DIARY DATES 2015

MARCH

Monday 16th Melton Indoors Roll-up session 11.20 start Wednesday 18th Art Group 10.30 a.m. Start Pub Quiz/Social 2.00 p.m. start £1 for tea and biscuits Friday 20th "Meet the President Night" 7 p.m. start. Monday 23rd Melton Indoors Roll-up session 11.20 start Wednesday 25th Pub Quiz/Social 2.00 p.m. Start $\pounds 1$ for tea and biscuits Saturday 28th Sing-a-long evening Pizza/Quiche, salad & crusty bread supper £3.50 at the door 7 p.m. start

APRIL

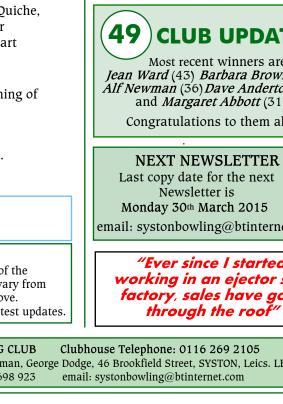
Saturday 4th Men v Ladies - Official opening of the green Battram Away 2.30 p.m. Saturday 11th Coffee Morning - 10.30 a.m. Scotlands Home 2.30 p.m. Belgrave Away 2.00 p.m.

Kev: Men Ladies Mixed Club

PLEASE NOTE

The times and dates of the forthcoming events may vary from those published above. Please see Noticeboard for latest updates.

SYSTON BOWLING CLUB Clubhouse Telephone: 0116 269 2105 All communications to The Chairman, George Dodge, 46 Brookfield Street, SYSTON, Leics, LE7 2AD Telephone: 0116 2698 923 email: systonbowling@btinternet.com







ANNUAL GENERAL MEETING 2015 George Dodge elected as new Board Chairman

A well-attended AGM held on Monday 9th March unanimously endorsed the election of George Dodge as Chairman. He takes over from Colin Grimes, who has served in the post for the past seven years.

Retiring Chairman, Colin Grimes, remains on the Board as Public Relations Director. Janet Lowe was welcomed as a replacement for

Anita Lowder and Rod Heggs as Green Ranger. All other Directors (Marjorie Clowes, Val Foreman, Rolf Meyer, Pete Murray, Pauline Wright)were returned unopposed for a further year of service. Tributes were paid to the Board in general and to Colin Grimes in particular for the successful development of the Club over recent years. Club Auditor, Adam Longley, presented the annual audited

accounts, describing the results as a demonstration that the Club is now in a very healthy financial position.

Green and clubhouse facilities now rank among the best in the County. Membership levels are holding very steady. Finances are sound and membership subscriptions are very competitive when compared to other clubs. There is an excellent communal spirit, with both Sections working in close harmony. Each Section is led by a strong and dedicated executive committee. Building on such a strong baseline, we can face the future with confidence.

Timing of Men's teas

Following a lively discussion, with only a single vote recorded against, the meeting strongly endorsed the proposal made by Men's President, Ken Renshaw, that Men's Saturday teas should be served at around 4

p.m. instead of at the end of the match. In consultation with the Catering Manager, Pete Murray, the Men's Committee would consider how best to implement the arrangement and to formulate policy on such issues as responsibility for the purchase of food and the practicalities of serving some kind of hot or warm food at

the midway point of the game. The importance of maximising New Chairman

Georae Dodae

profit from both food and Bar receipts was fully recognised. Minimising the workload involved in the provision of teas - especially in clearing up afterwards - remained a most important consideration. Open forum

In the "Open Forum" session, following the close of the formal

AGM business, a range of issues such as the need for a new cooker, boiler and dishwasher, were raised, with assurances given that the Board were already actively considering equipment replacement or repair. It was also confirmed that reports of the introduction of parking restrictions in roads close to the clubhouse were to be raised at the next meeting between the Club and the Council.

