

the **SYSTON GREEN**

Official Newsletter of the Syston Bowling Club

No 129 – August 2017

Towards Unification – Part 7 - “Over to YOU!”

**A joint statement from Board Chairman, George Dodge and
Chairman, Unification Working Party, Colin Grimes**



Following a review of proposals made by the Unification Working Party, The Board has now approved a set of recommendations and set a timetable for a series of events which will ultimately lead to a decision on the question of the possible integration of the Men's and Ladies' Sections into a unified body with effect from 1st January 2018.

It is a tribute to the traditional spirit of co-operation between both Sections of our fine Club which has enabled deadline for a decision on this subject, set just over a year ago, to be successfully met.

This is what to expect and look out for in the months ahead:



On Friday 6th October a Preliminary Notice of a Club EGM to be held on Friday 1st December will be issued. In anticipation of a vote by the EGM to approve unification, this Notice will also invite nominations for each of the proposed posts to fill the new Board of Directors and Management Committee. Nomination forms will be provided to enable all Members to participate in the process.

Then, Section AGM's will proceed as usual.

At the Ladies' AGM scheduled, as usual, for October, normal business will be conducted with the addition of consideration of two special draft Resolutions:

- a) *THAT the Ladies' Section of Syston Bowling Club formally supports the unification of the Club with effect from 1st January 2018, under terms to be decided by the Club in General Meeting.*
- b) *THAT in anticipation of a decision by Members in General Meeting in favour of unification, all current Officers and Committee members should continue in office until 31st December 2017.*

Friday 3rd November will be the closing date for receipt of nominations to fill the places on the new Board and Management Committee.

On Friday 10th November the Final Notice of Club EGM will be issued to all Members. This Notice will include full details of all draft Resolutions to be considered and approved by Members before unification can be completed and full details of all nominations received for positions on the proposed new Board and Management Committee.

Subject to approval of the change in date, the Men's Section AGM is likely to be held on Monday 27th November. At this meeting the same two Special Resolutions, previously debated by the Ladies' Section, will be tabled for consideration.

The Extra-ordinary General Meeting (EGM) will be held on Friday 1st December. While a quorum for a General Meeting is only 10 Members, it is vitally important that as many Members as possible attend and participate fully in this important meeting. The Agenda for the meeting will be exclusively devoted to agreeing the terms governing unification and, subject to approval of the unification process, election of the new Board of Directors and Management Committee.

Subject to approval by Members in attendance at the EGM, Monday 1st January will be declared as the effective date of unification. On that date, all currently serving Directors, Officers and Committee members will resign and the new Board and Management Committee will assume office.

As should now be clear, unification is by no means “a done deal”. The basic principle itself - and the detailed conditions set by Members for its adoption and acceptance - will remain undecided until the final vote is taken at the EGM. At the EGM the process will be presented in a series of draft Resolutions allowing and, indeed, encouraging, step-by-step debate on all aspects of the process. Debate and discussion on all aspects of the unification proposal and process should continue between now and then in order that informed and practicable decisions are taken at the EGM.

It should be noted that a number of policies associated with and resulting from possible unification, such as the future of the Club flag, future membership application procedures, dress codes, Club Rules and Bye Laws etc, are not relevant to the general unification debate. These are matters of detailed policy for the incoming Board of Directors and/or Management Committee to decide upon, using powers accorded to them under our “constitution” (Articles of Association).

The Unification Working Party and the Board of Directors have spent a great deal of time and effort in reaching this point. We look forward to all Members treating the suggested development with equal seriousness - especially by giving every consideration to getting involved in the new management structure (standing for election) and by attending and voting at the EGM. Detailed job specifications for all Directors, Officers and committee members are posted on the clubhouse noticeboard to guide anyone considering putting their name forward for election.

It's now over to **YOU!**

Relevant Matters of Law

This month's advisory feature has been supplied by Club Patrons, Salusbury Harding & Barlow, Solicitors

Living Together? What You Should Know

Over the last 15 years there has been a sharp increase in the number of cohabiting couples. This had led to a rise in complex and costly legal disputes if those couples choose to separate. Why is that? Well, the Law as it currently stands does not appear to recognize those couples who choose to simply live together.

What this means is that for relationships outside of marriage or civil partnership there is currently very little protection available, and couples who have been living together can make little use of the Legal System available to a married couple if their relationship ends. They are, therefore, much more vulnerable in the breakup of a relationship or in the event of the death of one of the parties.

