

# *the* SYSTON GREEN

Official Newsletter of the Syston Bowling Club

No 134 – March 2018

Welcome to our new Editor! Sincere thanks are due to Sue Renshaw for taking on the task of producing a regular Newsletter – such an important element within our communications system and a valuable source of revenue from advertising by our Patrons.

I know, from long experience over the past 10 years, just how important the Editor's job is and how dependent the Editor is on information, editorial material, photos etc to be supplied from all parts of the membership. Please play your part in keeping the Newsletter full of interesting and informative material. Keep Sue fully informed about everything that is going on in the Club – not just from the Board, Committee, Captains and Coaches but from interest Groups like the Art and Gardening Groups, the programme of social activities throughout the Season and the individual Member's perspective on performances on the green and visits to other Clubs. Obviously, Directors and Officers on the Management Committee, myself included, have a duty to keep the membership fully informed, through the Newsletter, of developments within the Club. But this is not an exclusive responsibility. Every Member should get involved either by providing information or asking questions or, simply, by sharing personal experiences throughout the Season. A well-informed Member is a happy Member. No-one likes being kept in the dark or feeling excluded. The Newsletter provides the ideal vehicle to ensure that this does not happen – but only if we all play our part in its development. The thoughts and opinions of each Member – whether positive or negative - are important to all fellow Members and, especially to the Board and Management Committee who are responsible for ensuring the successful development of the Club.

Please play your part! Sue will be ever so grateful!

**COLIN GRIMES**

Club Development Director



**Presidents Message – Jenny Dewick**

Welcome to the 2018 Season - our first as a unified Club.

It is a great privilege to be your President during this exciting time and, with your help, I will do my best to make sure that the unification process runs as smoothly as possible.

It's almost 40 years since I came to Syston Bowling Club to attend one of Des Eggitt's coaching sessions for beginners. I loved the game then and, although I haven't improved a great deal, I continue to do so. Thank you, Des!

My chosen charity is "When You Wish Upon a Star" which has the simple mission of granting the wishes of children living with life-threatening illness. I do hope that you will all give as much support as possible to this worthy cause.

Finally, I would like to wish you all a very happy and successful season.



### **Gardening Group News from Chris Dodge**

March in gardening terms is usually noted as Early Spring and as a rule in most areas spring bulbs are in flower and many early bedding plants are starting to show some colour. Primroses and Polyanthus are synonymous with this time of year.

When the ground is free from frost, it is also a good time to plant trees and shrubs, plant now so that they have a good chance to become established before the dryer summer months.

You can now start to remove protection from slightly tender shrubs and from containers that have been insulated to prevent damage from severe frost, but keep an eye on the weather forecast just in case. These plants should have plenty of light now and a little water.

If you didn't prune your Buddleia in the late autumn do it now, if left unpruned it will become tall and straggly with smaller flower heads on long stems. Cut the old flower heads off the hydrangeas this will tidy the plant and let more light in to the centre of the plant to promote new growth.

Shrubs and herbaceous plants benefit from an annual feed. Apply a balanced fertilizer now to reap the benefits later in the year, but please read the instructions on the packet and apply as instructed, giving too much feed can be worse than none at all. Also feed your lawn with a spring lawn feed, this is also a good time to use a selective lawn weed killer if you have a weed problem. You can always use a combined weed and feed mixture.

If you want more information about gardening you are always welcome to our Gardening Group meetings, and our next meeting should be on Tuesday April 3rd starting at 2.00 pm, but keep an eye on the notice board.



### **Green Ranger's Diary. Myles Clare**

Chris Mews (The Green Machine) has over the last number of weeks renewed the ditches, using new concrete edgings and a concrete base, all necessary work to retain the edges of the green. He has gone on holiday for 5 to 6 weeks and will finish this work on his return. He assures me that the green will be in perfect order for the start of the season. He will also on his return, supply a quotation for the supply and installation of new Astro Turf to on the other side of the ditch.



### **Stan Page Facilities Director.**

I would like to thank the following members Pete, Hancock, Maureen Page, Pat Lilley, Jenny Dewick, Pete Murray, Janice and Rob Wilbourn, Andy Savage, Sheila Aindow, Jan Holmes, Edna Loda, Janet and Mick Russell , Kate Toone and Kate Williams. For giving up their spare time for cleaning the club house ready for the opening of the new bowling season.

