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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

Call for help 1

I am writing to you in the hope that some of the readers of "Greenkeeper International" may be able to help me. I have been the Course Manager of Manchester Golf Club for the past five years, undertaking in that time several changes to the working practices of the club, and doing quite a lot of course improvements. During the past five years I have become very interested in the original layout of the course, original teeing grounds, bunkers and of course drains.

I have gained valuable information from some octogenarian members of the club and I have some fairly old maps, but this is not enough.

I need to find out more information on the course which was designed and built by the late, great, Harry Shapland Colt. I have searched the Internet for a website remotely connected to Colt but to no avail. Would it be possible for you to print this letter as a request for information from any reader of the magazine to enable me to continue, and hopefully be successful in my quest for more knowledge about Manchester Golf Club and Harry Shapland Colt. I can be reached by good old fashioned pen and paper at Hopwood Cottage, Rochdale Road, Middleton, Manchester M24 2QP, by mobile telephone on 0777 3056268 or via e-mail at peter@golfgmc.fsnet.co.uk

Thank you in anticipation.

Peter Thomas,
 Course Manager, MGC.

Call for help 2

I have a question that perhaps someone at BIGGA could help with. A reader of ours has been seeking information about a Short-Cut brand greens mower which apparently is of British manufacture. He needs a part to make a repair, but cannot find any information about this mower. Neither can I. Is there someone at your organisation who might be able to supply some contact information about this mower manufacturer?

If you have any information, I would greatly appreciate your help. It is possible that this Q&A could be written up and published, in which case I will be happy to quote/cite someone from your organisation. Thanks very much.

By the way, we enjoy receiving your magazine!

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Give 'Committed to Green' a chance

The Linlithgow Golf Club Committed to Green Committee has followed with interest your articles and letters on the introduction of Committed to Green Awards.

As we see it, there appears to be a misunderstanding of the underlying principle behind the concept. We feel that our experience should clarify the simplicity of what is required and show that all the requirements for Committed to Green status can be achieved by the average Golf Club when a small group of interested people devote a little time and thought to the subject.

We formed our committee after attending a talk outlining conservation management on the course by our Course Manager, David Roy, in November 1997.

After the talk he invited interested members to form a management committee to develop and control the existing 'Conservation Management Plan' for the course. It was quickly realised that the newly introduced Committed to Green project was a

much better vehicle for our endeavours. Since the inaugural meeting on 26 January 1998, we have progressed from David's original management plan to being in strong contention for achieving the Committed to Green Award.

The committee set about using the criteria of Committed to Green as the basis of a working plan. By addressing each of the issues involved and making contacts with appropriate organisations and firms, we progressed the Committed to Green criteria into a revised 'Management Plan' for Linlithgow Golf Club. This was very much a shared effort and from the enthusiasm of the committee, the support of the Club Council and local publicity, the membership of the club became aware of the Committed to Green Award and its importance in environmental terms.

Using the Committed to Green programme has concentrated our minds on how a Club can benefit from thoughtful course management techniques and the introduction of simple, good housekeeping policies. The

results have been most rewarding. For example, by seeking expert advice we have instituted regular small improvements to the course which, after two years, are now quantifiable and to the benefit of membership. Within the clubhouse, by addressing power and water usage, we have been able to considerably reduce charges. These are but two of the many examples that could be quoted.

Our experiences have shown that any Club with a group of interested members supporting the greenkeeping staff can qualify for the Committed to Green Award. It is possible to protect and care for nature and the environment while enhancing members' enjoyment of their chosen sport. We therefore strongly recommend the Committed to Green Award in its present form - let us not condemn it before it has been given a fair trial.

A. Keith Longstaff, Chairman,
 Linlithgow Golf Club, Committed to Green Committee

Ordering of Iseki spares causes frustration

What have you been doing in the last five weeks? It has been a busy time for us greenkeepers. (When is it not?)

Why the last five weeks, you ask? Well, that is how long I have been waiting for a shaft, idle for my Iseki TA 537 F which is about the same size as your thumb.

Although a very well designed and user friendly piece of machinery, the ordering of spares is to say, at least, frustrating. OK so she is nearly six years old, but she can mow semi-rough, mow fairway aprons, scarify, slit and pull a trailer. She is an important member of our staff.

