

# the SYSTON GREEN

Official Newsletter of the Syston Bowling Club No 135 - December 2017/ January 2018

**“Together we stand .....”**



Friday 1<sup>st</sup> December 2017 will undoubtedly be remembered as one of the most important dates in the history of the Club. With effect from 1<sup>st</sup> January 2018, as a result of the decisions taken at the Extra-ordinary General Meeting, the Club enters a new and exciting phase in its development. In agreeing to unification, Members have, once again, demonstrated that Syston is a trailblazer and remains at the cutting edge of developments in our sport. I, for one, am confident that, as a direct result of the careful planning that led to the calling of the EGM and the consequent decisions, we will have anticipated and avoided many of the potential pitfalls and difficulties that unification might have caused. I congratulate the membership for their foresight and willingness to embrace change - change which, it is hoped, will lay the foundations for the future strengthening of and success for our fine Club. That is not to say that there will not be any challenges arising from our bold decisions. There are inevitably going to be strains and pressures as we adapt to the new structure and operational conditions. Again, I am confident that, with the benefit of careful planning and with the flexibility which we have built into the new system, together with the traditional spirit of co-operation and goodwill that typifies our Club spirit, any such problems will be readily addressed and solved. As we move in to the New Year, I would like to thank and welcome those Members who have volunteered to serve on the new Board and the Management Committee - both those returning to service and those who are joining us for the first time - and look forward to their enthusiastic input to guide our future development.

We will have to “hit the ground running” in the early days of the New Year. Both the Board and the Management Committee already have a number of pressing items of detailed policy necessary for a smooth transition process. The Board will need to address and reach early agreement on such matters as the normal Club AGM in March, Club Rules and By-Laws, including Dress Code; the form and content of a new Membership Handbook & Fixture List, unified membership application procedures, a possible new design for a Club flag, membership fees for 2018 (and beyond), the future of this Newsletter and further refurbishment of the green before the start of the Season. The Management Committee will very quickly need to agree the new fixtures list and competitions schedule, availability and team selection sheets and processes, use of noticeboards, match catering, protocols for welcoming visitors and post-match practices, club insignia, trophies and Honours Boards developments. And there will undoubtedly be other matters requiring our immediate attention.

*Continued overleaf*



As the equivalent of the European “Farewell!”, the Chinese express the wish that their friends should “live in interesting times!”. There is no doubt that, as a Club, we are destined to face “interesting times” in the coming months. As your Chairman, I am confident that, with the continuing goodwill of the whole wider membership and the active support of a strong band of volunteer, highly motivated Directors and Committee Officers, we can face the future with confidence. I urge each and every one of you to play your full part and, should problems and difficulties emerge, to extend your goodwill and energies to ensure their speedy resolution.

I am proud to enjoy your confidence in returning me for a further period of service as Chairman, and commit myself and my Board and my Management Committee colleagues to doing our best to serve you well.

***Happy New Year!***

## ***The future for this Newsletter***



This, the 133<sup>rd</sup> edition of the Newsletter, continuously produced for more than 10 years, looks as though it will be the last!

In spite of appeals for assistance, published in every edition for the past two years, no response has been received. It gives me no pleasure at all to have to announce, therefore, that with effect from January, I will no longer be able to devote the necessary time to producing a regular monthly edition. (*I might* be able to produce the occasional one - if and when there is any major announcement to be made to the membership.)

I would like to think that, over the years, the newsletter has played an important part in our internal communications service, keeping Members up to date with developments and acting as an effective channel between the Board and Section Committees and the wider membership. For this reason alone, the Club will be worse off if publication has to stop.

In addition, and just as important, the Newsletter acts as an advertising vehicle for our Patrons and, as such, generates a significant amount of money for Club funds every year, some of which is used to cover modest production costs. Without the offer of regular advertising space, Patrons will be left only with greenside display boards. Such a reduction in service would have to be accompanied by a significant reduction in the fees we can charge.

