

THE BULL SHEET, official publication of THE MIDWEST ASSOCIATION OF GOLF COURSE SUPERINTENDENTS.

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THE PRESIDENT'S MESSAGE

Our March meeting was held at the Ruth Lake Golf Club. Thanks to our host, Charlie Schultz for the fine roast beef dinner, there were 66 in attendance, considering the weather conditions this was very good. Mr. Ted Woehrle the educational chairman prepared a fine program, the speaker was Mr. John Lundgreen from the Chicago Park District. His topic was the "planting of annual flowers" which was very interesting and enjoyed by all.

I am sorry that I could not attend this meeting due to the illness of Mrs. Cassier, she had a very serious operation and was hospitalized for three weeks. I am happy to say that she is home again and on the way to recovery. Many thanks to the association for the nice "get well" card it is greatly appreciated.

Our good friend and member Frank Mastroleo retired from the Geneva Country Club on March 1st. Good luck to you and Mrs. Mastroleo Frank and may you enjoy many more years of health and happiness with your family and friends.

Let's all try to attend the next meeting which will be held Tuesday, April 5th, at the Woodridge Country Club. We would like to discuss the proposed G.C.S.A.A. pension plan. If you have received a copy of the "Retirement Annuity Program" please read it over and bring your thoughts about it to the meeting.

It won't be long until spring and we will be rid of most of the snow and we will be able to see what grass looks like again.

Keep May 14th open for the Spring Dinner Dance.

Sincerely, Emil Cassier, President

RETIREMENT ANNUITY PROGRAM FOR MEMBERS OF COLF COURSE SUPERINTENDENTS' ASSOCIATION

Midwest Ass'n Members: This program will be discussed at our April meeting.

The principal features and conditions of this suggested retirement annuity program are as follows:

1. The effective date of the program will be determined by the Association and the underwriting insurance company, contingent upon a minimum of 100 members having enrolled in the Retirement Annuity Program.

2. All members under 60 are eligible to participate in the program. Participation is voluntary on the part of each member and is accomplished merely by completing the Retirement Annuity enrollment card and returning it to the Association Office with your initial contribution.

3. A participating member may contribute to the program on an annual basis any amount in multiples of \$25, subject to a minimum annual contribution of \$50. In other words, a member may elect to contribute at the rate of \$100, \$125, \$250, \$275 annually, or any other multiple of \$25, but not less than \$50 in any one year.

To determine the amount of retirement income desired and the annual contribution necessary — or conversely, the amount of retirement income which a given contribution will provide — please refer to the following Illustration of Retirement Income. First, locate your present age in the "Age column". Opposite your age is the annual Retirement Income at age 65 on the basis of the annual contributions as shown at the top of each "Income Column".

4. Each participant, at his option, may maintain his contributions on a level annual basis from date of entry to retirement, or he may vary his contribution from year to year in any multiple of \$25. The minimum contribution in any year, however, is \$50.

5. Annual contributions to the program will be due on each Plan Anniversary and must be received at the Association Office within 31 days following the Plan Anniversary in order to be accepted and applied for that year.

6. Each year each participant's contribution for that year will be immediately applied to purchase a unit of single premium Deferred Life Annuity to commence at age 65. The sum of these units of deferred annuities purchased year by year for a member will be his total retirement income benefit.

7. The normal form of annuity at retirement is a Life Annuity guaranteeing monthly income after age 65 for as long as the participant lives, but ceasing at death whenever death occurs. Optional annuity forms which the participant may elect are also available, such as life annuities guaranteed for 5, 10, or 15 year certain periods, and the joint and last survivor annuity.

8. The normal retirement age under the Program is age 65 and the annuity payments will commence on the Plan Anniversary nearest the participant's 65th birthday. Retirement in advance of age 65 is also permitted, however, with an actuarially reduced annuity income to compensate for the number of years by which the commencement of annuity payments is advanced from age 65.

9. A participating member may discontinue his contributions to the Program at any time, and then resume contributions as of any later Plan Anniversary, if he so desires.

10. A member may, at his option, withdraw from the Program at any time and surrender his accumulated annuity credits for their accumulated termination value. The following Illustration of Termination Values illustrates the cash withdrawal accumulation on the basis of a single contribution of \$100, as well as a level contribution of \$100 per year. The values for other amounts of contributions will be proportionate to those illustrated.

11. In the event a participant dies prior to his retirement, his beneficiary will receive a death benefit equal to the total of his contributions made to the Program, or the total termination value of his accumulated annuity credits, if larger.

12. All benefits being made available to Association members under the Retirement Annuity Program will be provided in a master Group Annuity Contract to be issued to the Association and underwritten by Occidental Life Insurance Company of California. Each participant will receive a certificate stating the benefits and privileges to which he is entitled.

13. The Association Office will collect and account for the contributions which each participant elects to make under the Program and remit the contributions to Occidental Life. It will also act as the "servicing center" for the participants and all inquiries, or directions, of members or participants with respect to the Program should be addressed to the Association Office. When a participant attains retirement age his annuity benefit will be paid to him directly by Occidental Life, and thereafter the insurance company will assume complete administration of the participant's annuity.

ILLUSTRATION OF RETIREMENT INCOME*

Annual Income Payable in Monthly Installments
Assuming Level Annual Contributions

LIFE ANNUITY AT AGE 65

MALES

Age Birthday Nearest	Level Annual Contribution to Age 65		
	\$50	\$100	\$150
25	\$281.64	\$563.28	\$844.92
26	270.24	540.48	810.72
27	259.20	518.28	777.48
28	248.40	496.80	745.20
29	237.96	475.80	713.76
30	227.76	455.40	683.16
31	217.80	435.48	653.28
32	208.08	416.16	624.24
33	198.72	397.32	596.04
34	189.48	378.96	568.44
35	180.60	361.08	541.68
36	171.96	343.80	515.76
37	163.44	326.88	490.32
38	155.28	310.44	465.72
39	147.24	294.48	441.72
40	139.44	278.88	418.32
41	131.88	263.76	395.64
42	124.56	249.00	373.56
43	117.36	234.60	351.96
44	110.40	220.68	331.08

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