

## CLUB DIARY

### MARCH

<b>Monday 14th</b>	Melton Indoors Roll-up session 11.20 start
<b>Tuesday 15th</b>	Men's Management Group 7.00 p.m.
<b>Wednesday 16th</b>	Art Group meeting 10.30 a.m. Start Pub Quiz/Social 2.00 p.m. Start £1 for tea and biscuits
<b>Sunday 20th</b>	Men's Sunday Lunch 12.30 for 1 p.m. £7 Limited availability
<b>Monday 21st</b>	Melton Indoors Roll-up session 11.20 start
<b>Wednesday 23rd</b>	Pub Quiz/Social 2.00 p.m. Start £1 for tea and biscuits
<b>Saturday 26th</b>	Easter Bonnet Evening with live music with Kerry Jean. Faith supper £6

### APRIL

<b>Saturday 9th</b>	Coffee Morning Syston Men v Ladies 2.30 H Battram 2.30 A
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**PLEASE CHECK NOTICE BOARDS FOR STARTING TIMES  
AND FULL DETAILS OF ALL EVENTS LISTED.**

*Wherever possible and when requested, please signal your  
intention to attend social events to avoid catering wastage.*

## Birthday Bump

### MARCH

Happy Birthday wishes to:

Myles Clare, Christine Dodge, Mike Foster, Edna Loder,  
Rolf Meyer, Maureen Page, Janet Holmes,  
Doreen Payne

### Special anniversaries CONGRATULATIONS!

5<sup>th</sup> March **Ray & Marilyn Wood** - 50 Golden years  
31<sup>st</sup> March **Ray & Margaret Dexter** - 60 Diamond years

## Tailpiece

A native approached the cannibal's meat shop, where the special of the day was 'Bowlers' Brains'.

These were priced at £1, £2, £3 and £10.

The price difference puzzled the customer and so it was pointed out that, brains at £1 belonged to bowlers who had been Leads; the £2 ones to those who had been Seconds and the £3 ones to those who had been No 3s.

Of course the brains marked at £10 belonged to the bowlers who had been Skips. When questioned about the unexpectedly high price put on 'Skips' brains, the Shopkeeper explained, 'Well, they're really very rare. You wouldn't believe how many Skips we have to kill before we find one with a set'.

**Tom Jordan**

## CLUB LIBRARY

*Please keep your  
donations of books, CDs  
and DVDs to the Club  
library coming.*

*A good selection of books  
on our shelves provides a  
valued and valuable  
service for Members and  
our Visitors alike*

# the SYSTON GREEN

Official Newsletter of the Syston Bowling Club

No 116 March 2016

## Here's to a new Season!



A new season just around the corner and Chris our contractor green keeper informs me that after an unusually mild and wet winter

the green as fared very well. Any problems that have arisen have been or are being dealt with so, hopefully, we can look forward to another season of good bowling. The big problem that we have at this moment in time is the condition of the surrounds of the green. The green baize and clips that hold the rink markers need a good clean so, sometime soon, I'll be asking for help to complete this task. More help, less work!

There is also the usual bit of weeding that needs to be done, k seats to be cleaned and brought out and placed around the green so let's jump to it, fellas!

There has been a mention (see last month's Newsletter) that the rink colour and direction signalled the day board is not being used or adhered to properly. May I remind everyone that it was agreed last year with the Captains of the day that, for all County and League games, they could have a free choice of colour/direction. But, for all friendlies, club competitions and roll-ups, players should adhere to the colour/direction signalled for that day. Now, if this policy is to change, it's not a problem, but as to wear/tear on the green, if this was causing a problem of uneven wear, Chris Mews would be the first to inform me so that corrective action can be taken. Nothing, so far, has given rise to concern.

If this is still not clear, just come and have a word with me at any time.

So now let's look forward to a lovely hot summer - with some hotter still bowling!

**Rod Heggs**



Hi everyone, let's hope by the time you read this winter will be behind us and you will all be looking forward to this year's bowling season.

I am personally really looking forward to being able to bowl this

year having missed out last year because

of my knee replacement. (Let's hope I can remember how to bowl).

Could I please encourage you all to put your names down for as many matches as possible as I am sure you are all aware the ladies' numbers are seriously dwindling.

The club will need your support as much as possible for us be able to continue fulfilling our fixtures.

Happy bowling season.

