

There Is Life After the Golf Course

Retirement... isn't that the stage your grandparents are in, or maybe even your parents? It is seldom anything that people think about when they are in their twenties or even their thirties. The dictionary defines retirement as "withdrawal from one's position or occupation or from active working life." That just about sums it up.



Fred with trout caught at Hyalite Lake.

Having been retired now for a little less than three years, there are some details that I would like to discuss with you. Most superintendents are so into their jobs that not much thought is given to their retirement years. They are too busy putting out the golf course "fires," raising a family and filling every waking hour thinking of the golf course. If retirement sounds good, then you had better start planning for it ASAP! Starting in your twenties is not too early, but it is never too late to start even if you are way past that age.

A variety of ways to save for retirement exist. Contribute to an IRA (be sure to check out the Roth IRA), and put the maximum into it every year for both you and your wife. Your club needs to provide a retirement plan for you; if it doesn't, keep asking. Also, see if you yourself can contribute into it; and again, put as much into it as possible. If you receive a raise—you got it!—put that in. Club managers' associations have a plan to which you might be eligible to contribute. Annuities with your club are also possible. A great avenue for earning retirement money is a 401(k), again, contributing the maximum amount. If money is taken from your paycheck, you will not miss it; besides, you will not be paying taxes on your contribution until you begin withdrawing funds.

Then, you can consider just plain saving a certain amount each month from your paycheck and investing that money into stocks, mutual funds, etc. Look at stocks for which dividends will be reinvested, known as "DRIPS." Direct deposit into a mutual fund is an excellent way to build financial security.

Once you have accumulated around \$30,000, you might want to consult a financial advisor to assist with your future investments. Seek out a financial advisor who is independent and charges for his services. He will be well worth the investment if you find a good one. Stay away from financial advisors who sell products on which they receive commissions. Also stay away from whole-life insurance, for it really doesn't pay over the years. Instead, have a term-life policy.



Fred and Judy Opperman on a Snow Shoe Club trek at Battle Ridge Trail in Bridger Mountains.

The October 2001 *Reader's Digest* (see page 70) has an excellent article on retirement. Its accompanying questionnaire gives you an indication of how well you are or are not doing on your retirement future. The article quotes a Merrill Lynch study that states the Baby Boomers (that's you) are saving a scant third of what they will need at retirement.

Another important item is updating (or simply creating) your

will and/or trust or living trust. Include signed Power of Attorney and Durable Health Care Provider documents. If you move out of state, these documents may need to be reviewed and changed to meet the current inheritance laws of the new state.

Along with this, create a personal financial diary to give to your children, trustee or next of kin. This diary should itemize all pertinent information needed by

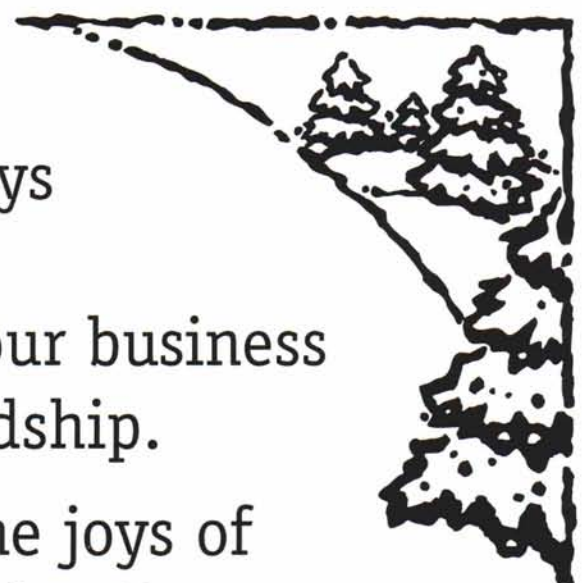
those who will be handling the arrangements after your death, such as the location of all important papers; your attorney's name, address, phone number; your banks, pensions, property, investments; friends to contact; funeral arrangements; etc. Documenting this information now will save your loved ones many frustrating, trying hours later. For a copy of a personal/financial diary, write to: Concerns of Police Survivors, Inc., P.O. Box 3199, Camdenton, Missouri, 65020. Their phone number is 573-346-4911.

Superintendents are so intense about their jobs; during the season, it is seven days a week, or, to quote a frequently used expression lately, "24/7." When your retirement day arrives, it may not be a shock right away, for you may spend some time vacationing at first, for instance. However, that other day will come when you

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There is no better
time than the Holidays
to express our
appreciation for your business
and friendship.

May all the joys of
the Holiday Season
be yours.





ARTHUR CLESEN INC.

As you can see, some very positive changes are coming. However, the Board needs the members' input to keep the MAGCS moving progressively forward. I strongly encourage all of our members to consider hosting a meeting, serving on a committee or offering ideas to

enhance our forward momentum. As for any who are contemplating running for the Board in the future, please let Brian Bossert know. I am sure that you, like me, will find serving the Midwest to be an educational and rewarding experience.

The end of the season is finally here. YES! I hope you all enjoy the off-season. My big project will be trying to figure out topics for my next 11 president's messages.

On that note, happy holidays to all. 

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wake up and discover "nothing." Nothing is planned for that day. If your wife has become accustomed to being home alone for all those years, she is now finding you underfoot. So, you should cultivate other interests while you are still working. Become involved in outside activities. And seek out some activities both of you will enjoy together. Volunteer—numerous organizations need your help and expertise. Give something back to your community and fellow man.

Prior to retirement and while you are still covered by a medical insurance plan, take care of any health needs. Correct any dental problems, have your vision checked and order new glasses, if needed. Schedule complete physicals and related testing. Take care of as many health needs as you can at least six months before your retirement date. Believe me, you may not have a mortgage after retirement, but your medical insurance may be more than any mortgage you once had. It's guaranteed, insurance costs will continue to increase.


To fully enjoy retirement, you need to stay healthy, and to stay healthy you need to keep active—physically and mentally. Eat properly, quit smoking and drink moderately. (That's alcohol, not water.) This is where your hobbies or other interests come into play. And play you should; you worked many hard years and gave up many personal activities and too much of

your family home life. Retirement is your opportunity to make up for those missed opportunities.

When Judy and I retired, we sold our home, packed all of our belongings, said all of our goodbyes and left for Montana. We were moving to a new and strange place. We had visited Bozeman a couple of times and decided it was where we would like to live, but we had no home to move into, no friends here or family, just the two of us. I had anxiety attacks the first couple of months. No job, no activity, living in a rental condo with all of our belongings in boxes packed to the ceiling—I felt lost at times. Sure, we had our retirement funds paying the bills, but there were too many hours in some days. Only after buying a home did the anxiety attacks cease, for I became too busy getting the house in order, both inside and out.

Since then, we have joined a church, joined the Montana

Wilderness Association and participated in weekly hikes with them, become involved in Habitat for Humanity by helping to build homes (Judy and I are co-editors of their newsletter), and joined a snowshoe club for those winter treks. We also take in various sporting events at Montana State University and have season tickets for the Bozeman Symphony Orchestra. I try to fish one day a week, and believe me, the fly-fishing outfit that the Association gave me has had a workout! There is also my woodworking shop to make those woodchips fly. Traveling is truly a wonderful experience. We've explored New Zealand and have toured the Scandinavian capitols and St. Petersburg, Russia.

Now there aren't *enough* hours in a day! This feeling will be your reward, too, if you take the time now to plan for your own active retirement. 

A Midwest Memory . . .



Technology advancements brought the bunker rake which has changed very little in 30 years.