Should You Retire At Age 62?

The question of whether to retire at age 62 or wait until age 65 is one which becomes increasingly knotty for those approaching that time of life. When you retire determines to a large extent the amount you will receive in social security benefits and several variables determine which will be best for you.

If you retire at age 62 your basic benefit will be reduced to make up the extra three years of payments. At age 62 your reduced benefit will be 30 percent of the age 65 rate, but the closer to age 65 you retire, the smaller the reduction.

The reduction in benefits is permanent, but several other factors can raise or lower the actual payments you will receive. For example, you will be entitled to cost-of-living and other general increases. If you return to work before age 65 you will lose some benefits while you are working, but your benefit check the month you turn 65 will be higher

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because you received fewer payments before 65 than originally anticipated. If you work anytime after retirement and earn enough to increase your lifetime average earnings, your benefits also will increase.

While you may work and still collect social security payments, you are limited in the amount you may earn without forfeiting some portion of your benefits. However, at age 72, you will receive your full monthly check no matter how much you earn. Only earned income, earnings from a job or self-employment is counted, not investment income, moving expenses, sick pay or standby pay.

Arranging your retirement to collect maximum benefits is a complicated matter which requires a great deal of planning. Be sure you get adequate advice from a professional in this field before you take the big step. It could pay additional dividends in the years to come.

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NATIONAL ELECTION RESULTS

St. Louis - Melvin B. Lucas, Jr., CGCS, superintendent of Piping Rock Club, Locust Valley, Long Island, N. Y., was elected president of the Golf Course Superintendents Association of America during the association's annual meeting February 20 in St. Louis.

Michael R. Bavier, CGCS, superintendent of Inverness Golf Club, Palatine, Ill., was elected vice president for 1980.

New Members of the association's Board of Directors elected during the meeting were Robert W. Osterman, CGCS, superintendent of The Golf Club of Aspetuck, Easton, Conn., and James W. Timmerman, CGCS, superintendent of Orchard Lake (Mich.) Country Club. Osterman and Timmerman will serve three year terms.

President Lucas appointed James A. Wyllie, CGCS, superintendent of the Bayview C.C., Toronto, Ontario, to serve as secretary-treasurer. Lucas also appointed Paul Boizelle, CGCS, superintendent of Fiddlers Elbow Country Club, Far Hills, N. J., to fill the remaining two years of Bavier's term as director.

Other members of the Executive Committee are David C. Holler, CGCS, superintendent of Gulph Mills Golf Club, King of Prussia, Pa., and Edward F. Dembnicki, CGCS, superintendent of Arcadian Shores Country Club, Myrtle Beach, S. C. Immediate Past President Charles H. Tadge, CGCS, superintendent of the Mayfield Country Club, South Euclid, Ohio, will remain on the Executive Committee through 1980.

More than 7,000 attended the Turfgrass Conference and Show. Attendance was the highest in the 51-year history of the event and records were set in the number of exhibitors, amount of exhibit space sold and in attendance at educational sessions.



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HISTORIAN'S CORNER

By Dick DeSplinter

The historian's committee's plans for the coming year include a short article each month depicting interesting information on the history of this association.

We know that our original association was called the Minnesota Greenkeepers' Association and the annual dues were \$3.00. Our first president was Charlie Erickson, 1928, Mini-kahda Club. Leo Feser was the second president, and here is where I need help. We do not have dates for many of the names listed below:

Charlie Erickson1928 Leo Feser	Carl Anderson
Arthur Anderson	Richard McLaughlin1960-64-65
Joe Rush1941-42	Robert Feser1961
Vic Larson	Kurt Erdman1966
Mike Sanko	Ray Hall1968
Stan Graves	William Johnson1969
Emil Picha1946-47	Russ Adams1970
Harold Stodola	Gerold Murphy1971
Erick Pahl	Dean Sime1972-76
Roy Nelson	Larry Vetter1973-74
Ed Nohava	Rich Rannells1975
Len Bloomquist1940-52-53-55	Jim Lindblad1977
Frank Chellis1950-51	Keith Scott1978
Gil Foster	George Ostler1979
Irv Fuller	

We are trying to complete this list by the end of April so that it can become a part of our roster. We would appreciate any help in filling in dates or possible deleted names from the above list. Even if you can only help with one date, it would help. The only dates we are positive of are 1968 and later. Send any information you have to Dick DeSplinter, 6567 Bluebird Drive, Maple Grove, Minn. 55359 or call me at 537-1149 or 425-3063. Did you know that Maynard Erickson was the designer of the HOLE NOTES masthead?

EMPLOYMENT OPPORTUNITY

The Glencoe Country Club in Glencoe, Minn. has an opening for the position of golf course superintendent. This club has nine holes and is daily fee. The course is irrigated manually and the crew has one full time and two seasonal men. Fringe benefits are hospitalization, life insurance, expenses paid to Minnesota Association and mileage. Should have some formal turf education and must have work experience.

Send resume to: Mr. John Kress

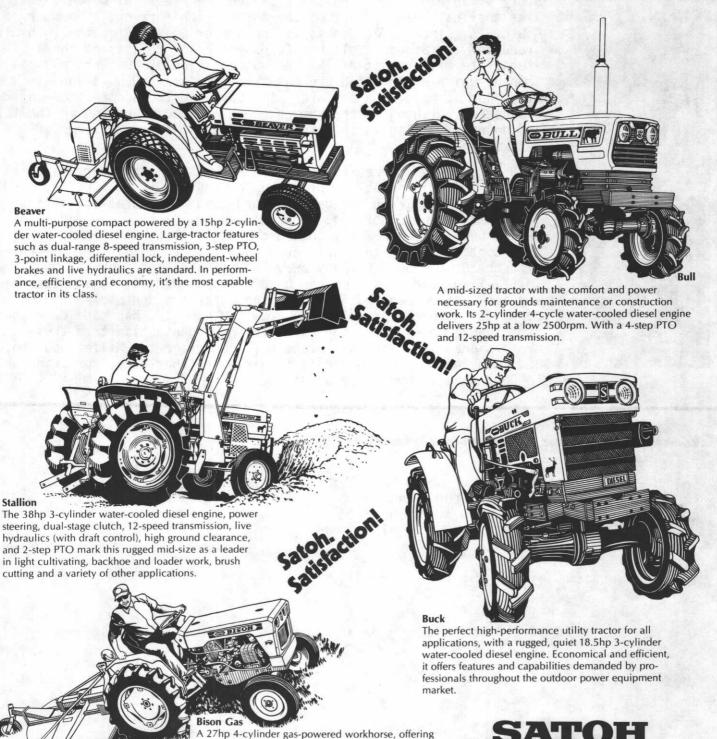
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