**Captain Sheila**

## Spotlight on Patrons

*With little copy supplied by Members this month, the opportunity has been taken to highlight the range of services available from our Patrons whose important contribution to Club development was stressed at the recent AGM*

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

## FINANCE MATTERS

Keeping pace with HMRC

*Why seeking expert advice is the best way of staying abreast of the latest tax changes introduced by the government.*

While many of us are likely to be aware of the latest model of car or mobile phone, tax updates attract rather less interest – but ignorance of them can be expensive. Take nil-rate band trusts, which were widely used for Inheritance Tax (IHT) planning between husbands and wives. Many felt, for tax purposes, they effectively became redundant eight years ago when the transferable nil-rate band was introduced.

While for some this may be the case, it is certainly not true for all and there are many non-tax reasons for their existence, even though they should have been reviewed. Families in this position may also find that their parents or grandparents failed to keep pace with other tax changes.

The pace of change in tax law looks likely to accelerate because the government has placed many key areas under review. In his 2015 summer Budget, Chancellor George Osborne announced that estates worth as much as £1 million can be sheltered from IHT – a relief to be staggered over three years from April 2017 – a 54% increase on present IHT relief. He has also begun a review of the existing powers to vary the terms of a Will after a person has died - something that could have a significant impact on many families.

Few of us are expert enough to be able to identify and understand these changes on our own. That means it is vital to include tax changes as part of regular financial reviews. Tony Müdd, Divisional Director of Tax and Technical Support at St. James's Place, says advisers have a professional responsibility to keep a watching brief. 'Advisers will be analysing their clients' affairs, identifying what changes mean for them and communicating that to clients,' he says.

### Tax changes since 2010

The average UK household saw an annual gain of £321 a year between 2010 and early 2015 due to direct tax cuts, according to the Institute for Fiscal Studies.

Tax rates: The introduction of the Personal Savings Allowance from April 2016, the new allowance applies to standard current and

savings accounts and will enable basic rate taxpayers to earn tax-free interest of up to £1,000. For higher rate taxpayers the tax-free limit is £500.

The Marriage Allowance lets a spouse transfer £1,060 of their Personal tax free Allowance to the husband, wife or civil partner. This reduces their tax by up to £212 in the tax year (6 April to 5 April the next year). To benefit as a couple, the lower earner – needs to have an income of £10,600 or less. You can get Marriage Allowance if your partner's income is between £10,601 and £42,385. If you or your partner were born before 6 April 1935, you might benefit more as a couple by applying for Married Couple's Allowance instead.

The standard personal allowance has gone up from £6,475 in 2010 to £10,600 now and will be set at £12,500 by 2020. Other changes have had a negative effect on higher earners.

Pensions: The new pension freedoms have culminated in freeing 'defined contribution' investors from having to convert funds into annuities and allowing over-55s to take out part or all of their private pension savings. But tax relief on pension contributions for higher earners has been cut, with more to come in April 2016.

Inheritance: The IHT threshold, set at £325,000 per person since 2009, is being extended between 2017 and 2020 to include another £175,000 per person for the family home. Since married couples and civil partners can share their allowances, a family home of £1 million will be exempt by 2020. In recent years, many families have agreed to vary the terms of a parent's Will. These deeds of variation could be used to change a Will so that the bequest bypasses a generation and could reduce IHT.

David Brookes, Tax Adviser at accountancy firm BDO, adds that the key is to be aware of any changes: 'An annual review may not be sufficient for investors with complex investments and tax affairs. Usually, the client's advisers will alert them to changes that have a direct impact on them, but it is important that investors look at Budget summaries provided

Concluded on p 3 →

Wealth management  
advice to achieve  
your financial targets



## NARWAL WEALTH MANAGEMENT LTD FINANCIAL ADVICE CONSULTANTS

Proud to support Syston Bowling Club

We provide an experienced wealth management service and offer specialist advice in a wide range of areas including:

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For further details, contact Pardeep Singh Narwal on:  
**Tel: 0116 319 0084**  
Email: [pardeep.narwal@sjpgp.co.uk](mailto:pardeep.narwal@sjpgp.co.uk)  
Web: [www.pardeepnarwal.co.uk](http://www.pardeepnarwal.co.uk)  
The Old Vicarage, 26 High Street, Syston, Leicester LE7 1GF

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## need a helping hand?

