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# It Happened (in) One Night

*“If you want to make enemies, try to change something.”*

Woodrow Wilson.

*Making a change is always difficult. I have to admit, I was a little nervous about reducing the MAGCS Hospitality Suite to one night at this year's GIS???. After all, since I have been the Commercial Director, I have changed quite a few things over the years: wristbands, nametags, sign in desk, etc. I have heard many a complaint, however, I believe it's my fiscal obligation to ensure that our Golden Tee Sponsors are getting the very best for their generous contributions. I have made these changes with the utmost confidence. My first year on the job, I put together a spreadsheet analysis (for the years 2002 forward) tracking not only food and beverage counts and expenses, the percent breakdown of vendors vs. clients, and attendance each night, but also what went right and what went wrong.*

*Please take a moment to look at the full-page thank you advertisement listing these sponsors and remember to support them throughout the year.*

Our expenses have been escalating at a faster rate than our contributions, so something had to be done. Not only did we eliminate one night but we also went to a fixed-price-per-person open bar. The combined effect was a rather substantial reduction in our costs per person. This turned out to be extremely significant in the end: this year's event represented our largest attendance ever — over 430 people!

I also believe that there is no such thing as a free lunch...not when one piece of shrimp this year cost \$6.14, tax & tip included! We will continue to limit attendance to guests of MAGCS only.

This event, of course, would not be possible without the generous support of the 43 members of this year's MAGCS Golden Tee Club. These generous supporters contributed over \$34,000 for this year's event. Please take a moment to look at the full-page thank you advertisement listing these sponsors and remember to support them throughout the year. We were very fortunate to have three brand new sponsors this year: Agrotain, Great Lakes Turf, and Tee Jet. Thank you so much for sponsoring one of the year's biggest events. To the Superintendents who are reading this article, please extend your thanks to our sponsors and if you are in the market for a new product or service, please consider one of these fine companies.

One important aspect of the Hospitality Suite that should not be forgotten is the MAGCS Commercial Committee. This great group of people had to complete the task of contacting each and every class E member to solicit contributions. The MAGCS committee consists of **Keith Copersmet** of Palatine Oil, **Howie Shuck** of BTSI, **Scott Spier** of Arthur Clesen, **Steve Stewart** of TPEC, **Marsha Traves** of Burris Equipment, **Rick Uthe** of J.W. Turf, **Beth Whitehouse** of Dow Agrosiences, and **Sam Wineinger** of Lesco. Thank you for all your time and effort!

I would also like to thank all the volunteers who helped at the welcome table and “manning the door.” These people are to be commended for giving up their free time after a long day at the trade show/seminars: **Garry Ander-**

*(continued on page 34)*



son of Arthur Clesen, **Paul Bastron** of Glen Flora, **Wes Danielewicz** of TETA, **Pete Kiraly** of Rabine Paving, **Kevin Knudson** of Arthur Clesen, **John Lamkin** of Arthur Clesen, **Erwin Mckone** of Briar Ridge Country Club, **Mike Matchen** of Wilmette Golf Course, **Todd Schmitz** of Phillips Park, **Bruce Schweiger** of Reinders (for not only your hard work, but also the hard time you gave me all night!), **Tim Snell** of TPEC, **Ted J. Soenksen** of TETA, **Scot Spier** of Arthur Clesen, **Steve Stewart** of TPEC and **Dena Zajdel** of Waupaca Sand & Solutions. There were several "Classy" Guys (pun intended, think about it) who also helped: **John Ekstrom** of Hinsdale Golf Club, **Matt Breeden** of Seven Bridges, **Jeremy Duncan** of the Village Greens of Woodridge, **Pat Maksymiu** of Cantigny, **Josh Murray** of Cantigny, and **Virgil Range** of Aurora Country Club,

I also was proud to be the "mom" to several University of Illinois Students who graciously donated their time as our bouncers. If anyone has their names, I would greatly appreciate your forwarding them to me as I would like to send them a thank you note (OK, and I want to know how to nab them for next year as well)!

Once inside the room, there are several others who need to be thanked profusely:

A very special thanks goes to **Ernie Kaplan** of Kaplan Paving for

putting together the PowerPoint presentation highlighting our Golden Tee Sponsors. I was getting a little worried about how I was going to make all those posters since I don't know the first thing about PowerPoint Presentations!

Thank you **Ed Braunsky** and **Tony Kalina** for getting up there on stage with me to hand out the cash cards...especially since the microphone wasn't working properly!

