on. Let Harry rest in peace and hopefully some of our younger greenkeepers can aspire to be like Harry.

lan G McNab, via email

Well deserved praise for John

I would like to say through your letters page how proud I am of my husband, John Kerr, Head Greenkeeper at Enfield GC, who has just passed his NVQ Level 4. He deserves a mention after studying so hard.

I would also like to thank Ian Merrick, of Oaklands College and David Golding, of the GTC, both of whom I have only spoken to on the phone, but who have played roles in John obtaining his NVQ Level 4/ Well done John and may you have

continued success in all you do!

Lynne Kerr, Enfield Middlesex

Dispute resolved

I would like to take this opportunity to thank all the friends, colleagues & club members who supported me through a very difficult & stressful time due to a dispute with my former employers. Also many thanks to BIGGÁ without whose legal aid cover I would not have been able to pursue the matter through a solicitor.

The dispute has been resolved with a settlement payment made by the golf club in question and I feel I can now continue my career vindicated in the whole matter with this I would like to thank my new employer for giving me the opportunity after a period of time searching for work.

Finally, may I wish my successor good luck.

N J Wilson, Bristol

<u>JANUARY 2000</u>

Reminders

- 1. Meet with staff to organise weekend rota.
- 2. Ring OCMIS to discuss irrigation requirements
- 3. Speak to TEXTRON ref: Machinery
- 4. Sort transport for BTME
- 5. Visit OCMIS stand A5 at BTME
- 6. Take dog to Vets
- 7. Telephone No's: -

01460 241939 - Head Office 0131 220 2102 - Scotland (1) 235 4020 - Ireland

FOR COMPACT TRACTORS FROM 20HP.

Specifically designed for use on sportsturf, it can be fitted with various digging chains or a high performance slitting wheel.



Affordable, perfect drainage, cable laying etc. A.F. TRENCHERS LIMITED

Tel: 01787 311811 Fax: 01787 310888

E-mail: info@trenchers.co.uk • Web site: www.trenchers.co.uk



MOLE & RABBIT CONTROL

ENVIRONMENT - FRIENDLY TURF CARE PRODUCTS

WEBSITE: www.piltland.co.uk

Email address: mail@piltland.co.uk

Tel: 01780 783758 Fax: 01780 783818

NEW innovations from GreenTek

Folds out to 18'

Handy Trench HT6

Maxi-Brush (Patent Pending)

At last! A compact trencher that makes easy work of putting in those extra drainage runs you always need, but never get



for fast fairway grooming and dispersal of wet mowing debris..

> ... or for rapid rubbing-in of top dressing, all 6 brushes quickly fit onto the 6' wide centre frame

PHONE NOW FOR A DEMONSTRATION

GreenTek 0113 267 6000

Ad Ref 203

Ian Miller, Head of Resources and Assistant Director at Otley Agricultural and Horticultural College in Suffolk, provides an insight into new learning techniques.



CulturesCultures



Right: Students working on the electro-hydraulics board

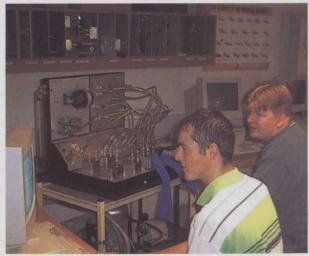
Much of the machinery and equipment used to maintain a golf course is of a high capital value and is required to work over long periods of time. Training, accurate and rapid fault diagnosis and repair are essential to ensure that it continues to operate to full capacity providing the optimum return for the course manager.

Three years ago Otley Agricultural & Horticultural College was facing a dilemma. Our engineering workshop, built in the late 60s was outdated in design, uninsulated, and was an inadequate size for the demands of today's modern engineering requirements especially when it came to modern turf care machines. I am sure this is a familiar story.









This page: Top: Faults being inserted into one of the systems on the Jackobsen LF3400

Above: Understanding hydraulics is crucial on modern turf care equipment. Here students are troubleshooting a possible fault

Next page: Top: A student diagnosing a problem in an ignition system using one of the simulator boards

Two main options were available: To run down and eventually close the engineering facility or to invest heavily in new facilities and equipment in preparation for the new millennium.

The latter was the decision made by the College. The initial requirement was to construct a brand new engineering workshop with teaching accommodation totalling some 1400m²

The Felix Thornley Cobbold Trust supported this both financially and in planning. This amounted to a total cost of some £500,000 and was completed by July 1998. The second requirement was to furnish the centre with state of the art equipment and teaching facilities. This was to include new methods of teaching and learning. The formation of an engineering employers' forum helped to steer the college in the right direction in order to train technicians and operators with new skills for the next century.