I hope everyone has a good season.

Stan Page



## **Club Welfare Officer**

Some members and friends may not have heard that unfortunately due to ill health, Janet Lowe has been forced to resign as Club Welfare Officer. As the only other nominee at the Extraordinary General Meeting at the end of last year and now with approval from the Board of Directors, I have agreed to take on this role, albeit I wish it were under happier circumstances.

Not being a resident in the centre of Syston Town, it is possible that I may not meet up with you on a regular basis when out and about, so I would be grateful if at any time you know of any members who are unwell or indisposed, please let me know so that the Club can offer support and take appropriate action to help in any way. Please do not hesitate to contact me.

ROB (Wilbourn) Tel: 01664 424813 email: [r.wilbourn213@btinternet.com](mailto:r.wilbourn213@btinternet.com)

## **Health & Hygiene**

To everyone working in the Kitchen please note the following procedures must be adopted and maintained.

- (1) One sink in the kitchen has to be allocated only for Hand Washing. This is the sink under the kitchen roll holder. Please follow the instructions on the Notice.
- (2) When involved in any form of Catering please ensure that you wear disposable gloves, these will be provided by the club if not on display, they will be in the cupboard under the sink.

## **Wednesday Night League.**

It is with great regret, that I had to call it a day on the Wednesday Night Leicester league. The decision wasn't easy for me as I felt it was a failure, as I introduced it. The reason for joining was two fold; firstly I wanted to introduce a competitive element and I saw it as a game for those of us who worked. I now find I can replace this with a mixed triples league. Rightly or wrongly I have accepted an invitation to compete in the Wymeswold MIXED league .This is also on a Wednesday evening. The rules being at least 1 woman and 1 man are in each of the 3 rinks, it can be 2-1 of either gender or point's penalty is in place.

I will, with winning in mind, firstly consider those that work. Hoping this will work, I will only be looking for 9 players instead of 20. I hope I can get the support.

Thank you Ken Renshaw

# FINANCIAL MATTERS

## The monthly advisory feature supplied by Club Patron, Pardeep Narwal

### Cash call

Will ISA savers continue to turn away from cash as the impact of low returns and tax changes becomes clearer?

In the tax year 2015/16, over £58 billion was deposited into Cash ISAs: last year that figure fell by a staggering 33% (Individual Savings Accounts (ISA) Statistics, HMRC, September 2017). Will the traditional rush to use ISA allowances before the end of this tax year see this trend continue?

It certainly appears that Cash ISA providers are doing little to encourage savers. At 0.73% (Moneyfacts, January 2018), the average no-notice Cash ISA rate is still significantly below its level in August 2016, when the base rate was also at 0.5%.

Further analysis shows that, compared to when interest rates last went up in 2007, providers have been much slower to pass on the rise (Moneyfacts, January 2018). They have also introduced cuts more quickly; symptoms of a deposit market that is now far less competitive than it was before the financial crisis. Funding initiatives such as the Funding for Lending Scheme, introduced to reinvigorate the banking sector, have made the need to compete for savers' cash almost redundant.

One in five savings accounts now pays just 0.10% - earning £20 annual interest on a £20,000 deposit (savingschampion.co.uk, January 2018). Of 1,759 savings accounts on the market, not one currently pays a rate that matches inflation (Moneyfacts, January 2018).

But despite years of derisory returns, the cash habit is proving a hard one to break. In the UK, we hold an average 69% of our investable wealth in cash; a figure that has actually gone up since 2015 (BlackRock, May 2017). Indeed, the same research revealed that 54% of people intended to increase their cash savings over the next 12 months.

Of 1,759 savings accounts available, not one matches inflation.

Cash ISA savers have, until recently, epitomised that trend. Cash ISAs have typically accounted for 80% of ISA subscriptions every tax year and more than ten million accounts have received contributions in each of the last ten years. Consequently, over £270 billion is now deposited in Cash ISA accounts (Individual Savings Accounts (ISA) Statistics, HMRC and September 2017).

It's clear that Cash ISAs form a key part of these individuals' longer-term savings strategy. But with cash returns still near record lows, that is a lot of money failing to achieve the very basic objective of keeping pace with inflation. Alongside pensions, ISAs have an important part to play in creating wealth for the future; yet cash savers are at real risk of failing to make the most of the long-term tax breaks on offer.