The Iseki TA 537 F is serviced regularly and in accordance with the service manual. This is carried out by my experienced mechanic and I have computerised records to verify this.*

The members and committee look to me to make the purchase decisions. I have to arrive at a business plan to put to the finance committee before the Iseki or any other piece of equipment is purchased. When there is a long breakdown it reflects on my judgment. This I do not take lightly.

Quite rightly the members do not want to know my problems, but just want the course in very good condition as it has always been. Rightly so,

* Record of events

| | |
|---------------------|------------------------------------|
| Date purchased: | 01.10.1994 |
| Hours used per year | 600 |
| Service intervals: | 200 hours plus a winter service |

Breakdown history:

| | |
|------------------|---------------------|
| 28 October 1998 | Steering pump break |
| 29 October 1998 | Parts ordered |
| 11 November 1998 | Parts received |
| Time Waiting | 13 days |

Breakdown:

| | |
|---|---------------|
| Gears and Bearings worn out in gearbox. | |
| 25 February 2000 | Parts ordered |

Progress to date:

| | |
|-------------------------|---------------------|
| March 25 | Parts arrived |
| March 29 | Tractor back in use |
| Time machine out of use | 33 days |

as we are professionals in this industry.

What if my Toro Greensmaster 1000 had broken down, I wouldn't be able to mow my greens? Just imagine how long the grass would be? BUT it hasn't.

What if my top dressing or fertiliser hadn't been delivered on time and it was now five weeks late? I would not be able to improve my course to the standard I am looking for. Not top dressing and fertilising in time. How would my course look? BUT it hasn't happened.

I know that while any of my machinery is out of action, the jobs it was set to do are falling behind. In some cases this time window will have gone and we will not be able to do these vital tasks. The course will not be presented to the members as well as it can. OK so I have other machinery capable of cutting the semi-rough etc, which, considering the long wait we are enduring, is just as well. If your car broke down and the mechanic said 'Don't worry guvnor, I will have it fixed in five weeks or more' would you put up with that? No you would not.

When prospective buyers of an Iseki machine make enquiries they should be made aware of the time it can take to get some spare parts. On the face of it, some parts seem to be as rare as rocking horses... We are all professionals, but we need help from the manufacturers of turf grass machinery to prove this to the people who can judge us very harshly at times.

We therefore need them to be professional too and supply parts as soon as they are needed.

If this were not so serious it would be funny!

Cedric Gough, Course Manager
 Broadway Golf Club

Tommy's Toro thanks

I would like to take this opportunity to thank TORO and BIGGA for the generous hospitality that I received on what was truly a trip of a lifetime to the USA. The whole experience exceeded all expectations that I had beforehand, and I was fortunate to meet up with so many friendly people whose contribution to the experience will not be forgotten.



I have learned many things while I was stateside, not only from the University course, but also about the culture and nature of our international friends. I also made a great friend of Gerry Mulvihill, from Ballybunion Ireland, whom I believe will go far.

To any future entrants to the TORO competition, I would have to say try your best, and with a bit of luck on your side you will find that the trip is unbelievable.

Finally, I would like to thank my wife, Dawn, as she soldiered on with the kids and her job while I had all the fun. I missed her very much and it's nice to be home with my feet back on the ground.

Tommy Givnan, Toro Student Greenkeeper of the Year, Bowring Park Municipal, Merseyside

Praise for Telegraph article

I agree completely with your comment "No news is bad news". The Telegraph article in question was held up aloft by the President of the WGU, Mike Cole, at the greenkeeping seminar held at the Welsh College of Horticulture on the very day it was published, I know there are unsubstantiated claims made, but that's journalists for you!

The article has been on our noticeboard ever since, alongside BIGGA's "The need for aeration" poster. Guess what? There hasn't been any comment.

If articles appear in the broadsheets which actually endorse the practices that are laid out in a club's course and ecological policy documents, then it keeps lot of golfers quiet because the article carries more clout than the documents themselves.

Good on the Telegraph. Keep the articles coming, they are being read in all the right places.

Dave Goodridge, Course Manager, Denbigh GC, North Wales

via e-mail

Statement from Textron

Textron has carried out a thorough investigation into Cedric's missing part and followed the order from the time it was originally ordered by Abbey Mowers on his behalf to Japan and back.

