

Options for Small Business Owners to Consider in Selecting Retirement Plans

Editor's Note: This article will be of special interest to our commercial members who own or work for small businesses.

Some people look forward to it; others dread it. Some people prepare carefully for it; others don't bother.

The subject is retirement. And for the owner of a small business, it's a very complicated subject indeed.

Whether we like it or not—or whether we're ready or not—the time eventually comes, for most of us at least, when we'll have to “hang it up.”

Our best wish for retirement years is good health. Second to that is financial security. The former is something we don't have much control over. The latter is where preparation comes in.

A rule of thumb states that something like 65 to 80 percent of preretirement income is required to maintain a standard of living in retirement comparable to that of working years. The question is, where will that amount of money come from? For most people it will come from three sources: Social Security, a work-related retirement or pension plan and personal savings or investments.

If one of the three is missing or underfunded, a retirement plan is like an airplane with one of its engines out: it might take you where you want to go, but you're not going to feel comfortable about it.

Retirement Planning

Retirement planning today should consider several factors:

Inflation—After 20 years of retirement, and an average annual hypothetical 3.5% inflation rate, \$50,000 of annual income will be worth only \$24,520.

Uncertainty about Social Security—It's not likely that Social Security will be abolished, but its contribution percentage to the typical retirement plan may diminish. That's because it is projected by various studies that as Baby Boomers retire, there will be more and more retired people drawing from the program and proportionately fewer productive workers paying into it.

Uncertainty about employer-sponsored pensions—Traditional pension plans are becoming more expensive to fund and administer. Some companies are eliminating or drastically altering them.

Longer life spans—This is a good news/bad news story. We'll live longer, and the longer we live, the more money we will need for retirement.

Many small business owners neglect planning for their retirement. They may be too busy building their business to think 25 or 30 years down the road, or they may feel they need to plow all their available cash back into their company.

Whatever the reason, the business owner who does not plan for retirement may come up short on at least one, possibly two, of the three traditional sources of retirement income. Not only does he lack a company pension, but also his personal investments may be woefully inadequate. Equity in the business would replace investments, but there's no way to know how much the company will be worth when he is ready to retire. Some businesses do well while the owner is active but are worth little or nothing without the owner's energy and expertise.

In addition to providing for their own retirement, many business owners are finding that they must provide retirement programs for their employees. Otherwise, they can't compete with larger companies for the best people.

Retirement Plan Options

Several options are open to a small business owner who wants to start a company retirement program. There is no “right” one, each has advantages and disadvantages. Selecting the best-suited plan is a matter of

considering funding costs, tax consequences, administrative requirements and, of course, the needs of the company and its employees.

Generally an owner can consider some type of “qualified” or “tax-qualified” plan. Employer contributions to a qualified plan are tax-deductible, and there's no tax on income earned by the plan's assets until the employee begins receiving payments.

A qualified plan can be a “defined benefit” or a “defined contribution” plan. Basically, a defined benefit plan is one in which the amount the participant will receive upon retirement is set (defined) by a formula. The formula usually is derived from the retiree's length of service and average pay over the last several years of employment. A common form of defined benefit plan is the traditional company pension that pays retirees a guaranteed sum for life.

The employer makes contributions to the plan in amounts prescribed by the Internal Revenue Code, and which are necessary to ensure that the plan will have money to pay the defined benefits that will be available when the employee retires. If the fund's investments don't perform well, the employer might have to contribute more money to meet the plan's commitment to employees.

Although tax benefits to the company can be significant, the risks may be great and the administrative costs may be high. One significant cost is for fees paid to the Federal Pension Benefit Guaranty Corporation to provide a limited guarantee that some benefits will be paid as promised if eligibility requirements are met.

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For these reasons, defined benefit plans are used less frequently in small businesses. In recent years, even large corporations have begun to move away from these plans in favor of defined contribution plans.

A defined contribution plan is one in which the employer's annual contribution to the fund, rather than the retiree's benefit, is set (defined) at a particular level by a formula of some kind; an example is a percentage of compensation. The employer bears no responsibility for the fund's performance. Thus, the employee is the one who stands to lose if the fund's investments don't prosper. It works both ways, of course: if the fund does well, the employee might retire with higher benefits than he would have under a traditional defined benefit pension.

