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Eight Pillars of Investment Wisdom

You've heard the get-rich-quick stories. How someone won the lottery, started a wildly successful business or made a "killing" in the stock market.

Is this how real people get money for retirement? The truth is, many people who retire in comfort build their fortunes with slow and steady care. Deciding to save regularly is a crucial first step. Sticking to a savings plan is certainly another. And investing wisely can help any amount of money to grow faster. Let these eight pillars of investment wisdom be your guide.

Pay yourself first . . .

*Invest to outpace
inflation . . .*

Diversify . . .

Think long-term.

- 1. Pay yourself first.** You're probably already following this advice by participating in your company's retirement savings plan. But are you contributing to the fullest extent allowable? Remember that you could live in retirement for 25 years or more without any salary income. It could take a substantial amount of savings to carry you through for that long.
- 2. Start early.** Compounded growth can work wonders for your savings—provided you give it time. Let's say, for example, that you begin saving \$100 a month at age 35. Compounded monthly at a hypothetical 8% per year, your savings can grow to \$149,036 by age 65. Pretty good, right? You can do better. Begin saving 10 years earlier and the same \$100 a month can grow to \$349,101—more than twice as much!
- 3. Invest to outpace inflation.** A common mistake is to play it too safe. Yes, you are unlikely to ever have a negative return in a money market fund. But, inflation will steadily erode your modest earnings. Saving for retirement is a long-term endeavor and stocks have historically been much better at outpacing inflation over the long term, according to data compiled by Ibbotson Associates. Of course, past performance is no guarantee of future results.

(continued on page 24)

4. Diversify. Consider allocating your money among different kinds of asset classes: money market funds for stability, bonds for income with relative stability of principal and stocks for long-term growth potential. That way, you've reduced your risk of exposure to just one asset class, no matter what the market does.

5. Invest according to your time horizon. The growth-oriented investments (i.e., stock funds) tend to be more volatile over short periods. These are good investments to emphasize when you have many years ahead of you. As you get closer to retirement, you have less time to recover from dips in the market. Consider shifting more of the assets you will need to rely on within the next three-five years to investments that fluctuate less, such as bond and money market funds.

6. Avoid dipping into your tax-deferred savings if you can. You'll net less than you think because the withdrawn funds become taxable income. And in many instances, you could face an additional 10% early withdrawal penalty if you're not yet age 59-1/2. Plus, any money you spend now is money you won't have later. And you could miss out on years of compounded earnings. If you need the money temporarily, it may be a good decision to take a plan loan (if permitted) and repay it promptly.

7. Avoid trying to time the market. If you've ever been tempted to play the stock market with your retirement savings, here's some advice: Don't. Even the experts seldom win at this game. Nor should you shift funds from one account to another simply

because one showed higher returns on your latest plan statement. Performance in the immediate past shouldn't be viewed as an indicator of the long-term future. That's because the market frequently undergoes sudden and dramatic shifts. In the long run, performance spikes, both up and down, tend to smooth out. Last quarter's hot investment fund often cools off in the next quarter. Even if you are clever enough, or lucky enough, to switch out of stocks ahead of a downturn, you could very well be late in identifying the recovery. By the time your new choice is put into effect, you may have missed the benefits you'd hoped to reap.

8. Think long-term. Don't be alarmed by day-to-day swings in the stock market. For most of us, steady investing and compounded earnings are the keys to successful retirement planning. Decide on an appropriate long-term mix of investments and try to stay the course. You may not build your nest egg in a day, but Rome wasn't built that way, either.



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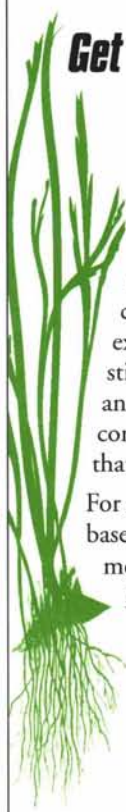
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Rolling with The Changes

It seems that every day in the growing season, we, as turf managers, are met with a new challenge. Weather pressures, environmental regulations, budget restrictions, soil problems and disease pressure are a few of the issues we face on a frequent basis. I wish I could say that I have all the answers. Actually, the longer I am in this business, the more I realize what I do not know! We need support from many areas. One of those areas that can definitely improve our performance and make our jobs easier is university research. Scientists are people we can trust to come up with unbiased research and recommendations. How many times have you been approached by a salesman pushing the latest 'snake oil' product? My usual response is to show me the university research on this product. We need answers to these new products and a myriad of other problems. We need research done in our own backyard that applies to our regional environmental conditions. We need practical turfgrass research that we can apply to our everyday jobs!