The forum highlighted the fact that technology would play a more crucial part in machine operating systems and fault diagnosis in the next decade and beyond.

Experience of the automotive industry has shown that an ever-increasing amount of technology is being used within the development

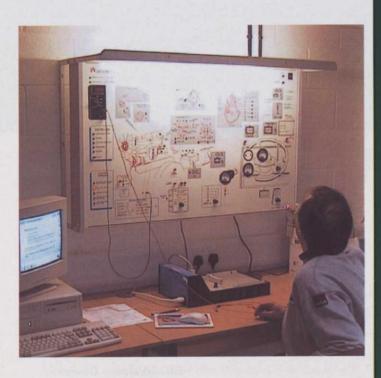
and construction of modern motor vehicles, computer diagnostics and engine management systems to name only two. This has led to a requirement for new skills within the industry and a requirement for not only training new entrants into the industry but also upskilling the existing staff to use this technology.

It is only a matter of time before turf care machines adopt similar systems. It is with this in mind the college's project team have equipped the Centre. In March of 1998 David Blunkett released £90 million funding for Centres of Excellence.

Otley put in a bid and, with support from companies such as Textron Turf Care, were successful in winning £460,000 to equip this technology and learning centre. There is not only a need to train the technicians but also the operators. Much of the equipment now used to maintain a golf course is of a high capital value and is required to work over long periods of time.

The idealists view would be to have no downtime, but this is not yet achievable. However it can be much reduced by good training, accurate and rapid fault diagnosis and repair. A point not to be missed by Textron, the local manufacturer of Ransomes and Jacobsen grounds care equipment. Textron were the centre's first commercial customer, and has readily embraced the new teaching methods and regularly sends its dealer staff on training courses at Otley.

The hands on approach has gone down well with both the firm and the dealership staff. They find the ability to work at their own pace is rewarding and less frustrating than



more traditional teaching methods.

"They are a real boon and allow students to get on with their work at their own pace, retrace their steps if they do not understand something and test themselves as they go along, said Richard Clarke, a sports turf lecturer at Otley College, said of the computer-based learning packages.
The computer system is networked

allowing the lecturer to test and monitor the student's progress. The system is also extremely versatile. A complete beginner could be on one computer learning the basics of the four-stroke engine cycle, while at the other end of the room a highly skilled technician could be fault diagnosing an alternator circuit using an oscilloscope

All around the walls are boards that show the wiring and layout of a range of equipment circuits. Students learn how these circuits are made up and use wires to link the components. Also, with the help of instructions on the computer, stu-dents are taught fault finding routines using a circuit tester to find where potential problems lie.

Here they learn the fundamentals before being let loose on real equip-ment - including one of Textron's Jacobsen LF3400 fairway mowers. There is simply not the space here to list the entire range of teaching equipment in the new centre. This in itself says a lot about what is on offer.

The system starts by using the latest teaching aids to instruct students about the real basics using self-learning programmes. Here the computers are tools used for nothing other than teaching, using graphics to really

help explain how things work. Next the computers are linked to the boards with the computer programme providing instructions for students to follow. Here the computers are not only teaching the students, but monitoring their

The next stage is diagnostics and faultfinding. Here the lecturer can place a number of faults on the board and, via the computer, follow every action the student takes in

finding the fault.

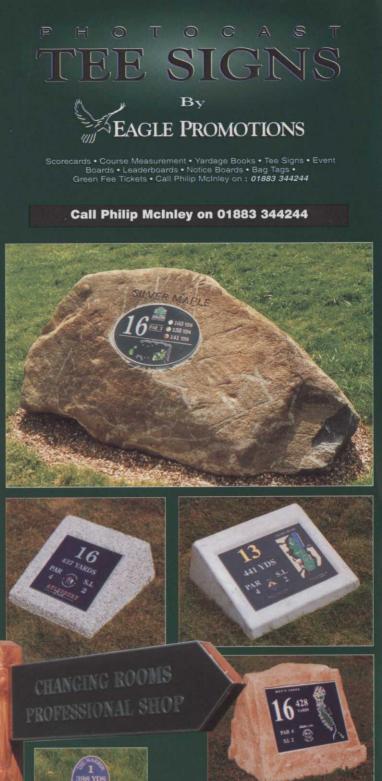
Not only can the facility be used by technicians but also by operators to ensure maintenance and basic faults can be diagnosed. This will be the focus of the training seminar available at the BTME 2000 in January. This seminar is being run by Textron Turf Care and supported by Otley College.