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## SUNDAY LUNCH

2 courses prepared & served for the Men's Section by Hazel Renshaw

**Sunday 20<sup>th</sup> March**

**12.30 for 1.00 p.m.**

Menu to be confirmed

**£7.00**

Family and friends welcome

**Book early.**

**Limited availability**

## Welcome to new Patrons

We are pleased to welcome a new Patron with effect from 1st March.

Salisbury Harding and Barlow are a highly respected Leicester-based law firm offering a wide range of services relevant to our members' needs.

The display panel on Page 3 (*opposite*) gives further details of those services and full contact details.

A greenside display board is in course of preparation.

The "parent" company of Cloudscape, (*below*) have had a greenside display board since the start of last Season. They are responsible for the maintenance of the Club's website. They undertake this work free of charge in return for the support services they receive as Patrons.

*In retirement it's nice to get out of the rat race but you have to learn to live with less cheese.*

### Switch today for great broadband and phone from



## CloudScape Connect Ltd

Based in Leicester, Cloudscape Connect offers a host of communications and internet services. With over 30 years' experience in this sector, Cloudscape Connect offers some of the best internet speeds across the East Midlands.

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available across the whole range of networks. We then confirm an estimated speed and the price of the package on offer from us. We will handle the handover from your existing company to us leaving you with no worries.

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Ask for Robert Harrison, Stuart Hex or Alan Ramsey.

Tel: 0345 688 7227 email: [info@cloudscapeconnect.co.uk](mailto:info@cloudscapeconnect.co.uk) [www.cloudscapeconnect.com](http://www.cloudscapeconnect.com)

### Finance matters concluded from p2

by their advisers, and if they think they may be affected by a change to the tax law, they should ask the question as soon as possible.'

Even apparently straightforward areas of finance can be affected by changes. Pensions regulation has undergone significant change in recent years, including the scaling back of tax relief for higher earners and caps on the amount that can be saved over a lifetime. The tax treatment of dividends and bank interest has also recently been altered.

For clues to where the government may consider reforms, look at the areas already being prioritised for other reasons. For example, the drive to boost small business formation and growth prompted the development of the Venture Capital Trust system, while concern about the impact of rising property prices on liability for IHT encouraged an increase in the annual allowance. But no area is guaranteed to be exempt from changes; the key is to keep abreast of changes to tax legislation.

**To discuss any of the issues raised in more detail, please contact Pardeep Singh Narwal, Partner of St. James's Place Wealth Management on 0116 319 0084 for a free no obligation meeting.**

## 59 CLUB UPDATE

Most recent winners are:

*Alf Newman (36)*

*Barbara Browne (42)*

*Janet Lowe(55)*

**March 5 result awaited**

*Congratulations to them all.*

**THERE ARE STILL SOME UNALLOCATED NUMBERS AVAILABLE.**

**PLEASE CONTACT VAL FOREMAN IF YOU WOULD LIKE TO JOIN THE CLUB**

Christine Dodge



## GARDEN CLUB

The Garden Group recently enjoyed a social afternoon with speaker, David Bell, who entertained us with stories of myths and legends of Leicestershire, and this was followed by tea and cakes provided by some of the members.

The next outing will be on Friday 18<sup>th</sup> March to Moores Garden Centre for coffee and then on to Notcutts Garden Centre for Lunch and shopping. Meet at the clubhouse at 10.0am. The next meeting will be on 12th April at 7.00pm.

## New Season Resolutions

Please take time to consider how you might get the best out of your Club membership in the year ahead. Keep your elected Committee representatives fully informed about any concerns you might have and/or any suggestions for improvement to the membership experience.

In addition, please commit to the following:

- \* Signal your availability for selection as far in advance as possible
- \* Check and tick the Team selection sheet as early as possible in the week
- \* Familiarise yourself with the rules of etiquette and follow them
- \* Keep all of your kit out of the changing room. Use lockers or the rear store if you must leave kit at the clubhouse
- \* Advise the Catering Manager as soon as possible of any difficulties in fulfilling your tea duty rota commitment
- \* Speak well of the Club among friends and take every opportunity to spread the word about the benefits of membership
- \* Respond positively to any request for help with the many tasks necessary to keep the green and the clubhouse in tip-top order
- \* **ENJOY** your bowling!

## Help to Buy ISAs

*If you are thinking of helping a family member, these notes might be helpful*

The new Help to Buy ISA scheme was launched on 1 December 2015. The scheme awards savers a government bonus of 25% on monthly savings of up to £200 on savings towards their first home. The bonus translates to an extra £50 added to every £200 saved up to a maximum governmental contribution of £3,000 on £12,000 worth of savings. The scheme is now being offered by 15 different banking brands and since the scheme was launched more than 250,000 first time buyers have signed up.