Of course, warm and special thanks to **Luke Cella** for all of his hard work and behind the scenes work which includes but is not limited to: location of the event, all of the mailings to sponsors, collecting all the money, guest lists, badges, picture taking, etc. **The hardest part of his job.....listening to and putting up with me for the last couple of weeks. I'm surprised he picks up my calls most of the time.... perhaps his caller ID doesn't work!**

Our scholarship raffle, once again, was a huge success! I am happy to report that all of this year's winners of the \$200 American Express Cards were superintendents.

Mark Pettigou of Thunderhawk, Ed Fischer of Old Elm, Dave Drendel of Mistwood and Brad Legnaoli of Highlands of Elgin. Thank you once again to all who participated in the raffle. Because of you, we have secured \$2400.00 for the scholarship fund! That is \$100 above last year's two night total!

Last but not least, there are always some funny moments:

Poor Holly Gilmour's little girl, Andie (what a doll baby!), who didn't understand why she wasn't winning the raffle. Hopefully, she will attend next year and we'll make sure she is a winner.

I did get to play bouncer myself at one point...some man kept insisting he knew everyone in the room. He mentioned Tom Gray, and I politely told him Tom was no longer a member of MAGCS, he then proceeded to mentioned several other names "John Smith," "Joe Blow," and a bunch of others who were supposedly in the room. I gave him one last chance and he came up with Bob Hope! Oh Pleeeeee... Anyhow, as it turns out he thought we were the Michigan Room.

And who can forget Joel Purpur's hidden oral talent (he whistles very loud for those of you who were thinking of something else). Without him, we would never have been able to quite the room down to hand out the raffle gifts.

Steve Van Acker didn't win...anything. Hmmmmmmmm.

Thank you all for your support throughout the year. It is what makes this organization a success! See you next year in Orlando!



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# Longevity Complicates Retirement

## Americans often underestimate needs

*Americans are living longer. Life expectancy for Baby Boomers (born between 1946 and 1965) is greater than for any previous generation. National Center for Health Statistics tables show that life expectancy increased by 30 years during the 20th century – from 47 in 1900 to 77 at the millennium. And, figures compiled in the Society of Actuaries' 2000 Annuity Table estimate the life expectancy of men 65 years old to be another 15.9 years. At the same age, women can expect to live an additional 19.2 years.*

What do these numbers mean to you? The good news is that your retirement may be years longer than you thought it would be. That could also be the bad news. It all depends on how well you have planned and saved for your retirement. Longevity is, increasingly, becoming a major factor in retirement planning.

Recent surveys have sought to determine whether Americans are aware of the implications of longer lives in relation to future sources of income. Questions concerning Social Security, pensions and individual savings – referred to as a “three-legged stool” in the traditional paradigm of retirement income – were included in the surveys.

These surveys have found major misperceptions regarding these three important retirement issues. Let's look at a few of these misperceptions and their potential impact over longer lifespans.

### **Social Security**

The Employment Benefit Research Institute (EBRI) 2005 *Retirement Confidence Survey* found that the average retirement age is 62. When EBRI asked respondents when they thought they could receive full Social Security Benefits, 52% believed that they could claim full benefits at a younger age than is actually the case.

Most people working today won't be eligible for full benefits until age 67. Not being aware of this fact can adversely impact plans about when to retire, how much Social Security income to expect and how much more money will be needed in retirement income – especially since, according to the Social Security Administration (2005), Social Security payments account for 39% of the average retiree's income.

### **Pensions**

Defined benefit plans are traditional employer-funded retirement plans that provide income for life. These plans are funded by private companies and guaranteed (up to certain limits) by a federal agency. According to figures released by the Department of Labor in 2005, the number of these plans has dropped from 139,000 in 1979 to 48,000 in 2000. The number of plans and workers covered continues to decline.

Defined contribution plans (401(k)s), on the other hand, are mainly employee-funded. Between 1979 and 2000, the number of these plans increased from 331,000 to 687,000, according to the Department of Labor. Here, the individual employees are totally responsible for deciding how much to contribute, where to invest, and how the money will be distributed at and through retirement. They assume all the risks and bear all losses.

According to Merrill Lynch's 2004 *Retirement Survey*, 58% of Americans believe that these plans are guaranteed by law up to certain limits.

