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MAKING THE MOST OF IT

Jeff Carlson was in our town last winter for a speaking engagement. He's one of our best golf course superintendents, a pioneer and leader in developing an organic approach to course management. I've heard him speak a number of times and even stopped at his course on Martha's Vineyard during a genealogy trip on the island. He's an interesting guy to listen to. I chatted with him for a while and he told me he appreciated this column as a viewpoint from an older superintendent.

I was flattered! At 64, I am both older and retired, and these two experiences have provided rich subject material for me to muse and write about. And it seems an inevitable result to be tempted to share a couple of lessons learned along the way.

The first, most obvious and most important advice I would offer after a year and a half is to make the most of your time. It applies throughout life but is especially true for retirement years. One reason that quickly comes to the forefront for me is health. A few months after I retired on Dec. 31, 2008, I suffered a detached retina. A surgeon reattached it, but I now live with diminished eyesight. That is compounded by the need for cataract surgery in the near future. Any decrease in eyesight is scary.

Pat Jones wrote about tinnitus in the April issue; I have the same affliction. Many golf course superintendents have skin cancer; count me among them. High blood pressure? I am taking meds for that as well. I still consider myself as "healthy" but I know as you age you are more and more vulnerable to health problems. I guess you sort of wear out. That realization led me to a simple arithmetic calculation. If I live to 84, then I have 20 years left and that translates to only 7,300 days. Making it to the ripe

old age of 90 gives me about 9,500. As fast as time flies, there isn't much time to complete your bucket list, make a contribution for the greater good and repay the debt you owe to your profession.

It is always useful to look around and see people who are making the most out of their retirement years. For example, take Dr. Jim Beard. He and his wife, Harriett, remain a productive team, on our behalf, studying and researching and writing and preserving our heritage. Closer to home I watch emeritus professor Wayne Kussow, still cheerfully contributing to the science important to all of us.

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So I am trying to follow their example working part-time for the Wisconsin Turfgrass Association, trying to make it a little better and enjoying the feeling of productivity and usefulness at the same time.

It's certainly not like Cheryl and I aren't staying on our goal of travel. Last year we were away from home for 114 days! We were out in the world, visiting and traveling and having a good time together, making the most of each day.

For a while I bemoaned my bad luck at timing retirement. The tenacious recession has sent lots of us newly retired or nearing retirement reeling. In our case, we stayed the course and the plan we have followed for years, refusing to buy high and sell low. Slowly our retirement nest egg crawled enough back to where it was that we rolled everything into one traditional IRA and hopefully secured ourselves for the long haul.

What I celebrated was the good for-

tune that we have been good savers, a lesson well learned from our Depression-era parents. We owned our current home early, own our vehicles, have zero debt and *never* carried any credit card debt. If we couldn't pay for something, we did without until we could. It is safe advice to say that saving money is a big key to a secure retirement. While it makes sense to have some investment in the stock market, the recent past notwithstanding, mostly it has been a big fairy tale over the last decade. If you invested \$100 a decade ago in the stock market, today you would have \$100. You could have put it under your mattress

and done as well.

Problems with social security in the near future, the impact of Greek (and European) debt, unsettled security issues in the Middle East and on the Korean Peninsula, the huge U.S. debt (much of it held by China), diminishing natural resources and a hundred other factors make the future somewhat frightening. Likely there will not be any quick solutions to retirement security, so my recommendation is to save as much as you can as the pay periods come and go. It will also be very helpful to have a well-designed plan as a guide.

There is a lot of truth to the old saying: "It isn't what you make, but what you spend." We continue to follow it and have found making the most of the years we have left will be rewarding and fulfilling and fun as a result. In fact, we are almost ready to leave on our third vacation of the year. Someday I'll tell you all about the Chautauqua Institute. **GCI**