Defined contribution plans include profit-sharing, 401(k) plans, thrift plans, ESOPs and others. Generally, qualified retirement plans must be available to all full-time and certain part-time employees. Therefore, they are not suitable for a small business owner who wants to cover only himself and a few key employees.

Personal Insurance and Retirement Plans

A retirement program that's rapidly gaining favor with small business owners is the personal insurance and retirement plan (PIRP) funded by a life insurance contract. Although the tax benefits may not be as favorable as those associated with qualified retirement plans, PIRPs are generally easy to set up and administer, and the owner can choose to cover only key employees.

There are several variations on the PIRP concept, but generally, this is the way they work: the company buys a life insurance policy and names the employee as the owner. Premiums are deductible to the company but taxable to the employee. Cash values, however, are allowed to accumulate tax-deferred. The life insurance policy can be funded so that cash values, over time, have the potential of exceeding the amount of premiums, in which case the employee can retire with a substantial asset to draw upon for retirement income. Withdrawals and loans will reduce the policy's cash value and death benefit and increase the chance that a policy may lapse.

If the retired employee elected to "cash in" the policy, a tax liability

would be incurred. However, if eligible, he can *borrow* against the cash values. Policy loans do not result in current income for policies that are not modified endowment contracts, and the loans should not result in taxable income if the policy is kept in force through the death of the insured and not permitted to lapse. When the retiree dies, the loans are repaid from the policy's death benefit.

As with other important financial decisions, selecting the right retirement program for an individual or a business requires careful "examination of all options." This article is intended only to touch briefly on some of the options available to small business owners and self-employed people. Unless you're thoroughly familiar with applicable laws and procedures, you should consult appropriate professionals (tax advisors or other financial advisors and legal advisors) before deciding what's best for you and your business.

A little planning today can make a world of difference tomorrow.



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Bruce Williams, CGCS The Los Angeles Country Club

Networking, Part II

Editor's Note: This article originally appeared in Divot News, the official publication of Southern California GCSA, where the author is currently president. Part I was published in the December 2004 issue of On Course.

Here are some points to consider:

- Don't wait until you've lost your job to start networking.
- If you are clueless in the field of networking, then get a mentor.
- Be prepared and consider every day an opportunity to meet and connect with new people.
- Don't get caught without them . . . business cards, that is.
- Don't use a silly-sounding e-mail name like "MachoMan" or "Time-ForHemp" as it will gain attention but not in a positive manner.
- Don't be arrogant, and listen as much as you talk.
- Don't monopolize someone's time. Five minutes is a good limit at an initial introduction and there is a difference between following up and becoming a pen pal.
- Dress to impress and look as good or better than everyone else in the room or at the meeting. Without saying a word, you are sending a message by your attire when meeting someone.
- Don't be shy. It may not be easy for some but, with practice, you will learn how to be assertive and make yourself known to others.
- Always be truthful and never embellish your qualifications. Overstating yourself will end up giving you a tag of being dishonest.
- Serious relationships develop over time. They endure because you work at it. Most people have little use for a person that uses you for what he/she wants and then drops you like a hot potato.
- Remember to repay the favor of those that have helped you. Take time to help the newcomers and youth of the industry. Extend your hand to them and be sincere.