*(continued on page 38)*

*Longevity is, increasingly, becoming a major factor in retirement planning.*



## Savings

According to the 2005 Fidelity Retirement Index, the typical working American household (average age 43) has typically saved \$18,750 toward retirement. Sixteen percent have not yet started to save. For midlife households (ages 41-54), the average retirement savings reported is \$30,000. In that age group, 14% are not saving yet. Among pre-retirees (ages 55 and older), the average amount saved is \$60,000. Eleven percent of pre-retirees reporting have not begun to save.

How long would these typical nest eggs last? People often use 85 as an assumed life expectancy when calculating retirement needs. Remember the life expectancies mentioned earlier? Those actuarial figures are averages. So, half of those 65-year-old males will live past 80, while half of the 65-year-old females can expect to live past 85.

According to the Census Bureau, there are presently more than 60,000 Americans over 100 years old. What if you are one of the estimated 600,000 centenarians in 2040 and you had used age 85 in planning? For 15 or more years you might find yourself totally dependent solely on Social Security and perhaps a small pension income.

This is what's known as longevity risk – the real possibility that you might very well outlive your money.

## Planning needed to avoid shortfall - How much money should you save?

Now let's look at planning for the "distribution phase," when you will depend on your nest egg for income.

Many financial professionals believe that people should plan to

replace at least 70% of pre-retirement income when they stop working. According to the Employment Benefit Research Institute (EBRI) 2005 Retirement Confidence Survey, a majority of workers (59%) expect they will need less than that amount during retirement, with about one in five (18%) of those surveyed expressing the opinion that they would need less than half of their pre-retirement income after they stop working.

Furthermore, only 42% of EBRI's respondents said they had actually attempted to calculate how much they would need to save. Of those who reported that they had tried to make this determination, 37% used their own methods of calculation and 10% admitted to guessing.

The calculation is complex. It is not simply a matter of adding up projected expenses and multiplying it by a number of years. Factors to consider include market volatility, inflation and now, longevity. The effect of recent stock market volatility on retirement savings demonstrates the seriousness of this risk. Asset allocation strategies, a topic beyond the scope of this article, can help manage that risk.

## Inflation – compounding in a bad way.

What makes inflation so potent a threat is the fact that it compounds over time. Perhaps you decide to retire at 65 and estimate that you need \$50,000 a year to support your lifestyle. At 3% inflation (the average over the last 20 years), by age 89 you would need \$100,000 a year to maintain the same standard of living. At 6% inflation, you would need \$100,000 per year by the time you turn 77. The longer you live, the more inflation will consume the value of your retirement dollars.

## The Downside of Longevity

Simply living longer can add significant expenses. Medical advances may have reduced the incidence of fatal illnesses, but longer lives are often beset with chronic health problems requiring prescription drugs, medical treatments or periodic hospitalizations – sometimes all three. In its Guide to Long-Term Care Insurance (2004), America's Health Insurance Plans (AHIP) states that people now 65 years old face a 40% lifetime risk of entering a nursing home sometime



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*In fact, when people reach retirement, key decisions must be made about how to distribute funds accumulated in retirement accounts.*

during their lives. AHIP also notes that the likelihood of entering a home, and staying for longer periods of time, increases as people age.

In the field of health care, inflation and longevity combine in an especially insidious way. The costs of medical care, prescriptions and long-term care are rising faster than the

general inflation rate. The longer you live, the more you could be affected.

### **Distribution choices**

When discussing retirement, emphasis is usually placed on saving and accumulating assets. In fact, when people reach retirement, key decisions must be made about how to distribute funds accumulated in retirement accounts. Choices made at this time may determine whether those assets will provide lifelong income.

A U.S. Government Accountability Office (GAO) report issued in 2003 noted that defined benefit plans and defined contribution plans offer markedly different distribution choices. Defined benefit plans tend to offer annuities that provide guaranteed income for life – no matter how long that life is (guarantees are based on the claims-paying ability of the issuer). Defined contribution plans, on the other hand, tend to offer lump sum distributions or the option to keep assets in the plan.

The GAO further reported that a growing number of plan participants who have a choice of benefit payouts take lump sums or leave their money in the plan rather than receive

an annuity. On what basis do they make those decisions?

Plan sponsors usually provide ample information about investing, but surprisingly little information about taking distributions. Prospective retirees often are not given the assistance needed to assess the advantages and risks of different distribution options.

### **Develop a Retirement Resource Plan**

When developing a retirement resource plan, you should consider a number of factors. First and foremost, do not underestimate your life expectancy. Other considerations include: your housing needs, health and long-term care insurance; provisions for dependent care, funding a child's education, perhaps travel expenses.



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