So what options do cohabiting couples have? One option is a living together agreement (also known as a cohabitation agreement). The purpose of such an agreement is for couples to provide a framework / record of their intentions in respect of assets they may have, and to record any contributions they may wish to make. It is hoped this would then safeguard the parties financially if they were to separate or the relationship breaks down. Further, it is important the agreement is as precise and detailed as possible whilst confirming that both parties intend the document to be legally recognisable as far as possible which will ensure the agreement is enforceable where necessary.

It is worth noting, however, that at the current time the Courts have the power to adjust a parties' rights to property/assets on divorce but not in the case of an unmarried couple living together. In these situations the Courts can only determine ownership and shares of a property based on contributions made by the parties and their intentions on how that property and any assets were to be divided. This is often difficult to prove and it is easy to forget intentions, especially in a long term relationship!

There are no hard and fast rules when creating a living together / cohabitation agreement. It is entirely up to each couple as to what they would like in the agreement, so the agreement will always be tailored to their individual circumstances. The agreements commonly tend to include property details, payment of mortgage, outgoings, ownership of contents, liability for debt, ownership of bank accounts etc. The agreement can also cover how any children are to be supported in the event of a breakdown of the relationship.

What else should you consider? It is still vitally important that both parties make Wills or ensure any existing Wills are up-to-date and appropriate for the current circumstances - especially where one or both have pre-existing obligations - such as children from a previous marriage or relationship.

One last thing to be aware of. Such an agreement is not legally binding in as much as it is not an Order of the Court or approved by the Court. But if it is properly effected, then it is intended to have the "full force of the law".

For further information on the issues raised in this article please contact Carly Price at SHB Solicitors on 0116 262 6052 or via email carly.price@shbsolicitors.co.uk

Gardening Group



Members of the Gardening Group and friends recently spent a very happy day visiting Cambridge. We travelled from Syston and the journey was very pleasant until we reached the outskirts of Cambridge, when the traffic came to a standstill due to roadworks and heavy traffic. Eventually we reached the Botanical Gardens which were absolutely beautiful and also included several large glasshouses containing plants from all over the world. At lunchtime we visited the restaurant which had a great variety of snacks and cooked meals. Later on, some of us caught the open-topped tour bus which was equipped with individual headphones that provided us with an interesting commentary of the city sights.

Other members stayed in the Botanical Gardens to explore the site more fully and also to shop in the well-stocked gift shop and buy plants to take home.

On the return journey Janet Lowe very kindly organised a raffle which was a welcome distraction on a long journey home.

Editor's note: Our warmest best wishes go to Christine who, at the time of writing, was about to undergo hip replacement surgery. We wish her a speedy recovery and return to full health.

Board Chairman George Dodge writes: Grateful thanks are due to Gerry Kennel who has built and donated a special packing crate to house the Club's new gazebo which will be used at the Syston Carnival and other outdoor events organised by the Club. Gerry's generosity and unselfish contribution serves as an example to us all.

Let's not forget that Gerry and his wife for several years looked after all of our catering needs, with many of the salad ingredients sourced from his own garden. They set the standard for all future Catering Managers to aspire to.



Your officers report



President Gary writes: A massive vote of thanks to everyone who came along to support our Open Day back in June. (*This is the first opportunity to publicly say so.*) The public response to our invitation exceeded all of our expectations but, with your wonderful support, we coped very well with the numbers involved.

I'm delighted to be able to confirm that we succeeded in enrolling 12 new full Members (8 Men; 4 Ladies) most of whom are already taking part in our fixtures, easing the pressures on Captains as they struggle to field full sides for our fixtures.

Hopefully, we can look forward to repeating this success on an annual basis from next year onwards.

Thanks to all of you who supported my President's function when I had the pleasing opportunity to express my gratitude to a number of people who had made an extra-special contribution to the event and during my year in office. The opening spider was won by Michael Russell. This was followed by a very close tussle with the winning team identified only after a countback of shots made. The occasion was "topped" by a splendid meal prepared by Jenny Dewick and Kate Toon.

On the coaching side, I'm pleased to be able to report strong attendances at Monday and Tuesday sessions, including a couple of 8 year olds! Really young starters. In order to maximise the benefits of coaching them, the Club has bought two sets of Junior Ace woods which are much more suitable for their small hands. I'm working on the principle that, if we can generate and sustain their interest, they will tell their friends and schoolmates and we might just have the makings of a Junior Section in the future.

Talking of younger Members, I am delighted to be able to congratulate Tyler Johnson for reaching the final of the County Under-18s competition. Tyler, who has been a regular Club player over the past three years, is a credit to the Club. We wish him the best of luck in the Final.