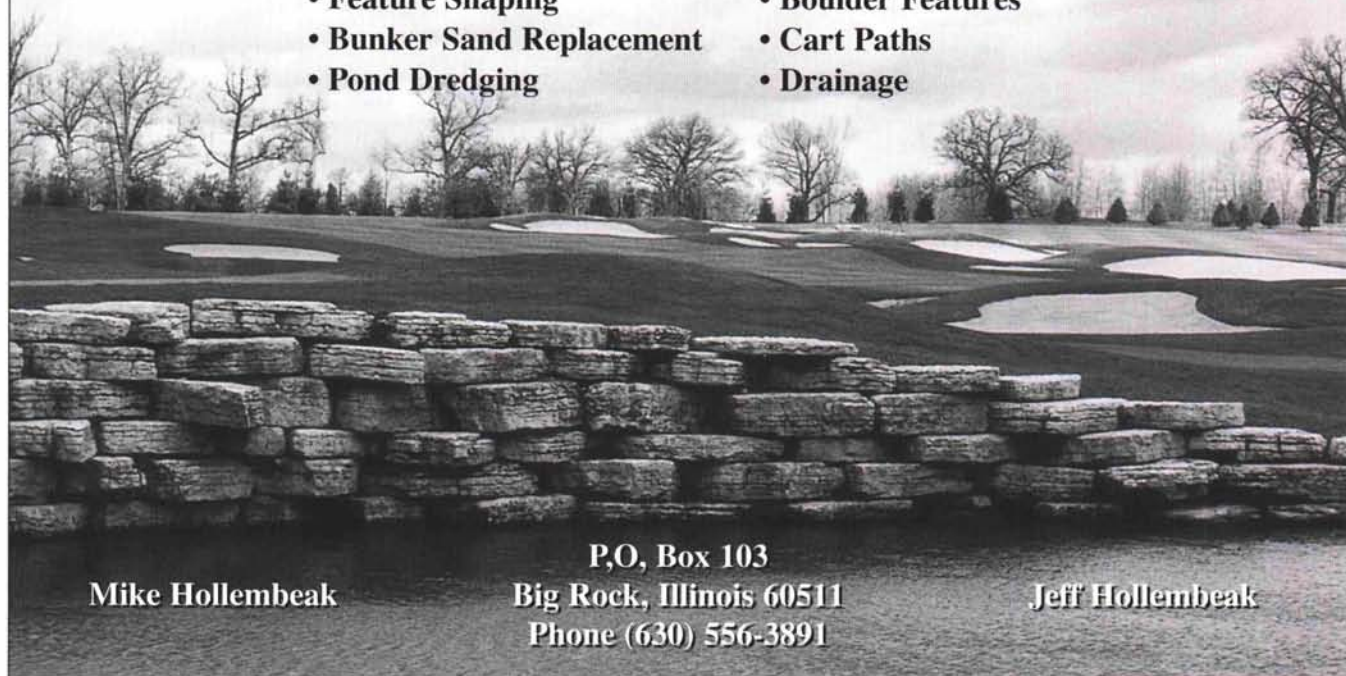
In closing, it is easy to see why networking is so complex. There is a lot to be considered. Nobody grows up with a networking gene in his or her DNA. It is a learned skill. By following some of the tips I have provided, you too can "get connected." While I have never thought of making new contacts as merely a lead for a job search, I can tell you that it has been the most enjoyable part of my career. I am one of those individuals that truly feels that the most important thing to me, over the last 35 years, is not what I have accomplished but the people that I have met along the way! 

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John Gurke, CGCS, Contributing Editor

DATES TO REMEMBER

January 6-11 – 56th Annual Canadian International Turfgrass Conference and Trade Show at the Metro Toronto Convention Center. Call 905-602-8873 to sign up.

January 17-20 – Annual Michigan Turfgrass Conference at the Holiday Inn South in Lansing, MI. Call 517-321-1660 for details.

January 17-February 4 – The Rutgers Professional Golf Turf Management School Three-Week Preparatory Short Course (short course, maybe, but LONG title) in New Brunswick, NJ. Call 732-932-9271, ext. 630 for details.

January 19-21 – 2005 Mid-Am Horticultural Trade Show at the Lakeside Center at McCormick Place in Chicago. Call 847-526-2010 or go to www.midam.org for details.

January 19 – GCSAA Education and MAGCS present “Annual Bluegrass Management” one-day seminar at Midwest Golf House in Lemont, IL.

January 20 – GCSAA Education and MAGCS present “Localized Dry Spot and Using Wetting Agents on the Golf Course” half-day seminar from 8 a.m. to noon; and

“Managing Turfgrass Root Systems in the North” half-day seminar from 1 to 5 p.m., both at Midwest Golf House. More info follows.

January 24 – MAGCS monthly meeting at Mount Prospect Golf Club (in its new clubhouse), **Fred Behnke, CGCS** host.

February 7-12 – Golf Industry Show at the Orange County Convention Center in Orlando, FL.

February 10-11 – MAGCS Huge, Luxuriant, Can't-Miss, Over-the-Top Hospitality Extravaganza in Salons 11 and 12 of the Rosen Centre Hotel from 6 to 10 p.m. each night.