## Signs of shift

But there are signs that savers' attitudes and behaviours may be changing. In contrast to Cash ISAs, last year saw contributions to Stocks & Shares ISAs rise by 6% to £22.3 billion (Individual Savings Accounts (ISA) Statistics, HMRC and September 2017). This shift, coupled with the strong stock market returns in recent years, means that, for the first time since ISAs were introduced in 1999, the amount of money held in Stocks & Shares ISAs is greater than that deposited in the cash alternative (Individual Savings Accounts (ISA) Statistics, HMRC and September 2017).

It appears that savers are increasingly recognising the greater long-term potential of Stocks & Shares ISAs to create tax-efficient capital growth and income.

Another factor influencing this trend was the introduction of the Personal Savings Allowance in April 2016, which enables basic rate and higher rate taxpayers to earn tax-free interest from standard savings accounts of up to £1,000 and £500 respectively each year. The new allowance effectively nullifies the tax advantage of Cash ISAs for the majority of savers.

At the current average no-notice rate of 0.48% (Moneyfacts, January 2018), the allowance enables a basic rate taxpayer to hold around £208,000 on deposit and receive all their interest tax-free; for a higher rate taxpayer, the equivalent figure is half that amount.

The only thing that will bring Cash ISAs back to life, particularly for higher rate taxpayers, is significantly higher interest rates. Those with larger cash balances could then exceed their Personal Savings Allowance; but it could be a long wait, as markets currently forecast that interest rates will reach only 1% by 2020.

In the meantime, and as the end of the tax year approaches, individuals yet to use their ISA allowance, or with accumulated ISA savings, need to carefully consider their options. Maximising this valuable opportunity could go a long way towards achieving financial security.

### More information

Should you wish to discuss any of the detail contained in this article, please contact - Pardeep Singh Narwal on 0116 242 6 777 or email [narwalwealthmanagement@sjpp.co.uk](mailto:narwalwealthmanagement@sjpp.co.uk)

(The value of an investment with St. James's Place will be directly linked to the funds you select and may fall as well as rise. You may get back less than you invested.

An investment in a Stocks & Shares ISA will not provide the same security of capital

The favourable tax treatment of ISAs may be subject to changes in legislation in the future.



### Message from the Chairman

Thank you Sue for taking on the production of our Clubs news letter, to me it is a vital part of our wonderful club and I urge all members to send you items of interest.

As you can all see the redundant men's changing room has been fitted out with shiny new cupboards and a nice clear clean floor, please every one keep this room clear of unnecessary clutter. Many thanks to Myles Clare and Ron Lilley who helped me to install these cupboards. **Thanks George Dodge**



## AGM Meeting

A packed clubhouse on Monday 5th March took part in the Club AGM. The report of the Board of Directors and the accounts for the year ended 31st December 2017 were unanimously adopted. It was pointed out that the apparent trading loss for the year had been significantly affected by the inclusion of the budgeted £10,000 expenditure on green maintenance in the accounts to 31st December. In other words, the costs had already been covered in the 2017 accounts although payment would not be made until 2018. Members were delighted to learn that the Syston Town Council had awarded the Club a grant of £2000 towards the costs involved. Adam Longley was again appointed as Club auditor for 2018.

A highlight of the meeting was the induction of Don Creasey as a Life Member, the highest honour that members can bestow. Don has been a Member for over 20 years and during most of those he has been Vice-Captain and member of the Management Group of the Men's Section. Sadly, he has had no option but to bring his bowling days to a close as a result of arthritis in his hands and shoulders. He and his wife, Betty, will continue to give active support to the Club.

In the Open Forum session, following the close of the formal business of the AGM, a deal of discussion took place on match catering arrangements. The strong consensus was in seeking to achieve a balance between quality and quantity, the need to sustain Club revenue and protect the Club's reputation for high standards of catering while, at the same time, struggling with a shortage of manpower to fulfil kitchen duties, it was impossible to please everyone. All options had been explored including the viability of bringing in professional caterers and/or youngsters who might like the opportunity to gain some work experience. The Club was fortunate to have identified three experienced volunteers to manage the catering function through 2018 under the new circumstances created by unification. Working with the Management Committee, they should be left to manage the system as they saw fit. Their performance could be reviewed at the end of the year when any necessary changes could be agreed and introduced. They would welcome feedback during the course of the year and gave assurances that they planned to introduce a very flexible approach, giving as much or as little support as requested by those designated for kitchen duty on a match-by-match basis. Members were asked to give early notice if they were unable to undertake kitchen duties on the dates allocated to them on the rota and were urged not to make any changes to the rota(s) without the prior approval of the Catering Managers.