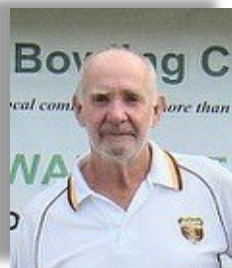


Tyler Johnson



President Margaret writes: On behalf of the Ladies' Section and myself, I would like to say a very big thank you to Men's President Gary for such a wonderful evening at his President's evening. A special thank you for the lovely flowers presented to the Ladies, including myself. I would also thank Jenny and her band of helpers for such a lovely meal on that occasion.

I would also like to take the opportunity congratulate our three ladies - Marilyn Wood, Kate Toon and Bev Wright - who won through to the quarter finals of the County 2 wood Triples. Well done girls! We are immensely proud of you. Good luck in the next round.



White Plums Captain, Dave writes: Having lost two games, one to the Peregrines 54 to 45 and the other to the Weavels 67 to 32, we dropped down to second place in Division 2 of the League behind the Weavels. We won the next game against the Woodpeckers 71 to 35, a great morale-boosting result after losing the previous two games. This win put us joint top of League with the Weavels, with 50 points each.

Unfortunately, we then went on to lose 36 to 65 to the Saints which has put us back down into second place, only four points behind the Weavels. With three games left, we are still in with a chance of promotion or even winning the league outright.

If we don't do either, we've have had a good first season back in Division 2 and I cannot fault the team spirit which, win or lose, has been very good throughout.



Midweek Captain, Pete writes: With only 2 months of the Season left, we are not doing too badly in our mid-week matches. We have had a couple of set-backs with defeats against Nuneaton and St. Margarets, but the teams are playing well and I am especially pleased with two of our new bowlers, Andy Savage and Brian Manderin. I am sure they will be a big asset to the club.

These two - plus several other men and ladies - joined us after attending our Open Day. This goes to show just how valuable the Open Day was and I fully support the proposal that it should become a regular fixture in our annual calendar of events.

As a club known for its hospitality, we should ensure that every effort is made to make these new bowlers feel welcome and encourage them to play as much as possible. It is very important that we minimise obstacles in the way of new members joining our club, now that membership is improving. We should always remember that these people have chosen to join us in preference to any other club, so please play your part in making them feel welcome.



Green & Royals Captain, George writes: I'd like to thank all Members who have played for the Green & Royals this Season. We've had a good Season, so far and have hopes of finishing well - perhaps even gaining promotion.

CLUB COACHING

For coaching advice and assistance, ring **Ken** on 0116 2606 743 or **Gary** on 0116 2607 922

Non-members are welcome to take advantage of this free service. If you know of anyone who might like to try the game before joining, please encourage them to contact our coaches. All equipment provided except for flat shoes.

Your finances

This month's advisory is entitled "It's all in the detail"

The government has clarified its position on a number of outstanding issues for pension savers – but not everyone will be pleased. The recent Queen's Speech contained little on pensions, yet the government has since been obliged to make a number of announcements on pensions policy.

Firstly, it has moved to clear up the confusion over the amount individuals who have dipped into their pension pots can continue to save into their plans. The Money Purchase Annual Allowance (MPAA) is the most you can save into a defined contribution pension tax-free once you have accessed cash or taken a flexible income from it under pension freedoms rules.

The government has now confirmed its intention to reduce the MPAA from £10,000 to £4,000 – but perhaps more controversially, it is intended that the cut will be backdated to April 2017. The reduction, announced during Autumn Statement 2016 and detailed in the first version of the Finance Bill, was due to come into effect this tax year, but it didn't receive Royal Assent due to the timing of the general election. Savers could have been forgiven for thinking that the £10,000 limit still applied, and perhaps that the reduction would be postponed until April 2018.

However, the Treasury has now confirmed that the withdrawn provision will be among several included in a new Finance Bill to be introduced after the summer recess, and that the 60% MPAA cut will be applied retrospectively. The move has attracted widespread criticism from experts, including former pensions minister Steve Webb.

"Cutting the MPAA is an unnecessary measure in the first place, but it is particularly unacceptable to do so with retrospective effect. How were savers meant to know in May who was going to win the election?" he commented. If approved by Parliament, this could create a significant problem for those who have accessed their pension before fully retiring. Some people may have accessed cash from their pension to clear mortgage debts or support their children, but with the understanding that they could still make £10,000 of tax-relievable contributions each year. The announcement is very unfair on them.

Relief of sorts

On a more positive note for savers, Secretary of State for Work and Pensions, David Gauke has reiterated the government's view that now is not the time to make fundamental changes to the system of tax relief on private pension contributions. There had been speculation that the current system of upfront tax relief based on income could be replaced by a flat rate of tax relief, or with an ISA-based model where there is no tax incentive on contributions but withdrawals are free of income and capital gains tax. The delay in any big announcement will be welcomed by many higher and additional rate taxpayers, who can continue to benefit from tax relief at 40% and 45% respectively, on the assumption that anything over the basic rate is reclaimed via the individual's tax return.