"Abbey Mowers are free to source parts from any Textron dealer and in this instance selected Burrows (GM) Ltd," said Mark Poppleton, Textron's Part's Marketing Manager. "The part, for which there had

only been two orders in the past three years, was then ordered on an emergency basis by Burrows through Textron to Japan and it took 13-15 days to get from Japan back to Burrows then on to Abbey Mowers and then finally back to Mr Gough," he explained.

Subsequently Mark has met with Cedric to discuss the matter in greater depth and ensure an amicable conclusion.



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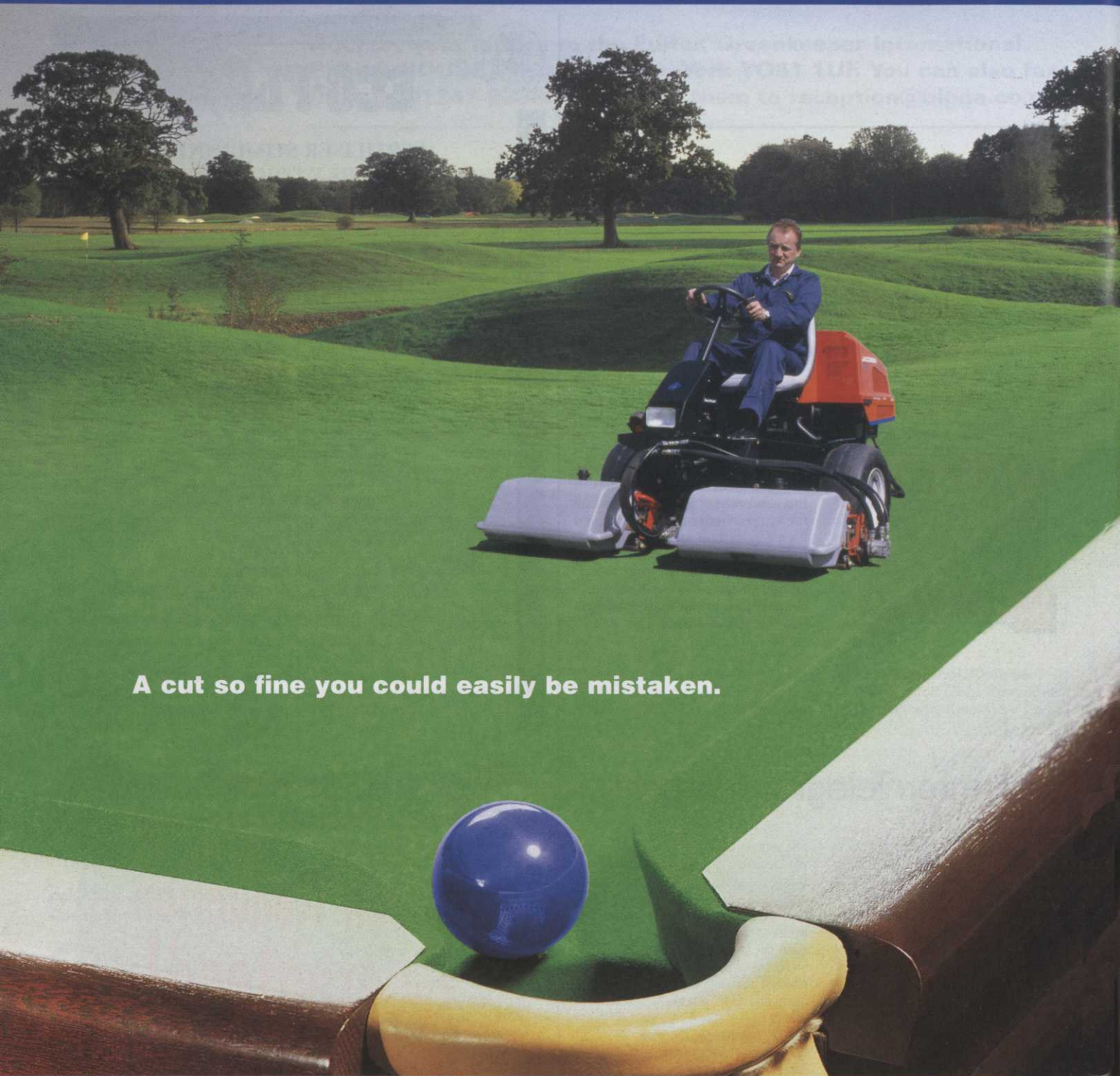
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RANSOMES JACOBSEN CUSHMAN RYAN E-Z-GO ISEKI

Richard Rayner is one of Textron's Regional Sales Managers and until recently was Grounds Care Manager with the financial services company, Lombard. Here he looks at the various finance options that are available to golf course operators.



