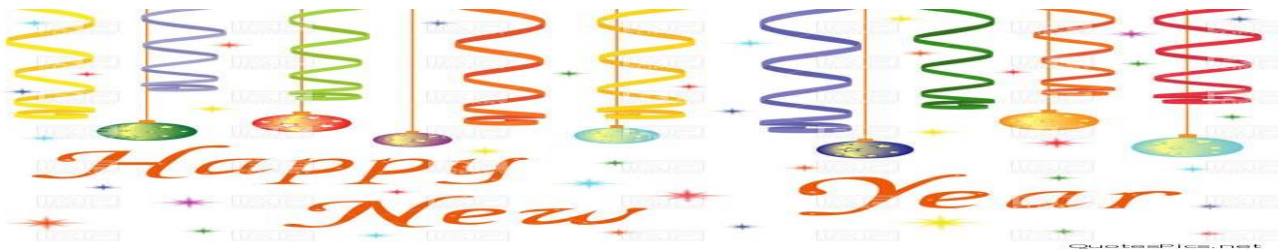


the SYSTON GREEN

Official Newsletter of the Syston Bowling Club

No 156– January / February 2020



Gardening

Winter is a time of contradictions.

You could say, don't let's bother, just pull up a comfortable chair close to the window and admire the view and sip on a nice hot cup of tea, as at this time it is best to forget about gardening outdoors if the ground is frozen.

In the brief spells of mild weather, a whole range of useful odd jobs can be undertaken. Go around the beds and borders to pick up leaves and cut off any lingering stems and dead leaves on herbaceous plants, which can harbour slugs and other pests. Leave the old growth on anything that is slightly tender, such as agapanthus and red-hot poker, which may benefit from the extra protection. Be care full, don't forget that bulbs will be shooting up so don't knock the tips off.

Also, in those brief spells there are plenty of plants that benefit from winter pruning, including summer blooming clematis, climbing roses and wisteria to name but a few (check in your Notcuts book for the others). Pruning at this time of year ensures that bleeding of sap is at a minimum and pest and diseases are kept away due to the temperature. Wisteria is often pruned in stages, with the whippy summer growth being cut back to about a foot in early autumn. Now is the time to cut the same shoots back to within two or three buds of the previous year's growth. The reason for the two-stage pruning is to concentrate food in the shoots, to assist the foundation of flower buds.

Heavy falls of snow can spoil the shape of evergreens, especially conifers. These can be tied in before the snow comes, just tie two or three rounds of strong string around the conifer at differing heights up the tree. Snow can also spoil the taller heathers. Knock or brush off any snow that is bending branches with its weight, but please be careful you don't slip and hurt yourself in the process.

Check spring flowering biennials such as Wallflowers and Forget-me-nots that may have been lifted by the frost if these were planted late, as with other plants planted late in the season, provided the soil is not frozen, go around and firm them in if necessary.

The new year brings with it the opportunity to sow some seeds indoor for the year ahead. If you like the tropical crops like chillies and aubergines, an early start is the best way, you'll get them to produce a worthwhile crop. Early sowing does require some patience, low light and high temperatures indoors can produce weak seedlings, prone to "damping off".

Prevent issues by thoroughly cleaning everything that comes into contact with seeds or seedlings. Use good quality new seed compost, it's worth paying a bit more for a good brand. Don't forget to read all the instructions on the packets of seed and the tips that are offered.

Other seeds that can be sown are, Pelargoniums, Sweet peas, Dahlias, Delphiniums, Basil, Begonias both tuberous and bedding types, Petunias, Iceland poppies and Coleus, But do please read the instructions on the packets, as some seed need to be covered with a small amount of compost and others do not want to be covered at all, and sow the seed very thinly, so that seeds have space to grow, and check seeds and seedlings daily, so that you can remedy any problems promptly.

Financial Advice

How can I invest for my children or grandchildren?

The secret of successful saving for children or grandchildren is to start early

It costs £229,251 to raise a child to 21 (Centre for Economic and Business Research, September 2019). With stagnant wage growth and low interest rates, many parents feel squeezed to make ends meet, let alone think about funding future costs like university or a housing deposit.

As expenses rise and returns from savings fall, the idea of building a nest egg for your child or grandchildren might seem far-fetched and, of course, it's at least as important to teach them good savings habits. But saving for your children or grandchildren need not break the bank and could make a huge difference to their future. Distant goals are generally easier to afford. Buying a first home or paying for further education or training can be made far more affordable by starting early. The principle is very simple: the longer the investment has to mature, the greater the benefit will be from the year-on-year compound growth of reinvested returns: investing £200 a month for five years can grow to over £13,000*.