The turfgrass research program in Illinois includes five professors at the University of Illinois and two at Southern Illinois University. They have diverse interests ranging from biological disease control, to computer applications in turfgrass management, to soil amendments for turf soil mixes.

The Illinois Turfgrass Foundation has heard this very cry and has responded. Research and review committees have been established for each individual turfgrass researcher at the University of Illinois and Southern Illinois University. These committees meet with their respective researchers twice a year to exchange ideas. These committees have become strong tools in opening up communication between the university and the turfgrass industry. Those of you that have been involved with these committees have witnessed the positive aspects of exchanging ideas. The researchers are hearing directly what our problems are and what our priorities are. In turn, we can learn from the researchers what research is possible and even practical. We have developed a 'win – win' situation for both groups that will only get better. The benefits of this open dialogue will enhance our profession and improve our turf management skills. The university researchers have accepted this new commitment with open arms and are realizing the benefits of these committees. They are producing semi-annual reports that summarize their respective programs. These reports will be published in a number of formats, including *On Course*. If you are among those who still doubt the program, I ask you to get involved. We will take anyone willing to be on a committee. I know you will be impressed with the work that these researchers are doing. I was!

The turfgrass research program in Illinois includes five professors at the University of Illinois and two at Southern Illinois University. They have diverse interests ranging from biological disease control, to computer applications in turfgrass management, to soil amendments for turf

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soil mixes. Turfgrass breeding, native grass studies and good old *Poa annua* control are other areas of interest at these universities. The ITF strongly feels that we have one of the strongest and most diverse groups of turfgrass researchers as exist in this country. It is up to us to utilize them to our maximum benefit!

The ITF has contributed more than \$100,000 to turf research annually for a number of years. Recently, we have developed a number of new programs to increase the amount we contribute to research and insure that this research continues for many years to come. The Illinois Turfgrass Endowment was started primarily to perpetuate turfgrass research indefinitely, regardless of what happens to the economy or university funding. We know that with more environmental pressures in the future, there will be an even greater need for turf research. Now is the time to insure that this research will continue when we really need it. We also want to be a major benefactor of the turfgrass research plots that will be developed at the new Midwest Golf House at Cog Hill. This is research that will happen in our own backyard, making it easily accessible, applicable to our immediate environment and readily applied on our own golf courses. It will also be a tremendous public relations tool with the golf community.

Carl Hopphan, the friendliest guy in the turf industry, was brought on to be our director of development. He has spearheaded the Founders Club, where individuals can contribute to the ITE. He has also worked hard on increasing the number of golf clubs and turf companies that contribute to the Sunset Ridge program. Carl is working closely with Don Ferreri to raise money

through public golf clubs for the Sunset Ridge program. We have received sizeable donations from individuals and a number of people are interested in contributing. People are starting to realize that the new focus of the ITF is for real. Our goals benefit everyone associated with turf: turf researchers, turf managers, turf users. Think about being involved. How could you lose?



We know that with more environmental pressures in the future, there will be an even greater need for turf research. Now is the time to insure that this research will continue when we really need it.

A stylized illustration of a golf green with a flag on a black pole. The flag is green with the number '18' in black. The green is a dark green oval shape.

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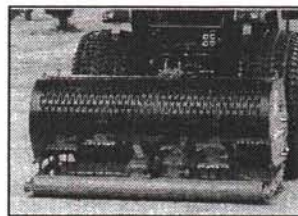
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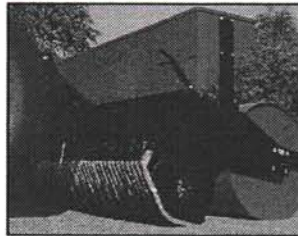
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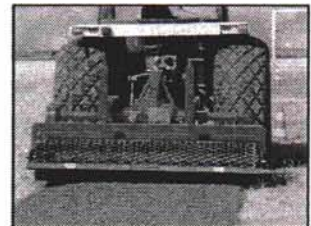
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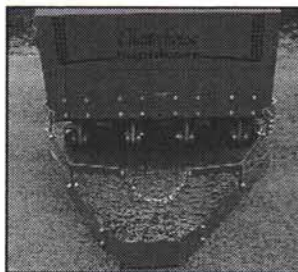
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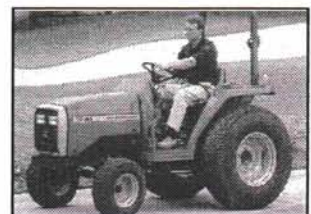
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