Buy now, pay later



Above: Finance packages ensure that equipment that is needed today, can be obtained without a large initial outlay

Finance for buying equipment has in the past been viewed as a dirty word. Visions of loan sharks and "shady deals" have often deterred golf clubs from using finance companies. In addition, it is often viewed as both complicated and confusing. However, the various financial packages available can enable golf clubs to use their limited subscription fees and residual money better, by making it go further when buying equipment instead of using their hard earned cash. Using a financial package may be the way a club can get the equipment it wants, at the right time, in a way which matches its income streams. So let's look at some of the benefits that finance can offer:

- Equipment that is needed today can be obtained without the large initial outlay.
- Equipment can be purchased at today's costs with tomorrow's money.
- Equipment can be paid for as it improves the course and generates income for the club.
- Finance can assist in the planning and budgeting for the club.
- Unlike a bank loan, a finance loan is non-repayable on demand. This means that as long as the club makes the required payments the finance company cannot close the loan.
- By using finance to buy equipment, it enables structured and long term buying policies to be incorporated.

The different types of finance

Although some finance companies may give grand names to their products, in reality there are really only three types of finance arrangements:

- 1 Hire Purchase
- 2 Finance Lease
- 3 Operating Lease/Contract Hire

The selection of a preferred option should really only be based on two issues:

- a) Ownership
- b) VAT

If a course wants to own the equipment and is able to claim all the VAT back from the Inland Revenue, then the choice should be Hire Purchase. From an accounting point of view HP purchases can be treated in the same

Buy now,
pay later



Right: Moatlands Golf Club in Kent used a finance package to purchase new course maintenance equipment recently.

way as buying with cash. As such, all the VAT on the purchase price of the machine can be claimed back in the normal way at the time of buying the equipment and once the final instalment has been made the club owns the equipment.

If ownership is not an issue and a club is VAT exempt then Finance or Operating Leasing should be investigated. With both of these options the finance house will always own the equipment and the golf club will have full use of the products until the end of the term. In addition, rather than paying all the VAT on the purchase price on Day One, the VAT can be spread over the course of the agreement, being added on to each rental payment. This may be a sensible option for golf clubs that are partially

Below: Contract Hire enables a club to budget for the full cost of running a machine over a given period of time.



VAT exempt and only able to claim back a percentage of their VAT.

The similarity between these two leasing options ends here. For a Finance Lease the length of the agree-

ment is termed as the primary rental. Once the agreement has reached the end of the primary rental there are three choices:

i) Continue to use the equipment and pay a secondary rental that is made on an annual basis. This will continue as long as the equipment is used.

ii) Sell the equipment on behalf of the finance company having gained their permission first. Once the equipment is sold many finance companies may offer a rebate of rentals and, as such, return a percentage of the sale price to the customer.

iii) Hand the equipment back to the finance company.

In addition, a Finance Lease may be treated for accounting purposes on the Balance Sheet, and shown as a leased asset.

At the beginning of an Operating Lease, a third party takes a view on the residual value of the equipment at the end of the lease. The rentals are calculated based on this third party guaranteeing the agreed residual value. This often results in the rentals being lower with an Operating Leasing as opposed to a Finance Lease. However, at the end of the term of the agreement, the equipment is handed back to this third party, although some finance companies do offer the golf club additional options such as





extending the lease period or making an offer to buy the equipment at a fair market price.

An additional option for an Operating Lease is to add a maintenance programme to the rental and this arrangement is termed Contract Hire. The maintenance can be adapted specifically to the club's needs but usually covers the standard servicing costs and the usual wear and tear products. The major benefit of Contract Hire is that it enables the club to budget for the full cost of running a machine over a given period of time.

Repayment Terms

Greater flexibility of repayment terms is another benefit that finance companies offer. In what is a very seasonal industry, finance houses may offer flexible repayment periods of up to seven years. This means that repayments can be made to match the income stream of the club.

For example, clubs often have a surplus of money at the beginning of their finance year as subscriptions flow in. Some clubs may prefer to make a one-off, annual repayment with the payment being made a month after the club subscriptions have been made.