Summary

A report from Mike Roberts of Profi magazine stated, Otley Centre of Excellence's facilities are, frankly, almost unbelievable. Cast aside any pre-conceived ideas of what a college lab, workshop or classroom used to look like - vou are way off. Indeed, we have never seen such advanced teaching equipment before - even at the headquarters of the multinational machinery makers.

Modern machinery demands well-trained and highly skilled mechanics to support it, and Otley has the equipment to teach them.

Let's hope this is just the start of the long-overdue revolution needed to bring machinery support staff up to date with the equipment they are repairing and servicing.





BIGGA's Education and Training Manager, Ken Richardson, looks at some forthcoming events in which you can participate.

UPDATE

Important news about the learning experience

Unfortunately, it is now too late to book a place on the National Education Conference or Workshops.

However, you can book places on Seminars, on the day, at Harrogate. Anyone wishing to book a place on their choice of Seminar, should contact Sami Collins on the Seminar Registration Desk in the Royal Hall. Thanks to the continued support of Textron Turf Care and Specialty Products, the Learning Experience 2000 has something for everyone at very affordable prices.

New for BTME 2000 is the Careers Clinic in the Kings Suite. Manned by Brin Bendon and Frank Newberry, the Clinic should provide the knowledge and skills needed to find that new job.

The BTME Seminars start at 11 am on Wednesday 19 January with a FREE Keynote speech by Simon Weston. Simon is recognised throughout the World for his optimism, humour and enthusiasm and is a popular choice of speaker. This is on only chance to hear this talk at it will not be available on video.

Students and Lecturers should note that entry to all Seminars is free on production of a Student Membership card, Student Union card or other relevant documentation.

Millennium Market State of the New Market State of th

Sami and I would like to wish all our readers a very Happy, Prosperous and Educational New Year and a bug free Millennium!

Greenkeepers Pay and Conditions of Service

Following a number of queries about the Year 2000 Recommendations on Greenkeepers Salaries and Conditions of Service since their release in September, we were asked to look again at the recommended rates for First Assistants. After some deliberation, the Chairman of the Standing Committee decided that the recommended rates for First Assistants should be in line with all other rates ie an increase of 2.2% on the 1999 recommended rates. An amendment slip is included with this magazine but if you need extra copies then call at the BIGGA stand in Hall Q at BTME or contact BIGGA House.

The BIGGA 1999 Essay Competition

Congratulations to William Bowden (under 25), Simon O'Hara (over 25) and Kerran Daley (Course Manager), the winners of the 1999 BIGGA Essay Competition, who each receive £500. Winning Essays will be printed in February, March and April, in this magazine.

The Year 2000 Essay Competition will be launched at BTME.

There are three categories: Head Greenkeepers/Golf Course Managers and deputies; Assistants and Students aged 25 and over; Assistants and Students aged under 25.

Entrants are required to write an essay of between 1500 and 2000 words long ie. five to seven type written pages.

The Essay will be marked to an agreed criteria by selected BIGGA representatives. The subject matter is 'Managing without Chemicals', How would you manage your course if today's products were not available?

The last day for entry is 27 October 2000 and the winners will be announced in the January 2001 edition of Greenkeeper International

The winners of each category will receive £500 with two runners up in each category receiving £100.

Start thinking, start writing and submit your entry to be in with a chance.

Computers in Greenkeeping

I am continuing to provide training in Computers and Computing around the Regions and I have completed four, 2 day courses during 1999. Each course is free to members and can take up to six delegates. Areas covered include Hardwarewhat is it/ what do I need/ how does it work/ what does it cost? Softwarewhat is it/ how do I use it? Applications, including Word Processing, Data bases, Spreadsheets, e-mail and Internet. Contact your Section Secretary if you feel that you would benefit from training in the selection and use of computers.

Visit the BIGGA and the Epani

stands at BTME to discover how you could take your golf course management practises into the 21 st Century.

Regional Training Courses

Despite a large dose of apathy in some areas of the Country, our Regional training courses continue to attract enthusiastic delegates each year. Work is already under way to design this year's courses, but if you would like to see a particular subject covered in your region then please let me know.