The Chancellor of the Exchequer, George Osborne, said:

*'Last year I announced further help for first time buyers with the new Help to Buy: ISA and I'm delighted that a quarter of a million people have already taken advantage. It is all part of our plan to back working people who are doing the right thing and saving for their first home.'*

Savers can make an initial deposit of £1,200 (the monthly maximum plus an

extra £1,000). The bonus is only payable on the purchase of a first home. The scheme is limited to one per person (not one per home) so two people buying a home together can both receive a bonus. The bonus is available on home purchases of up to £450,000 in London and £250,000 outside London and can only be claimed against the deposit for a new home. It cannot be used to pay solicitors, estate agents or any other costs associated with buying a home.

For basic rate taxpayers, the scheme offers the equivalent to saving completely free of tax for their first home and savers aged as young as 16 can benefit from the scheme. New accounts can be opened for four years from the launch of the scheme. Once opened, there is no limit on how long an account can be held.

*(Extract From Monthly Bulletin published by Club Patron, Adam Longley who also audits Club accounts.)*

## Jennings Ladies' Fashions

Jennings, the long-established Ladies' Fashions shop on the High Street were our first-ever Patron.

We trust that our Ladies take the opportunity of signalling their appreciation, whenever possible, by visiting the store to examine the wide range of quality stock which is always on offer.

All copy for the April Newsletter should be sent to **Colin Grimes** ([systonbowling@btinternet.com](mailto:systonbowling@btinternet.com)) by no later than

**Friday 25<sup>th</sup> March**

**email:**  
[systonbowling@btinternet.com](mailto:systonbowling@btinternet.com)

*This space is left blank because the Editor ran out of fog to knit!*

## Questions to ask about pre-paid funeral plans

The idea of paying for a funeral in advance is becoming increasingly popular. Millions of people now choose this way to deal with their final expense. There are a number of plans advertised and if the idea appeals to you we suggest that the following questions may be helpful:

### **Does the plan actually guarantee to pay for the funeral when required?**

Some insurance based policies only provide a sum of money, which may not keep up with the rising cost of funerals.

### **Can you see exactly how much the plan will cost?**

Whether you pay all in one go or by monthly instalments you should be able to see what the total price will be. Beware of some policies that offer attractive low premiums but require you to keep paying for the rest of your life - they can work out very expensive in the long run!

### **Will the funeral be right for you?**

Most firms offer a choice of packages, but what if you want something slightly different? A funeral is very personal and you should not have to compromise. The best plans allow you to choose and pay for what you need.

### **Will a respected local Funeral Director provide the service?**

With some plans the Funeral Director will not be appointed until the service is required, and there is no guarantee that it will even be a local firm. If you want to use a particular Funeral Director we suggest you ask them first.

### **Who will hold the money until the funeral is required?**

The most secure arrangement is an independent trust fund with an independent custodian trustee - which means that the payment for the funeral will be safe even if the Funeral Director or the funeral plan company should go out of business.

### **Is the company administering the plan regulated by the Funeral Planning Authority?**

Firms registered with the Funeral Planning Authority have to comply with strict regulations governing the sale and administration of plans, but not all funeral plans are registered.

A pre-paid funeral plan is a very practical way to solve an important, and sometimes sensitive issue, but as with any major purchase it is wise to shop around and ask questions before you buy.

For further information please contact: Chris at Chris Meynell & Family, Tel: 01162607954 Email: [chris@meynellfunerals.co.uk](mailto:chris@meynellfunerals.co.uk) Web: [www.meynell-funerals.co.uk](http://www.meynell-funerals.co.uk) alternatively see us at the Coffee Morning!

## Our debt of gratitude to Tarmac

Grateful thanks of Members are due to Tarmac/ (formerly Lafarge) who have committed to continuing to bear the costs involved in maintaining the defibrillator which they donated and of the training of Members in its use. They also donated furniture currently used in the "office"/old Men's changing room.

Facilities Manager, Chris Bates, has been a great supporter of the Club over recent years. We understand that he is to retire shortly and offer him our warmest best wishes and an open invitation to come and join us when he finds himself with more time. (**If only!** I hear the cry.)

*Retirement is wonderful. It lets you do nothing without the fear of being caught at it.*