In response to a request from Doreen Payne, that the Club should consider some kind of appropriate memorial to Anita Lowder, it was confirmed that the Men's Section had already agreed, with immediate effect, to re-name the Mixed Pairs trophy as the Anita Lowder Mixed Pairs trophy. Welfare Officer, John Lamble, undertook to discuss with the Lowder family any other

AGM report concluded

suggestions that they might have to help further recognise and record the enduring respect felt by the Club for Anita's extraspecial contribution to Club development. Additional suggestions from other Members would be warmly welcomed by the Board. New Chairman's pledge

Following the close of business, George Dodge was formally welcomed as the new Chairman. While confessing that he had some doubts about his ability to match the example set by his predecessor, he thanked Members for the honour accorded to him, undertaking to commit to doing his best, with the active support of a strong Board of Directors, to sustain and further develop the Club for the benefit of all present and future Members. At the same time, he promised to continue the work of generating recognition for the role of the Club as a recognised valuable community resource.

From the Editor's desk

Sad to report that Newsletter editor, Alan Collins, is not in the best of health at the moment. He is awaiting a date from the City General for an operation on his gall bladder and has asked that he be temporarily relieved of his duties. We wish him a full and speedy recovery. In the meantime, Colin Grimes has agreed to resume responsibility for the Newsletter. Colin says: Hopefully Alan will quickly be returned to full health and be in a position to resume normal service. In the meantime, please accept my apologies for any drop in the editorial quality of the Newsletter. Drawing on his professional skills and experience, Alan has done a great job in enlivening the presentation, which will be difficult to sustain. Until further notice. please send any editorial contributions to me, preferably by email, at

systonbowling@btinternet.com

Getting to grips with computers

More than a dozen Members have taken advantage of a six-week programme of computer basics organised by Colin Grimes. The largest group, with little or no experience,

were helped to recognise the value of "being connected" and to identify the very wide range of ways in which the internet can be used to make life simpler and more enjoyable. They also learned confidence in handling computers across a range of applications, whether through laptops, tablets or a standard PC set up. Email and video links through programmes such as Skype and FaceTime were also explained. Others, with more experience, were helped to understand and use desktop publishing software, how to manage digital photographs and how to put spreadsheets to use in ways which are useful to everyday living. Colin says: "I am by no means an expert but am happy to have been able to give fellow *Members the benefit of mv experience in* using IT over many years. Now that the formal sessions have finished, I will be happy to help any Member who would like to be given the confidence either to start using a computer or to try a new piece of software. If the problem is more advanced or technical than I can handle, I will probably be in a position to recommend someone who will be able to help without incurring significant costs."

Communications

Members are reminded that Board and Committee members are always ready to receive praise, complaints, suggestions, reports of damage etc either face to face or by message left in the appropriate post box in the clubhouse. If you have something to say, *SAY IT!* The sooner, the better.

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Anita Lowder honoured



As reported to the AGM, as a mark of the deep respect and appreciation felt for the contribution to the Club made by Anita Lowder, and to help to perpetuate her memory, the Men's Committee have decided to name one of their

competition trophies in her honour. With effect from 2015 the mixed pairs trophy will be known as the Anita Lowder Mixed Pairs Trophy.



Men's kit storage - New situation, new rules

All men are reminded that any personal kit left in the clubhouse MUST be left in a locker. Any kit found either in the new changing room or in the "old" changing room will either be locked in a spare locker or be removed to the equipment store at the rear of the clubhouse. No exceptions. A "fine" of £1 will be charged to release kit from a locker.

In this way we intend to eradicate the age-old problem of changing room tidiness for which appeals in the past have fallen on many deaf ears.

While access to the male toilets in the "old" changing room will continue, Members are asked, under normal circumstances, not to use the area for changing UNLESS the new changing room is occupied by the Ladies for one of their fixtured games. In such a case, all personal kit must be removed at the end of the session in order to avoid the sanctions identified above.