Clubs with a high percentage of summer green fees or those that are "Pay and Play" will have lower incomes dur-

ing November to March. These clubs will benefit from a flexible repayment arrangement that allows for higher payments in the summer months, when income generation is greater, with reduced or no payments during the winter. This has the added benefit of paying for the equipment as it generates income. Traditionally, course maintenance equipment is locked up in the shed during the winter months, but by using flexible repayment terms it is possible to make the majority of payments when the equipment is being used and when cash flow is at its highest.

Using finance is certainly not complicated and it allows golf clubs the flexibility to purchase equipment without the initial outlay of cash. Many course managers and greenkeepers do not enjoy the benefits of limitless equipment budgets and this often restricts the choice of equipment. Invariably the choice of equipment is made predominantly on price, rather than on the benefits that the machinery will provide for the club. This in turn restricts the quality and productivity of work, and in the long term may prove to be a costly choice. If you use finance effectively it may just open up a few additional alternatives, improving both the quality of equipment and the playing conditions for your members.

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Ad Ref 549



This month, **BIGGA's Education and Training Manager, Ken Richardson**, highlights qualifications and training courses

EDUCATION UPDATE

Education and Training - May 2000

This month sees the deadlines for entry to three of BIGGA's major competitions, ie the TORO Award for Greenkeeping Excellence and Student Greenkeeper of the Year Competitions, which have an entry deadline of 31 May and the BIGGA Golf Environment Competition in association with Amazone Ground Care which has an entry deadline of 26 May.

Make sure that your entry is sent to BIGGA HOUSE by the closing date.

Education and training qualifications

The number and range of qualifications for greenkeepers and golf course managers has grown over the past several years and still seem to cause some confusion. There are three types of qualification currently available and these are:

- Work based qualifications.
- Work related qualifications.
- Qualifications awarded by professional bodies.

Work related qualifications

These qualifications which include National Certificate (NC), National Diploma (ND), Higher National Certificate (HNC), Higher National Diploma (HND) and First Degree Courses in subjects such as Golf Course Management, Groundsmanship and Greenkeeping and Turfgrass Science are usually offered as full time courses, although some colleges offer part time HNC/HND. For example, an HND course studied full time over three years, includes two years in college studying subjects such as Irrigation, Construction, Pests and Diseases, Cultural Practices etc and one year on work placement. Assessment is by assignments, report writing, case studies and examinations.

Work based qualifications

These qualifications comprise Scottish Vocational Qualifications, in Scotland and National Vocational Qualifications in England, Northern Ireland and Wales. These courses are

offered at three Levels ie. Level 2 Sportsturf, Level 3 Sportsturf Maintenance and Level 4 Sportsturf Management. Candidates are assessed continually and are awarded a certificate when they can prove competence to National Standards in all Units of the Qualification. Much of the practical assessment is done at work on the golf course by qualified greenkeeper assessors. These courses include subjects such as Maintaining Sports Turf Surfaces, Maintaining Equipment and Machines, Managing Drainage and Irrigation Systems and at Level 4, Facilitating Meetings and Managing the Use of Financial resources.

Qualifications awarded by professional bodies

Many professional bodies award their own qualification eg the Professional Golfers Association, the Institute of Personnel and Development, the Institute of Marketing and BIGGA is no exception. BIGGA awards the Master Greenkeeper Certificate to those Head Greenkeepers/Golf Course Managers who have:

- Accumulated 200 credits through formal and informal education and training plus experience as greenkeepers.
- Had their golf courses inspected by current Master Greenkeepers to assess competence in a range of greenkeeping and management skills.
- Passed a two stage examination to assess knowledge of a wide range of subjects from soil science to personnel management.

Equivalence of qualifications

A question often posed is 'How can I compare the different types of qualification?' The answer is, unfortunately, not very easily as the qualifications are different ie Work related qualifications are mainly based on what someone knows but has not proved they can do the work on the job and work based qualifications show that someone can do the job at work and has an underpinning level of knowledge. The holder of a Master Greenkeeper Certificate has shown that they have accumulated skills knowledge and experience. A good test is to look at competence

For example:

Greenkeeper X holds a National Certificate in Greenkeeping and has one year of greenkeeping experience. He/she is qualified but has little experience and may or may not be competent to perform all assistant greenkeeper tasks.

Greenkeeper Y holds an NVQ Level 2 Certificate in Sportsturf and has been working as a greenkeeper for 3 years. He/she is qualified and should be competent to perform all assistant greenkeeper tasks.