There hasn't been a consensus view on what a new system looks like, so it's unlikely we will see any fundamental changes in the near future. A further cut to the annual allowance would reduce the amount that top earners can save into a pension each year – this would effectively restrict the availability of tax relief. While there is no immediate threat to higher rates of tax relief or the annual allowance, retirement savers would be wise to take advantage of current rules and reliefs.

Working to 68

In a further measure, the government has confirmed its intention to raise the State Pension age to 68 earlier than the legislated date.

The State Pension age for men and women will rise through a series of gradual increases to 66 between 2018 and 2020 and to 67 between 2026 and 2028 (www.nidirect.gov.uk, accessed 26 July 2017). It was due to start rising to 68 in 2044, but under new proposals this will be phased in seven years earlier from 2037. Around seven million people are affected by this latest proposal, which includes many of those currently in their 40s. They will have to work for an extra year before they can claim their State Pension (Population Estimates for UK, Office for National Statistics, June 2017).

Triple bogey

In order to secure its deal with the Democratic Unionist Party (DUP) for a working majority, the government has dropped planned changes to the triple lock – the system which guarantees that the State Pension rises in line with the higher of earnings, inflation or 2.5%. Before the election, the Tories pledged to replace the triple lock with a 'double lock' from 2020, ensuring rises in line with the higher of earnings or inflation, but not by a minimum of 2.5% per year. After the DUP-Tory deal, Downing Street announced that the triple lock would be retained beyond 2020 – a move that is likely to be welcomed by many of the country's 12 million pensioners (pensions policy institute, accessed 26 July 2017), but the cost of which will be shouldered by the UK taxpayer.

To receive a complimentary guide covering Wealth Management, Retirement Planning or Inheritance Tax Planning, please contact Pardeep Singh Narwal on 0116 242 6777 or email pardeep.narwal@sjpp.co.uk

SYSTON CARNIVAL 2017

As part of our fundraising and membership promotional activities, the Club will once again have a stall at the Syston Carnival this year on Saturday 2nd September. All Members are urged to provide cakes for sale. Marlene Murray will provide her usual crafts and jigsaws. All men are requested to assist with the setting up of the stall from 9.30 a.m. onwards and, particularly, with the dismantling of the stalls and return of tables and chairs to the clubhouse from about 4 p.m. onwards. Please watch the main noticeboard for further details.

Birthday Bumps!

Happy birthday wishes to **Gillian Allen, Chris Biddles, Norma Grimes, Josie Hubbard, Gerry Kennell, John Lambie** and **Jean Ward** with birthdays in August.

59 Club update

Most recent winners are: **Marion Hegginson (02), Barbara Brown (42), Maureen Page (24) Aideen Talbot (06), Sheila Aindow (25), Myles Clare (23) (Twice!), Alf Newman (36)** and **Jenny Dewick (27)** - **Congratulations to them all!**



System and District Volunteer Centre

System and district Volunteer Centre provides subsidised community transport services for the elderly, infirm, disabled and rurally isolated members of our local community in order to help them to continue to play a full and active part in family and community life. The Centre depends heavily on volunteer drivers and is always seeking to expand its current team. Full training is given to all volunteers who either drive their own cars, in return for a generous mileage rate, or one of the Centre's minibuses. If you have a couple of hours a week to spare - *even if only during the non-playing months of the year* - and would be interested in helping out, at times to suit you, please contact:

Centre Manager, Mark Smith
Tel: 0116 2607 888 or
email: info@syston-vc.org
for further details of this very enjoyable, and fulfilling service.

Editorial copy deadlines

Because of holiday commitments, there will be no July edition of this Newsletter. All copy for the September edition should reach Colin Grimes (systonbowling@btinternet.com) by no later than Friday 1st September 2017

HELP!

We are still looking for help in the production of this Newsletter

Publication in the months ahead assumes an even greater importance than usual because it will be the channel of communication to the full membership for all changes being considered by the Board as we move towards the eventual goal of full unification. Without the Newsletter, you will remain very much "in the dark".

"The Hill"

*"I'd rather be over the hill than under it."
"Once you're over the hill you pick up speed."
"Over the hill? I don't remember any hill!"
"You're over the hill when you hear your favourite tune in the lift."*

Which one is President?



Donald



Donald

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System Bowling Club

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We are grateful for the continued 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.

CLUB PATRONS' PAGE

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See also Cloudscape Connect on page 7

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