I have tried over recent months to demonstrate that the production process is not especially complex. Anyone who is familiar with Microsoft Word can easily manage the page setting. Colour copying is not essential, black and white is perfectly acceptable. Most of the editorial material is the responsibility of the Board, the President, Captains, Secretary and Coaches. I can continue to supply material in my capacity as Development Director and Club Secretary. Patron advertising fills another full page (*and a bit!*) every month. I can point a new Editor in the direction of a range of other sources of material that can be used to fill in any small blanks.

I will be perfectly willing to work closely with any replacement Editor over the first few editions to help him or her to overcome any concerns.

In conclusion, therefore, I would ask you to understand clearly that, unless anyone comes forward before the end of January to volunteer to take the job on, this could be the last edition you read for some time to come.

***PLEASE don't let that happen!***

## ***Lady President's piece***



I would like to thank all the Ladies for their support during my term in office as President - the last as a separate Ladies Section. We are now heading towards a new phase within our Club, so we must all pull together to make a success of it. I wish Jenny Dewick every success as the first President of a unified Club.

Can I take this opportunity to thank you all for your contribution towards my charity, Headway. A cheque will be presented at our December Coffee Morning.

Thanks once again for all your support during a year for which I shall always hold treasured memories.

***“If your presence doesn't make an impact, your absence won't matter”***

## Technology tips - Best use of passwords for security

We spend more of our lives online these days: online banking, social networking, shopping - all of which require passwords to keep our accounts and information safe. It's absolutely vital to choose good, powerful, passwords that aren't easy to guess to keep our details safe and secure.

While it's unlikely that you'll be directly targeted, fraudsters try all sorts of methods to discover people's account information. The better your password, the less likely they are to be able to stumble upon it and into your account. So, whether you're creating a new account or updating a current one, when it's time to choose a new password consider the tips below...

**Strong passwords:** You may have noticed some websites give a rating to your password as you create an account. This is often referred to as password strength and is an indication of how difficult it is to guess or 'hack'. The trick with passwords is to make them strong enough so they can't be hacked while still keeping them easy enough to remember.

**Mixed case passwords:** Adding upper and lower case characters to your password makes it much stronger - not just at the start of words. "orAnGEJuICe" is much safer than "Orangejuice"

**Special characters:** Special characters are considered anything that isn't a letter or a number. Using the alphabet and numbers, you have 62 characters to choose from. Add special characters and this jumps up to 200 - 300 characters! Special characters can include symbols such as ", \* \$ { ; ' or #. There may be some restrictions on what symbols you can use, but these will usually be listed on the website.

**Length:** The longer your password, the harder it is to guess. Simply put, longer words take longer to discover. This is one reason many websites set a minimum length for your password.

### Top tips

#### Don't give your password to strangers

Consider where you are using your password and who could be watching. If you're using a computer in a public place, always make sure you have logged out of your account before you leave the machine.

#### Messages that look genuine

It's safe to say that your bank won't email you asking for your details, and the same can be said for online stores and retailers. No matter how genuine they look, never respond to a request for your full account information via email or phone. Open your web browser and navigate to the website yourself, or call them on a trusted number. That way you know that you are using your password on the correct website. If the website ever asks you for more information than it usually does, such as complete secret information when it normally only asks for a few characters, stop and contact them to make sure everything is right.

#### Use a different password for each website

When you use a different password for each website it limits the damage that can be done in the unlikely event that someone does get one of your passwords. If you have the same password for all your accounts, a cyber criminal can easily gain entry to other sites once it has access to one.

#### Use a pass phrase instead

In most cases there is nothing to stop you using a pass-phrase, this is a saying or sentence that you can easily remember. For example your shopping password could be "this is my supermarket password".

When you combine this with mixed case and special characters you could end up with "This15mysup3rmarketpa\$\$wOrd". It's easier to remember than to guess. Bear in mind the comments above about using different passwords - this goes for phrases, too.

#### Make your pass phrase unique

For even more security, recent advice states users should try to stay away from using whole words in their passwords. This applies even if you are substituting letters for numbers and symbols. The reason for this is the dictionaries hackers use to break into accounts have evolved to contain variants of full words with such substitutions.

So, instead of "This15mysup3rmarketpa\$\$wOrd", you could use the first and last letters of each word to make "Ts15mystpd". This is still memorable due to the associated phrase, but even harder to guess.