February 24 – MAGCS Annual Assistant Superintendent Winter Workshop at Midwest Golf House. More details follow.

March 9 – Ground Control Conference sponsored by Ero-Tex at the Northern Illinois University-Hoffman Estates campus. Call 866-437-6839 for details.

March 16-17 – Reinders 17th Turf and Irrigation Conference at the Waukesha Expo Center in suburban Milwaukee, WI.

It was with great sadness that the MAGCS said farewell in December to one of its past presidents and most renowned members. **Dave Meyer**, longtime MAGCS member, superintendent, developer, entrepreneur and our president in 1989, passed away last month. To Penny, Dave's wife and our secretary for many years, and to Dave's family and friends, we offer our sincerest condolences.

Later this month, GCSAA Education and MAGCS are offering two days of valuable seminars at Midwest Golf House. On the 19th, Frank Rossi, Ph.D., will teach “Annual Bluegrass Management,” a full-day (and 0.70 EP) seminar that I'm guessing will be about annual bluegrass management. On the 20th, two half-day seminars facilitated by Keith J. Karnok, Ph.D. and worth 0.35 EPs each, titled “Localized Dry Spot &

Using Wetting Agents on the Golf Course” and “Managing Turfgrass Root Systems in the North” will be presented. If you haven't signed up yet, a few openings may still be available. Call **Luke Cella** at MAGCS at 630-243-7900 for information.

The second annual Assistant Superintendent Winter Workshop is scheduled for the 24th of February from 9 a.m. to 3:30 p.m. at Golf House. Make plans to attend this year's rendition, whose theme is “Who Knew? NO ONE—YOU NEED TO TELL THEM!!!” and will feature *Golfdom* magazine's Pat Jones as keynote speaker. More information will become available later this month, but in case you're itching to hear more about it, give **Chad Kempf** a call at 630-986-1323.

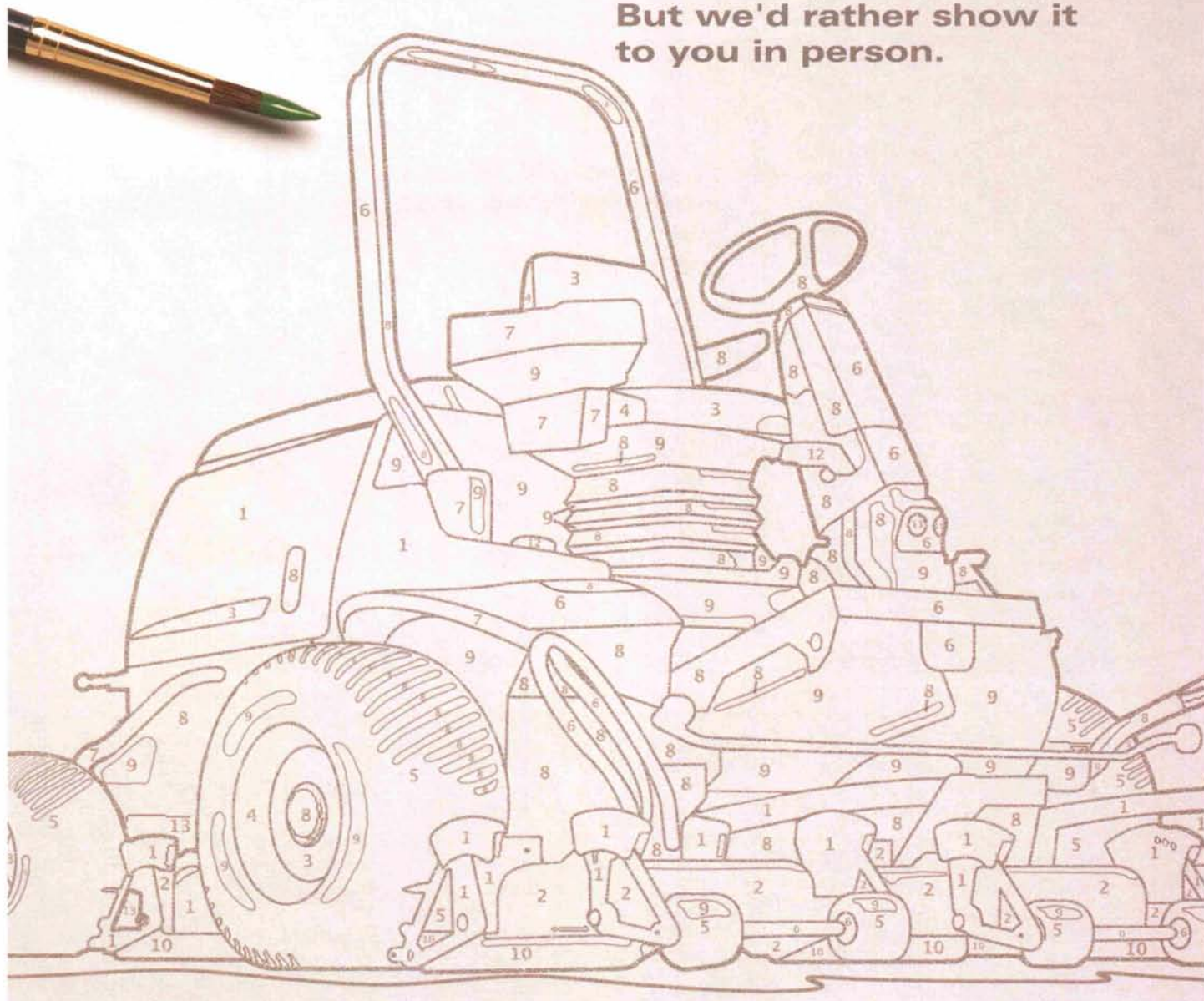
It's that “musical chairs” time of year at MAGCS and this past month has seen a flurry of movement amongst our membership. Best wishes and congratulations to these MAGCS members who have relocated: **Mike Mumper**, formerly of Park Ridge Country Club, is now golf course superintendent at Lake Shore Country Club. **Tim Anderson, CGCS**, formerly of Prestwick Country Club, has filled **Dave Blomquist's** vacancy at Naperville Country Club, shortening his commute in a BIG way. **Jeff Pozen**, former assistant superintendent under **Tony Kalina** at Prairie Landing Golf Club, is the new golf course superintendent at the Downers Grove Golf Course (the original and historic Chicago Golf Club site), and **Gary Schweber, CGCS**, formerly of Twin Orchard Country Club, is now the golf course superintendent at Rolling Green Country Club. Best of luck to you all in your exciting new positions!