Equipment currently taking up space in the former Men's changing room should be removed before the start of the Season. Any kit still found there after 1st April will be assumed to be abandoned and will be dealt with accordingly.

Anyone wishing to hire a locker (£10 per annum) should contact Finance Director Rolf Meyer during "Meet the President" Night scheduled for Friday 20th March.





Your attitude has to be positive and quite determined to try to beat your opponents. When playing in a match against St Margarets BC. I was Lead in a rink in a home match. At 12 ends we were 16-11 shots down and for many ends I had been playing badly. I couldn't

find the length. On the 13th end our Skip had the last bowl. We were 4 or 5 shots down and he drew a perfect bowl for shot to win the end. After seeing that shot, my thought was to increase my concentration and play better on the next end. Looking at the score we had 8 ends left to try to secure a win.

My self-discipline helped to get us back in the match and we eventually won.

Remember that Lead and No.2 players have an important role to play in winning matches. As Club Coach, I know that self-discipline does give results. Confidence, concentration and a clear mind when delivering your bowl are also very helpful.

When on the mat, think of the length to the lack as three-thirds with two-thirds the point at which the bowl starts to turn.

Remember on heavier greens a longer step and backswing will be needed with a much faster action and upright stance.

On fast greens the bowler will take a short step with little backswing and a slower delivery, keeping as low as possible.

Self-discipline means clearing your mind of other thoughts and concentration on the speed of your delivery to get the perfect draw to the Jack.

Bowls is a simple game, so keep it simple when playing.



If you have any particular problems on which you would appreciate the advice of our Club Coach, please do not hesitate to contact him at any time on 0116 269 6548

"Call My Bluff" "A great evening's fun"

clean and line ditches, cut grass on the apron, resite benches around the green, repaint string markers and other tasks needed to prepare the green for the opening of the playing Season.

Please play YOUR part in setting up the Club for a successful Season on a green of which we can be justifiably proud!

Wednesday 25th March starting at 10.00 a.m. 🚮

A near-capacity clubhouse was treated to a laughter-filled evening on 28th February when the popular TV panel game of "Call My Bluff" was recreated.

A panel of straight-faced, practised presenters of terminological inexactitudes (Pete Murray, Kate Toon, Norma Grimes and Rod Heggs) under the chairmanship of Colin Grimes, did their best to persuade the audience that they were giving the correct definition of a range of unusual words. The evening's entertainment was preceded by a supper of lasagne expertly cooked and presented by Janice Wilbourn, Pauline Wright and Jan Holmes. By the end of the evening a team of "Eggheads" and a team of "Lame Ducks" had been identified and presented with symbolic prizes. By general consent, the evening had been a great night out with lots of laughs.

FINANCE MATTERS Looking after your money

In the first of a planned regular series of informative articles, Club Patron, Pardeep Singh Narwal addresses the issue of disappointing yields from Cash ISAs

Cash ISA savers risk putting convenience before effective tax planning. Savers searching for attractive Cash ISA deals in the run-up to the end of the tax year look set to be disappointed once again. In the two years since the introduction of the government-backed Funding for Lending Scheme, savers have seen deposit interest rates more than halve while the headline rate has not changed. Banks and building societies, with access to this cheaper source of funding, no longer need to compete to attract savers' deposit money. But old habits die hard for British savers, despite the low rate of returns in recent years. Worryingly, many savers are overlooking the erosive impact of inflation on their savings, with one in seven surveyed under the impression that cash never loses its value. A survey conducted by market researchers Mintel last year also revealed the tendency of many savers to take the easy option when choosing their Cash ISA provider, rather than seek out the best rate. While 39% told Mintel that they chose their provider based on the best rate available, just under a third simply opted to go back to their existing provider. Mintel's research also revealed that less than two-fifths of ISA holders said they were investing to take advantage of the tax benefits. Rather than save in an ISA to reduce tax payments, most people use their allowance instead to save for a holiday, to fund their retirement or, simply, to achieve the sense of security that a savings pot can provide. Unsurprisingly, their recent survey found that 39% of people said the reason they held so much in cash was because it made them feel safe. But worryingly, almost twothirds of this group have only used Cash ISAs

to date. Even among those aged between 55 and 64, who should be focusing on growing their retirement pot, Mintel found that around seven out-out-of-ten often hold all of their ISA wealth in cash. Cash, however, is among the least efficient means of generating income in retirement.