#### Don't wait to change your password

If you ever suspect someone may have got your password, change it as soon as possible. If, having read these tips, you feel you need to make changes, do it straight away. The sooner you act, the sooner you can start to protect yourself online.

## Your finances -

*With the planned cap on care fees possibly being scrapped, it's wise to plan ahead.*

### If the cap fits

The way care and support for elderly people is funded is rarely out of the spotlight. The need for the government to find a credible and costed solution grows more acute with each passing year, as demographic pressures put increasing strains on families and local authorities alike.

Most people accept that they should have to contribute something towards the cost of their own care. However, they would agree that there should be a cap on the maximum cost incurred over a lifetime, and that the state should meet future funding beyond the cap.

The Conservative government headed into the 2017 general election with a commitment that nursing care in England would be funded by the recipient only until the value of their assets was reduced to £100,000. (At present, only £23,250 is protected.) However, in its election manifesto, the party omitted to mention the possibility of an overall cap on what a person may have to pay before reaching this threshold. Previously the government had been legislating to introduce an upper limit of £72,000 by 2020 on the amount an individual would have to pay in their lifetime for their care.

Following a backlash over the so-called 'dementia tax', the prime minister was forced to reinstate the legislated cap – a volte-face that perhaps marked a low point of her election campaign.

"The election debate illustrated problems characteristic of England's social care system," says *Will the cap fit?*, a report published earlier this month by Independent Age in collaboration with the Institute and Faculty of Actuaries.

"It is complex, often controversial and politicians often promise to reform it. In the end little changes, but demand continues to grow and costs continue to soar."

The report says that introducing a limit on the amount that an individual has to contribute towards their own care is the right way forward, but that the cap in its current legislated form has limited value, as only one in ten are likely to benefit.

This is because nursing costs in excess of the local authority rate (i.e. what the local authority is prepared to pay) are not included in the cap. Likewise, individuals have to pay for 'hotel costs' – food, accommodation and heating – out of their own pocket.

"The cap model is unlikely to benefit those with low domiciliary care needs, even if they are chronic and experienced over a long time," says the joint report.

It suggests that the cap should be reframed to include all costs so that individuals know the total amount they are likely to spend on care, even if they become eligible for some state support.

The report claims that unless the cap is all-inclusive, taking into account accommodation and daily living costs, individuals will pay more than £150,000 by the time they have been in care for six years.

### Cap scrap

Now it seems, however, that the government has ruled out plans for introducing a cap after all. It is instead seeking further views on the future direction of care funding in England. This consultation had been due to report at the end of this year, but there are rumours that this may now be delayed until next summer.

Meanwhile, Chancellor Philip Hammond is reportedly under pressure in his forthcoming Budget to redress the perceived intergenerational imbalance by removing some tax cuts for the elderly in order to introduce new tax cuts for the young. Some will question whether it is fair to ask younger people to fund the care system through their taxes when many older people live in valuable houses. Therefore, a windfall tax levied on the increase in property prices, which many older people have enjoyed, may be something he is examining.

Whatever legislation is eventually passed, it's likely that you'll either need to pay something towards your care costs, or meet the full amount yourself. But what is the best way to fund your future care when there is no certainty that you will need it?

Thankfully, there are long-term care products available at the point of need. Several insurers offer 'immediate needs annuities', which plug the gap between your income – usually from pensions and savings – and the care fees. When the money is paid directly to your care provider, it is tax-free.

Immediate needs annuities can offer relatively good value, but you will need a lump sum to purchase one. That money could come from private pension savings, ISAs, or family members. Equity release plans, which allow you to access the value in your house without having to sell it, are a further possibility.

While the question of how care is funded by the state remains unanswered, it's sensible to make financial plans. However, you should always do so with the help of a qualified financial adviser, who will be able to explain all your options, advise on state support from the NHS and your local authority, and recommend plans which are right for you.