BIGGA House Courses

The five weeks of BIGGA HOUSE Courses are being redesigned for the Year 2000 and beyond. Although containing much of the material from previous courses, the new courses will be modular and reflect the changes in N/SVQ Standards. Watch for detail in future editions of Greenkeeper International.

Reducing noise at work

New guidance on ear protection has been developed by the HSE. It explains employers legal duties, the types of protection available, information on when to wear it, how to wear it and maintenance tips.

Single copies of 'Ear Protection Employers Duties Explained', 'Protect your Hearing' and a poster 'Wear ear Protection Properly' are available free of charge from HSE Books Tel: 01767 881165.

THE GRAND TOUR SCHOLARSHIP

Bettina Schrickel pictured with Jeff Baker and Bill Spence at the Country Club, Brookline, MA, USA



Thanks to the efforts of Bettina Schrickel, Rain Bird International is sponsoring a travel scholarship for four turfgrass/golf course architecture students in the Year 2000, called the Grand Tour Scholarship.

The Grand Tour Scholarship

The Grand Tour Scholarship offers study tours to leading golf courses of the United States with two students travelling the Eastern Route and Two travelling the Western Route.

Both study tours will take place in April and students will visit 22 golf course in four weeks on the Eastern Route and 18 courses on the western Route in three weeks. The scholarship covers air tickets, car hire, hotel expenses and a cellular

telephone. Applicants must possess a valid passport, an international driving licence and comprehensive travel insurance before departure.

The deadline for applications is 30 January 2000 and application forms are available from BIGGA House or direct from Bettina by fax on 00493320564035. Applicants must be over 21 and be able to prove significant educational achievements in their chosen career ie turfgrass and/or golf course architecture.

Further information may be obtained from Bettina on 00493320564034 or at BTME as she is giving a seminar on Thursday 20 January called "Is the grass really greener on the other side?"



ENVIGRO

THE HUMUS RICH ORGANIC FERTILISER

ENVIGRO is the new organic fertiliser produced by the rapid composting of nitrogen-rich manures and other organic materials. ENVIGRO can be used when seeding areas of very poor soil such as shale, and sand, so avoiding the need to bring in topsoil. A fine grade of Envigro is produced specifically for use on established turf on professional sports grounds.

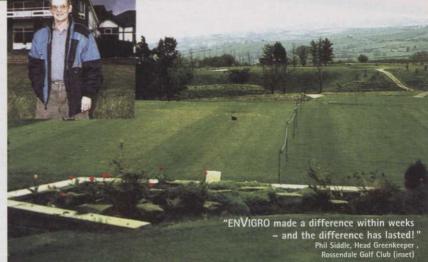
IDEAL FOR

INCREASING THE FERTILITY OF ROOT ZONES AND TOP DRESSINGS IF REQUIRED

A TYPICAL ANALYSIS N-3.5% P-2.1% K-3.4% ORGANIC MATTER 95% TRACE ELEMENTS (PPM) OCCURRING NATURALLY Mg-140 Zn-175 Mo-1.5 B-8.0 Cu-80 MICROBIAL CONTENT VERY LARGE NUMBERS OF MICROORGANISMS ARE PRESENT (MORE THAN 1,000,000,000 PER GM OF FERTILISER)

ADVANTAGES OF ENVIGRO

High humus, good water retention, no artificial chemicals, high microbial content, need only apply every 6 months, free-flowing, slow release, easy to use, available in various screen sizes, fantastic value.



GROWING TRIALS PROVE THAT TURF TREATED WITH ENVIGRO OUT PERFORM THE REST

VISIT US AT BTME STAND Q24 AND COLLECT YOUR FREE

ENVIGRO[™]

THE HUMUS RICH ORGANIC FERTILISER

ENVIGRO will put life back into the soil through the naturally occurring funghi and bacteria it contains

For use in the construction, re-instatement and maintenance of tees, greens surrounds, approaches and fairways. Can also be used for any problem areas suffering to overplay, compaction or poor soil conditions.

FOR MORE INFORMATION CALL FREEPHONE:

0800 7313831

IN 2 WFFKS



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

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



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
Malcolm Low, Central
Jonathan W Mann, East
Steve M P Newell, Central
Euan Robertson, East
Charles Webb, Central
John Wedlock, East
Steven Wood, 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 Brichard S Foulkes, North West Daniel J Grainger, Northern John A Ibison, 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 Tyrner, 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 the 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

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 of 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.

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.