Greenkeeper Z holds an HND in Golf Course Management and has worked on a golf course for one year. He/she is qualified but will not be competent to perform all Headgreenkeeper/Course Manager tasks without gaining much more experience.

Greenkeeper A holds an HNC in Golf Course Management and has been working as a greenkeeper for 10 years and for 3 years as a Head Greenkeeper. He/she is qualified and should be competent to perform all Head Greenkeeper tasks.

Greenkeeper B is a Master Greenkeeper. He is qualified and is competent to perform all Course Manager tasks.

Greenkeeper C holds a BSc in Turfgrass Science and has worked as a greenkeeper for 2 years. He/she is qualified and has gained very detailed knowledge, however his/her competence at a level higher than assistant greenkeeper has yet to be proved.

Greenkeeper D holds a Masters Degree in Turf Grass Science and has worked in greenkeeping for 10 years of which five years was as a Golf Course Manager. He/she is qualified and is fully competent to perform all Course Manager tasks.

Therefore, the way to assess one qualification against another is to look at competence. Vocational Qualifications indicate competence, Work Related Qualifications plus experience equals competence and experience can give competence without a qualification.

BIGGA is fully committed to maintaining high standards of greenkeeper education and training and through its membership of the GTC monitors and controls training standards. If you are concerned about training standards in general or at a particular training provider then please contact me at BIGGA House or David Golding at the GTC.

Review of Apprenticeships

Just when employers, employees and your Education and Training Manager were beginning to understand National Traineeships and Modern Apprenticeships, the Government has decided to review the schemes to bring them into line with other industrialised economies. Two- year Foundation Degrees will be introduced to link higher education to the world of work and all 13 to 19 year olds will be allocated a mentor to help ease the transition between education and work.

There will also be a new apprenticeship structure with National Traineeships becoming Foundation Modern Apprenticeships and Modern Apprenticeships will become Modern Advanced Apprenticeships. The aim is to improve the structure of the schemes and make major improvements in the skills and knowledge requirements.

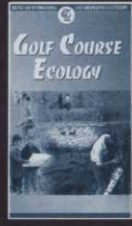
Specified off-the-job learning and specific minimum periods of learning will also be included. The Government has pledged an extra £30M to the scheme which it says will help to train 250,000 young people in 2001 (not all of them greenkeepers!)

STRI training courses

STRI will be running a five days of training course for golf greenkeepers from 13 to 17 November 2000. The programme comprises five consecutive one day courses on Grasses, Fertiliser, Diseases, Ecology and Irrigation. The cost of each one day course is £88 + VAT per person and £78 + VAT for STRI Subscribers. Discounts are available for those booking two or more sessions. Full details are available from Amy at STRI on 01274 565131.



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How to stop the grass growing from under your feet.



Longhand account.

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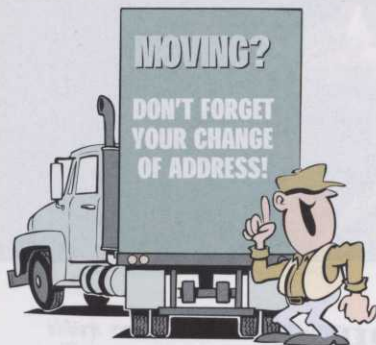
This month, Tracey Maddison, BIGGA's Membership Services Officer, welcomes almost 170 new members to the Association and gives some important membership renewal information.

It's your move!

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

Be a winner!

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



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

Still to Renew?

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

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

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

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

BIGGA welcomes...

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 Jonathan Hayward, N West
 Jeffrey Holmes, Northern
 Alan Honeysett, N West
 Craig P Huszttit, Northern
 Scott Lambert, Northern
 Frank H Marshall, Northern
 Stuart Mason, N Wales
 Adam McCallum, Northern
 Colin Mulholland, Northern
 Stewart Musgrave, N East

S East Region

S West & S Wales Region

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

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 Doug Brand, Surrey
 Stefan Brewster, London
 James J Brown, Kent
 John Bruce, London
 Gary M Bullock, Essex
 Graeme Clark, Sussex
 Peter Davies, London
 Paul Dickens, Sussex
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 Michael D Fuller, Sussex
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Check out
 June's edition
 for April's new
 members!

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

Advice and help with falling interest

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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