### 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@sjpg.co.uk](mailto:narwalwealthmanagement@sjpg.co.uk)

# Relevant Matters of Law

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

## When The Going Gets Tough...

... the tough get going! And no more so than in the world of dispute resolution. Clive Cook, Partner at Leicester based SHB Solicitors looks mildly amused when it is put to him that you have to be tough when working in dispute resolution, but this is a man who rode a 100 mile road race for local charity Alex's Wish last year and who has ambitions to ride from London to Paris. "There's nothing tough about that," insists Clive. "It's about learning how best and most efficiently to ride a bike and then practice, practice, practice.

"I suppose there is a similarity between that and the law in that, in law, you learn about the subject, then practice the law for the entirety of your working life." For Clive that working life has been over 25 years and as such he brings with him a wealth of experience and expertise to his specialist subject – dispute resolution. Adds Clive, "Very few people want to get to the point in a dispute where legal advice is required. However, if you are at that point then you need a sympathetic, professional and experienced solicitor who can give you a balanced, clear and backed up view on the particular dispute you are involved in.

"At SHB Solicitors we pride ourselves in ensuring our clients work with experienced solicitors who specialise in specific areas of law. In terms of our dispute resolution department we advise and represent clients across a wide range of matters that fall within the type of disputes often dealt with in the County Court and / or High Court."

The dispute resolution team led by Clive are particularly experienced in advising clients in the following areas:

- o Bankruptcy, winding up of companies and insolvency related matters
- o Building disputes
- o Contractual disputes
- o Disputes concerning the ownership of property
- o Inheritance and Probate disputes and disputes about the validity of a Will
- o Neighbour and boundary disputes
- o Possession claims (Landlord and Tenant and Mortgage Possession cases)
- o Recovery of debts / making arrangements with creditors
- o Sale of Goods disputes

Clive concludes saying, "Should you have need of our dispute resolution services rest assured that you will meet with and receive counsel from one of our dedicated and experienced dispute resolution solicitors."

For further information on the issues raised in this article please contact Clive Cook at SHB Solicitors on 0116 262 6052 or via email [ccook@shbsolicitors.co.uk](mailto:ccook@shbsolicitors.co.uk)

## Men's President's piece



As your Men's President for the last 12 months, it has been a pleasure and honour to serve you all. I hope I have done you all proud as I am proud to be a member of Syston Bowling Club. Over the last 12 months I must thank all the Committee for

doing a fantastic job for the Men's Section. I must also thank the all the ladies for supporting the Men's section by playing or helping with the teas or just keeping all the men in check when it was needed. It has been an interesting year with the two Sections finally agreeing to unify. I, for one, am quite excited at the prospect and opportunities now offered going forward.

I offer you all best wishes for Christmas and the New Year and wish Jenny Dewick every success as incoming Club President.

## Art Group meetings

The Club Art Group, which is open to Members and non-members, meets in the clubhouse on the 1<sup>st</sup> and 3<sup>rd</sup> Wednesday of each month.

If you would like to join or know more about the Group, please telephone Pauline Wright

0116 2605 787

## Winter social programme diary

### DECEMBER

16<sup>th</sup> Musical "Quizalong"

### JANUARY

6<sup>th</sup> New Year's Party

20<sup>th</sup> Whist Drive

### FEBRUARY

3<sup>rd</sup> "Outburst!"