There are a number of government schemes to save for children or grandchildren. The tax-friendly Junior Individual Savings Account (JISA) is a very attractive option. Any returns are free from Income Tax and Capital Gains Tax. Savers can typically make regular or one-off payments up to the current annual limit of £4,368. Money held in a JISA is locked in until the child reaches 18, after which it can be converted into an adult ISA and continue to enjoy the same tax advantages.

Less well-known is that children can have a pension fund as soon as they are born. Setting one up can bring significant tax advantages since, as you save, the government adds a generous tax relief.

Contributions up to the maximum of £2,880 a year are automatically grossed up by the government to take account of tax at 20%, giving a maximum annual investment of £3,600. Even a few years of contributions can build a substantial pot.

Investing the maximum £3,600 each year into a pension fund from birth until a child turns 18 could create a pot of £1m by age 65*.

Just as with pensions for adults, pension pots for children benefit from tax breaks. In common with JISAs, anyone can pay into the pension – parents, grandparents, godparents, friends or other family members. (However, only parents and legal guardians can actually set one up.) Saving this way may also help mitigate an Inheritance Tax (IHT) liability. Payments from grandparents, for example, may be covered by the annual £3,000 IHT gifting allowance, or the exemption for payments made out of income.

Under current legislation, savers can gain access to their pension fund at 55 – although this will change to 57 in 2028 and from then on it will be set at 10 years below the State Pension age. But the benefits can be felt long before that. Saving into a pension for your children allows them to focus instead on the costs of starting a family and buying their first home.

Investing for children or grandchildren gives them financial independence in the future, it will empower them to make the decisions that are right for them.

To receive a complimentary guide covering Wealth Management, Retirement Planning, or Inheritance Tax Planning, please contact Narwal Wealth Management Ltd on 0116 242 6777 or email

narwalwealthmanagement@sjpp.co.uk

** Assumes an annual growth rate of 5% net of charges. This figure is an example only and is not guaranteed - it is not a minimum or maximum amount. What you will get back depends on how your investment grows and on the tax treatment of the investment. You could get back more or less than this.*

An investment placed into funds (equities) would not have the security of capital associated with a deposit account with a bank or building society. The levels and bases of taxation, and reliefs from taxation, can change at any time and are dependent on individual circumstances

Tribute to Marjorie Clowes

I would like to offer my tribute to Marjorie I first met when my late husband joined the Men's club in 1977. I remember going to the Coffee mornings, where there was a sales table and Marjorie either brought one of her delicious cakes or fresh eggs for sale.

I joined the club in 1991, when Marjorie had been Secretary for many years and had tried unsuccessfully to relinquish the position, with no response until the 1998 AGM when I asked what did the position involve. Consequently, I then held the office until 2010. Two days after the AGM Marjorie came to my house with an old electric typewriter and a case full of Minute Books from 1931, which incidentally made fascinating reading.



I have so many memories of Marjorie that it is difficult to choose what to share.

One year we went on tour to Ilfracombe we had a great time and after a rocky start, when the coach broke down half way. There was much hilarity with Marjorie, Violet, Roz and Eunice when we piled into their rooms for drinks after dinner.

Another year we went by coach to play the Royal House of Windsor. Someone took a photograph, which then appeared with the caption 'What Marjorie did behind the shed with the Groundsman'. She was so proud of our club and was generous in the praise of the members and achievements in the Club and County Competitions, and when Doreen Payne and later Diane Lewis were elected County Presidents. Her selfless dedication and commitment to the wider interests of the club over many years serve as an example to us all. As a result of the high esteem in which she was held she was invited to perform the official opening of the new extension in 2014.

She was the heart of the club and I will always remember her with great affection

Chris Biddles



Christmas Party

This was an enjoyable evening of fun and games, including a game of Bingo, an unusual game of Hoy Bingo played with playing cards, followed by Blankety Blank, then on to a game of Majority Rules, finishing with a Mega Game of Pass the Parcel.

There were lots of laughs and raucous protestations, about some of the chosen answers. (Although there were never any correct answers anyway??)



Here are some pictures of the evening.

Sue Renshaw

CHRISTMAS LUNCH

Thanks to Maureen for organising the Christmas meal, which was delicious and was well attended. Here are some photographs of the occasion





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Warren League


I would like to thank the Members who have been turning out to play in the Warren league indoors. At the moment we are in 3rd place with games in hand so that's a good first half start. Here's hoping 2020 is as good.

Kate Toon

An illustration of two women in a garden. One woman is wearing a yellow dress with red floral patterns and a large yellow bow. The other woman is wearing a yellow dress with a floral pattern and a large white bow. They are standing in a garden with a stone wall and a metal gate in the background. The sky is blue with some clouds.