Tim Anderson, Mike Mumper and Jeff Pozen.

(continued on page 26)

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Blink and the Golf Industry Show gets bigger. After announcing that the Club Managers Association of America will be joining us in 2007, GCSAA recently signed on the Golf Course Builders Association of America and the American Society of Golf Course Architects, both of whom will join the mix at this year's show in Orlando. Is there a trade show floor that can contain all this excitement?

Did Jim Nantz call you guys too? I wonder what it cost GCSAA to hire him to make all those phone calls encouraging us to attend the Show next month. Sure hope his voice recovers by April . . .

Congratulations to Mr. and Mrs. Richard DeBeir of rural St. Charles on celebrating their 50th wedding anniversary in October. Why? Turns out Mrs. DeBeir is editor and publisher of *On Course* magazine, a regional equine publication (which, word has it, was known as *On Horse* until the big name change of '96). Just thought y'all'd like to know that.

They went . . . they played . . . they conquered—almost. The two local teams mentioned in November's issue who qualified for the National John Deere Team Championship are back from their quest, and although they came home without a trophy, they certainly had great things to say about the experience. Teams from Crystal Lake Country Club (**Steve VanAcker, CGCS**) and Glen Erin Golf Club (**Dave Braasch**) competed for the national title in Arizona in November, and held their own against stiff competition. In the end, the battle for interstate supremacy was won by Illinois with a 10-stroke edge over the team from Wisconsin. Congratulations to all!



Holly Gilmour, Dave Braasch, Steve VanAcker and Jeff Rehberg.

Longtime MAGCS member **Wally Fuchs** was kind enough to contribute this photograph of some of the most noted and honored members of this Association. This group had gathered in the summer of 1978 for the retirement party honoring Frank Dinelli, and represents a veritable Hall of Fame of MAGCS past presidents and luminaries. In the back row, from left to right, are Ben Kronn, Adolph Bertucci, Bill Stupple, Frank Dinelli, Ray Gerber, Amos Lapp, Dom Grotti and Ed Stewart. In the front row are Bill Saielli, **Bob Williams**, **Joe Dinelli**, Jim Dinelli, Jim Johns and Tony Meyer.