Following a suggestion from the floor, it was agreed that steps would be taken to post copies of the Minutes of Management Committee and the Board of Directors on the notice board as an additional means of keeping Members fully informed.

Members were asked to note that the majority of matches had now been scheduled to start at 2.00 p.m. This was partly the result of the amalgamation of Men's and Ladies' fixtures because Ladies' games traditionally started at the earlier time. Again, assurances were given that this policy would be reviewed for next Season.

The Green Ranger gave assurances that the renovations to the green, including the fitting of new ditch mats and backing baize, would be completed in time for the opening of the new Season.

It was also confirmed that arrangements were in hand for the Club to participate in the Wymeswold League on Wednesday evenings, giving those Members still in employment opportunities to play competitively during the week. They would be given priority in the team selection process.

The lively meeting closed at 8.20 p.m.

## Birthday Bumps!

Happy birthday wishes to the following that have birthdays in March: Myles Clare, Mike Foster, Rolf Meyer, John Phyllis, Jane Anderton, Anne Gale, Edna Loder, Maureen Page, Janet Holmes and Doreen Payne, Ron Lilley

## 59 Club update

Most recent winners are: **Rob Wilbourn (07) Rolf Meyer (56) Pauline Wright (13) Josie Hubbard (38) - Congratulations to them all!**

There is no subscription in March.

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*We are grateful for the active support of all of our growing list of Patrons, especially those regularly featured in this Newsletter.*

*For full details of Patron benefits and costs, please contact Colin Grimes on 0116 2608 412.*

*In return for their generous financial support for our Club, Members are urged to consider these companies first when considering the purchase of goods and services.*

# CHRIS MEYNELL & FAMILY

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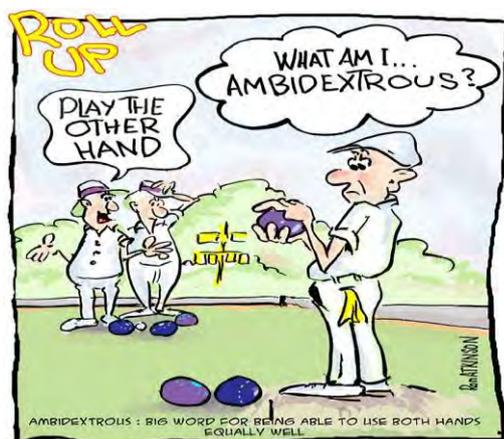
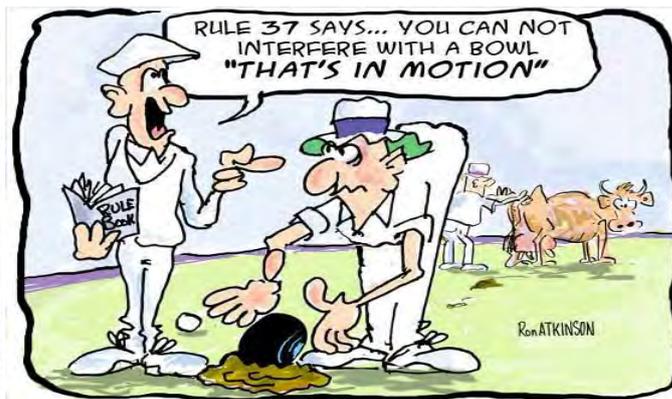
## Copy deadlines

All copy for the April edition should be sent to Sue Renshaw by no later than Wednesday 4th April 2018

## Social Events

10<sup>th</sup> March - Link to the Edge – Supper Provided £4.50

24<sup>th</sup> March – Karaoke – Faith Supper £3



## Message from the Editor

Thanks to everyone for their contributions to this my first edition. Please continue to provide me with regular updates of club activities.

Thanks Sue Renshaw Tel: 01162741755 email: [suerenshaw22@gmail.com](mailto:suerenshaw22@gmail.com)

## SYSTON BOWLING CLUB

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