*..And then she asked
"What's the best
form of birth
control after 50?"
I said
"Nudity"*

*Sandi V
www.wackywits.com*

An illustration of two men sitting on a wooden bench. The man on the left is wearing a grey suit and a white cap. The man on the right is wearing a blue and white jacket and a dark cap. They are sitting on a wooden bench with a metal frame. The background shows a green field and a white fence.

My wife said "Watcha doin' today?"

I said "Nothing"

She said, "You did that yesterday"

I said "I wasn't finished."

*Sandi V
www.wackywits.com*

**When I was a kid, my
parents would always
say, "Excuse my
French" just after a
swear word... I'll never
forget my first day at
school when my
teacher asked if any of
us knew any French**

**You drop something
when you were younger,
you just pick it up.**

**When you're older and
you drop something, you
stare at it for a bit
contemplating if you
actually need it
anymore.**



The next Coffee Morning is Saturday 8th February 2020

Message from the Editor

Thanks to everyone for their contributions to this edition.

Please continue to provide me with regular updates of club activities, by email, as a Word document.

Please let me have any items for the next edition by Sunday 1st March 2020

SYSTON BOWLING CLUB

All Communications should be addressed to the Chairman of the Board of Directors

George Dodge 46 Brookfield Street SYSTON Leics. LE7 2AD

Telephone: 0116 2698923 Email: systonbowling@btinternet.com

**HAPPY January
BIRTHDAY to...**



Dave Hudson
John
Woodward
Peter Adams
Marion
Hegginson
Robert Aitken
Julie Faver
Michael Russell
Mick Whatley

**HAPPY February
BIRTHDAY to.....**



Dave Anderton
David Fox
Kate Toon
Sue Renshaw
Roger Bentley
Hazel Rayns
Nigel Croft
Chris Dodge
Gary Jones

**The Dates for the Social
Calendar for 2020**

- **New Year Meal
17th January**

- **Call My Bluff**
Please see Notice
Board for further
details

- **21st March To Be
Confirmed**

**LOTTERY BONUS
BALL**

No. – 39 – Ann Gale

No. 56 – Rolf Meyer

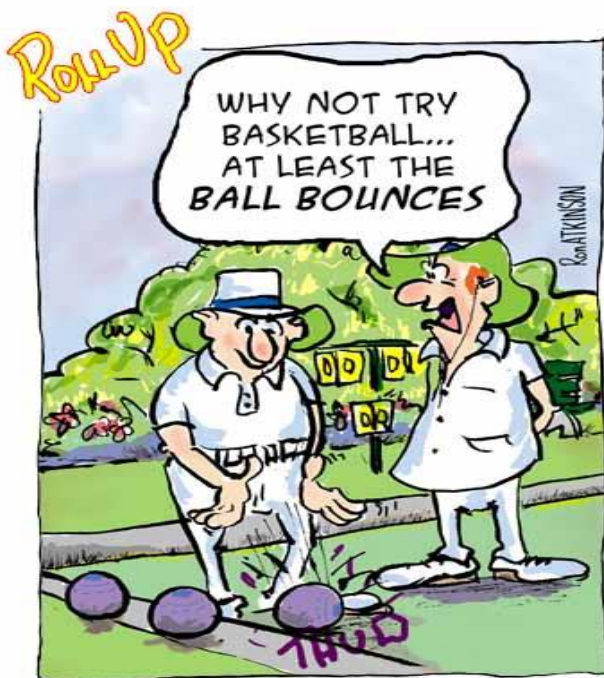
No. 26 – Nigel Croft

No. – 9 - Ken Renshaw

No. 11 - Edna Loder

NO. 35 Is now available

**Congratulations to the
winners**



Before The Wailing Wall

They beat their breasts and cried out loud,
As they faced the northern wall,
Where the selectors had placed the team selections
On the notice board was their call.

There were some that swore and some that cried,
And some who stood and muttered
Some were proud, some were coy,
And others merely stuttered.

There were voices raised in anger,
Shrill screams split the air,
There were those who didn't say a thing,
Because they really didn't care.

"I won't play with him", one said,
"He's a bloody hopeless skip."
And one who very quietly said,
"It's time I took my trip."

There were many self-selections,
There were lots of "bloody hells!"
There weren't very many
who said the Selectors had done well.

The players knew who should be there,
They knew who to pick,
Just ask them when you hear them say,
"That selector is a \$\$##@!."

Each year the tears get deeper,
As on the floor they fall,
From those who stand in anguish
Before the wailing wall.

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