24<sup>th</sup> Blockbusters

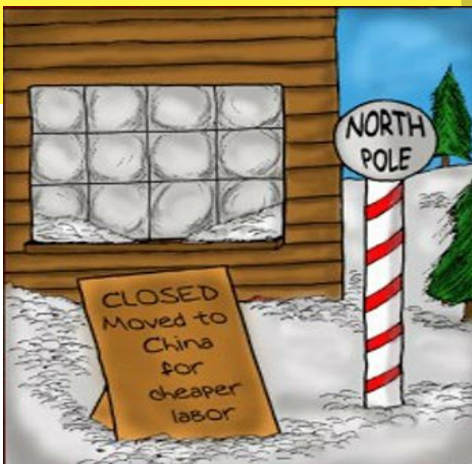
### MARCH

10<sup>th</sup> Link to The Edge



## CHRISTMAS LIGHTS

- \*\* A little girl wrote to Santa, asking him to give her a baby sister for Christmas.  
*Santa replied promptly, asking her to send her mother.*
- \*\* One snowman to another:  
*"Can you smell carrots?"*
- \*\* For Christmas, I've bought my wife a wooden leg.  
*It's just a stocking filler.*
- \*\* How do we know Santa is a man?  
*No woman with an ounce of dignity would wear the same outfit for so many years running.*
- \*\* What do you call an elf who sings?  
*A wrapper!*
- \*\* Why is Christmas just like a job?  
*You do all the work but the fat guy with the suit gets all the credit.*
- \*\* Why is Santa so jolly?  
*Because he knows where all the naughty girls live.*
- \*\* What do YOU want for Christmas?  
*Santa's list of naughty girls.*
- \*\* What do you call people who are afraid of Santa Claus?  
*Claustrophobic.*
- \*\* What do you call an obnoxious reindeer?  
*RUDEolph.*
- \*\* Why was Santa's little helper depressed?  
*Because he had low elf esteem.*
- \*\* What's the difference between snowmen and snowladies?  
*Snowballs.*
- \*\* What nationality is Santa Claus?  
*North Polish.*
- \*\* What do you call a child who doesn't believe in Santa?  
*A rebel without a Claus.*
- \*\* What do you call Santa's helpers?  
*Subordinate clauses*
- \*\* The 4 stages of life:
  1. You believe in Santa Claus
  2. You don't believe in Santa Claus
  3. You dress up as Santa Claus
  4. You look like Santa Claus



*Remember, Christmas isn't about how big the tree is, or what's under it. It's about who's around it.*



## Birthday Bumps!

Happy birthday wishes to *Carole Allott, Barbara Brown, George Dodge, Julie Faver, Val Foreman, Marion Hegginson, Roy Hill, Dave Hudson, Barbara Robinson, Janet Russell, Michael Russell, George Stone, Alan Ward, John Woodward, Bev Wright and Ruth Wheeler*, with birthdays in December and January.

## 59 Club update

Most recent winners are:

*Pete Murray (54), Edna Loder (11), Sheila Aindow (08) and Derek Renshaw (52)*



### System and District Volunteer Centre



### HELP US TO COMBAT LONELINESS IN OUR LOCAL COMMUNITY

There are hundreds of lonely and isolated people, like those pictured, cut off from family, friends, local services and social activities. We organise grant-aided community transport enabling them to stay in touch and to continue to participate in family and community life. If you know of anyone in this situation, please tell them about the help that is available from us.

However, we urgently need more volunteer drivers to enable us to deliver this vital service.

We need volunteers

- \* for training to drive our small fleet of minibuses which provide a range of social excursions for groups
- \* to use their own private cars, in return for a generous mileage allowance, to provide a more personal service for hospital and doctors' appointments, visits to family and friends or, simply, to do the weekly shop -and other simple activities that the rest of us take for granted.

All of our volunteers dictate their own patterns of availability and remain in complete control of the number of hours involved.

Every single one speaks of the great satisfaction gained from the experience.

If *YOU* would like to help to improve the quality of life for your lonely community fellows, we would love to hear from you.



Contact:

Centre Manager, **Mark Smith**  
Tel: 0116 2607 888 or  
email: [info@syston-vc.org](mailto:info@syston-vc.org)

## WINTER INDOOR ROLL-UPS



For Members who wish to continue bowling over the winter months, as in previous years, I will be booking rinks for each Monday session starting at 11.50 a.m. If you wish to participate, please arrive in good time, preferably *before 11.15 a.m.*,

to enable me to pick the teams and for the green fees to be paid.

If you or any of your friends wish to participate, they will be made very welcome. Hopefully, this will encourage them to join our Club in the Season to come.

Please do not hesitate to contact me if you require any help or further information.

**John Lamble** Tel: 01509 732 688

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## Syston Bowling Club

All communications should be addressed to The Chairman, Board of Directors  
George Dodge, 46 Brookfield Street, SYSTON, Leics. LE7 2AD

Telephone: 0116 2698 923 email: [systonbowling@btinternet.com](mailto:systonbowling@btinternet.com)

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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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Web site: [www.pardeepnarwal.co.uk](http://www.pardeepnarwal.co.uk)

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