In affiliation with the Second City Training Center and Donny's Skybox Theater, "Basically Awesome" is a high-energy sketch comedy revue featuring producer/writer/actor/MAGCS member and frequent seminar moderator **Keith Krause**, and it's playing every Sunday this month at 8 p.m. To catch this great act while enjoying a great drink in a great venue, you must go to Donny's Skybox Theater in Piper's Alley Mall. For directions and more info, go to www.secondcity.com. Remember, if you don't go, bad things will happen to you!

Caught in print: The November issue of *Golfweek's SuperNEWS* had a nice article on the huge turnaround that the Cook County golf courses have experienced under the new management of Billy Casper Golf. In the first year under BCG (2003), the courses posted a 70% increase over the previous year.

Also in print, the November issue of *Golf Course Management* featured the **Jon Jennings, CGCS** article "Reviving Classic Features in a Modern World." The article recapped Jon's talk at the Innovative Superintendents Sessions at last year's conference and show.

The NCTE is now officially a thing of the past. Last month's debut of the IPTC (Illinois Professional Turfgrass Conference) at Pheasant Run Resort surely convinced all attendees that "out with the old and in with the new" is a good thing. Numerous changes to the format made this new rendition a big success. Along with its usual strong array of educational sessions and seminars, the conference also offered Illinois pesticide testing for all categories and a vastly improved trade show setup. Having a stage set up at the end of the trade show floor allowed for everyone—including those who were manning their booths—to take part in the ITF awards presentations and the giving and receiving of all those checks for research. Another great touch was the addition to the show of live entertainment. The Tavern Hill Liars Band featured MAGCS members **Bill Johnson** of Olds Seed Solutions on guitar, mandolin and vocals, and **Parin Schmidt** of Naperbrook Golf Club on fiddle, guitar and vocals, along with Jim Wallace on guitar, harmonica and vocals. The group entertained its audience with a mix of Canadian Celtic, bluegrass, country and blues music.

Following this act, the presentation of checks for turfgrass research from all

the professional associations around the state—the Southern Illinois GCSA, NorthWest Illinois GCSA, Central Illinois GCSA and MAGCS—took place. Since giving is better than receiving, the next agenda item was the passing of checks from ITF to the various state universities to fund their continued research projects. Dr. Ken Diesburg of Southern Illinois University accepted a check for \$17,175 and Dr. Tom Voigt of the University of Illinois graciously took possession of the \$52,625 handed to him. After all that excitement, it was on to the presentation of the ITF Distinguished Service Award to this year's recipient, **Dave Ward** of Coyote Run Golf Course. Dave's family (wife Yoka and daughters Anna, Chris and Julia) was present as he accepted the honor in his usual unassuming manner after presenter and old friend Tom Voigt promised to "dispense with the roast and go straight to the accolades." Dave thanked "the females" as he stressed the importance of family in a successful career.

Topping off the day was keynote speaker Pat Hughes, the Chicago Cubs radio play-by-play man who, along with sidekick Ron Santo, was the only thing remotely entertaining about the Cubs last season. Pat fielded questions from the audience, and most of us left feeling a little reassured about the 2005 season (those of us who are Sox fans, anyhow). If you haven't taken part in the NCTE for a while, you owe it to yourself to check out next year's IPTC—it really has kicked it up a notch. Great job to Luke Cella, **Kevin DeRoo**, everyone at ITF and all those who played a part in bringing this to fruition!



Scenes from the IPTC: top, the Tavern Hill Liars Band performs; middle, U of I's Tom Voigt and Cubs broadcaster Pat Hughes; bottom, ITF Distinguished Service Award winner Dave Ward and "the females"—his wife and daughters.

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- 1984 Toro triplex; good condition.

- 1991 Jacobson Tri-King bank mower; good condition.

Equipment that is close to or out of commission and would suffice for parts: late '80s Yamaha golf cart, 1995 Toro 44" Proline, 72" mowing deck from a Jacobson Turfcut, 1989 Smithco Red Rider and late '70s O'Brien drain rodder.



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