If any member would like to discuss their personal situation in more detail, please do not hesitate to contact me. To provide you with an introduction to our company and to outline how we believe we can help you to grow and protect your wealth in these challenging economic times, contact Pardeep Singh Narwal on 0116 319 0084 / 07956 972 789 or email <u>pardeep.narwal@sipp.co.uk</u> for a free, no obligation meeting.

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The following piece, quoted from the Daily Telegraph, might also be of interest

The Chancellor, George Osborne, has announced that the cap of £10bn on the amount of pensioner bonds that the Treasury will issue has been lifted. Instead, the bonds will now remain on sale until 15 May 2015 with an unlimited amount available until then.

There are two bonds available - a one-year bond paying 2.8% and three-year bond paying 4%. The bonds are taxable, but eligible savers can receive the interest tax-free. Pensioners will be allowed to invest a maximum of £10,000 in each bond, meaning that a couple, both aged over 65, can invest a total of £40,000.

The bonds which are being marketed by National Savings and Investments (NS&I), an Executive Agency of the Chancellor of the Exchequer, were first made available on 15 January 2015 and the demand has been extremely high. In the first two days that the bonds were available, over £1.2 billion in bonds was sold to over 110,000 savers aged 65 or over. The latest figures revealed by the Chancellor show that over 600,000 savers have now purchased bonds totalling over ± 7.5 billion.

The Chancellor, George Osborne said: *'I want to ensure as many older savers as possible can take advantage of these market leading bonds, which is why I'm confirming that potential savers will have months to invest in these hugely popular products, if they wish.'*

Editor's comment:

While many pensioners are understandably hesitant to commit to a 3-year term, in order to achieve the "inflation-busting return", I have seen it suggested that if you invest in the 3 year Bond but withdraw your funds after the first year, even taking into consideration the penalty charges, you will still achieve a return of more than 3% which is far better than many alternative funds are currently offering.

You might like to take this question up with Pardeep or other Financial Advisor!

> 2015 Membership Handbook

This year's Membership Handbook and Fixtures List will be produced as a joint publication containing full details of both Men's and Ladies' Sections. It will be issued free of charge to all Members (*Ladies have traditionally been charged a small fee*) and production costs will be borne by the central Club funds rather than the individual Sections.

The joint Handbook concept has been developed by a small Working Party, consisting of representatives of both Sections, under the leadership of Kate Williams.

The Board hopes that the development will be warmly welcomed. While every care has been taken in the compilation, if you identify any inaccuracies or if you have any comments or suggestions for improvement in future years, please do not hesitate to contact Kate with your ideas.

GARDEN CLUB

Christine Dodge



Members of the Garden Group visited Hodsock Priory (*picture above*) to see the very earliest of the spring flowering plants, namely Snowdrops. However, helebores, crocus, aconites and cyclamen were also in flower. It was quite a long journey but well worth the effort as the Priorv itself and the woodlands are beautiful. The following week Richard Adams entertained us with his slide and music show, followed by tea and cakes. This proved to be a pleasant afternoon with members and friends. The small profit made will go towards the cost of plants for the Club's summer hanging baskets. The next Garden Group meeting will be held on Tuesday. March 17th at 2.00 pm.

The ageing experience

I'm happy with bifocals My dentures fit me fine My hearing aid is perfect But, Lord, I miss my mind

"I'm at the age where I need my false teeth and hearing aid before I can ask where I left my glasses"