

Captain's Newsletter July 2019

With more than half this year's events played already, how time flies.

Congratulations to all event winners and a special mention to **Graham Bell** in winning the Scottish Seniors Open at Lufness. Commiserations to Robert Smith who lost in a 3-man playoff.

Order of Merits

With Only 1 event left to count in this year's Scratch OOM (British Open at North Berwick), things are tight at the top. In the main OOM, only 90 points separate the top 3 players, with Ronnie Clark topping the list on 1134 with Matchplay winner Stewart Henderson in 2nd place, 123 points back on 1011. Paul Moultrie lies 3rd on 849. All to play for in the last event.

In the Nett OOM, this has now concluded for the year, as no Nett points are awarded in the British Open. **NEISH CHISHOLM** (Kemnay) emerges on top with 475 points, narrowly winning by 25 points from KEN THOMSON (Bramhall Park) with KEITH REILLY (Silverknowes) in 3rd place on 405.

Congratulations to Neish. Full results are available on the website.

The Super seniors OOM's will run as previously in that all events this calendar year will count towards 2019 OOM positions. Again things are tight with 3 events to go.

In the Super Seniors OOM (which is on a Nett basis), Neish Chisholm holds a commanding lead on 957 points, with Keith Bruce (Edzell) in 2nd place at moment on 782. Ken Thomson is in 3rd place on 777.

All up to date OOM tables can be viewed on our website
<https://www.scottishseniorsgolf.com/news/orders-of-merit>

Scottish Senior International Teams

With the Scottish Golf International teams to be selected after the OOM concludes at the British Seniors Open many of our members will be on tenterhooks waiting to see if they have made the grade, so to speak.

The Home Internationals are being held at Alnmouth on the 11/13th September.

The European Seniors Team Championship will be held in Denmark from 3-7 September. As many of you may, be aware, Scottish Golf have not provided funding for the Gents Senior Team for this year's event. However, through hard work by the Scottish Team Manager Ian Brotherston and others, sponsorship has been arranged which will allow Scotland to be represented at this year's event. The main sponsors are Ellmol, Stewart and Shield, One Stop and Granfit. We know that Ian as Captain is very thankful and grateful for these sponsors showing their support for seniors golf.

Prize vouchers

Following comments received from several professionals about the cost effectiveness of them honouring vouchers for less than £20, the Committee have agreed that with immediate effect the minimum value of voucher issued will be £20. To enable this to occur, ties for prizes in all categories will now be decided by the better 2nd round score, BIH of second round etc.

U K Senior Golf Association

We have had a constructive meeting with Billy Mitchell and John Humphrey of the UK Senior Golf Association about possible future team matches and hope to have further information for the AGM.

Golphin For Kids

We have been in discussion with Calum McPherson of Golphin for Kids with regard to possible links with their junior tour events. As an introduction we have agreed to hold a Senior v Junior 9-hole Texas scramble on Sunday 22nd September at a central venue still to be confirmed. The support of members and potentially their wives/partners will be required to make this venture a success and anyone interested in participating should contact Keith Ross for further details. Keith can be contacted by email rosco1956@hotmail.co.uk

Message from our sponsors, McCrea Financial Services

Inheritance Tax

SSGS members: no obligation Inheritance Tax consultation with McCrea Financial Services

Did you know that the threshold for [Inheritance Tax](#) has been frozen for the last decade? Since 2009, Inheritance Tax of 40% has been applied to estates over the value of **£325,000**. As inflation rises year on year, more and more families are being affected by Inheritance Tax, many of whom don't have plans in place to protect their loved ones from unexpected and sometimes substantial tax bills.

As principal sponsor of the Scottish Seniors Golfing Society, McCrea Financial Services is delighted to offer you a **free no obligation Inheritance Tax consultation**. We can help you navigate the often-tricky world of Inheritance Tax planning and prevent your family having to deal with complications and delays in the settlement of your estate at the most difficult time.

McCrea Financial Services has been one of the top independent financial advisory firms in Scotland for twenty years. We were the first in the UK to be awarded Platinum Investors in People accreditation, so whatever your golf handicap, you can be sure our service is never sub-par!

We can help you:

- Investigate Family Home Allowances to ensure your children or grandchildren can inherit the family home.
- Transfer unused Nil Rate Bands between spouses
- Make gifts from your estate without falling foul of complicated rules
- Manage your affairs to ensure you pass on the best possible estate to your loved ones.

Our independent and personalised approach means we'll work with you to understand your individual needs before offering advice, ensuring that Inheritance Tax planning can be balanced with the flexibility you need to enjoy your life now.

[Tee up a free no obligation consultation](#) with one of our expert advisors by calling 0141 572 1340 or emailing enquiries@mccreafs.co.uk.

MERCHANDISING

We would remind you that we have access to a fantastic range of clothing via our arrangement with GLENMUIR. Full details can be viewed via undernoted link, and we'd encourage as many members as possible to take advantage of these offers. The future of our relationship with Glenmuir is dependent on volume of sales generated.

<https://www.scottishseniorsgolf.com/merchandising/glenmuir-and-ssgs-branded-goods>

I wish all members continued success in the remainder of this season.

**DREW WILSON
CAPTAIN
SSGS**