

Planning for Your Retirement

By F. Bill Billimoria

Most people, when planning for retirement, think first about money. They are concerned, and correctly so, about pension plans, the inadequacies of Social Security, and the best tax-deferred investments. However, that is putting the cart before the horse. Planning for retirement should begin with deciding where you want the horse to go. Determine your retirement lifestyle goals first—preferably years in advance—then balance those goals with your checkbook by doing some realistic financial planning.

Begin by making a list of how you envision your retirement lifestyle. Each spouse should develop his or her own list, since you may have different dreams that may need to be reconciled. Some of the questions your list should address are:

- Where do you want to live? Somewhere warm? Big city or small town? Near your children or special friends or in a retirement community near a fish-filled stream?
- Take a good look at your current home. Would you feel more comfortable in a smaller home, a mobile home, an apartment? Do you want a place with a garden? Will you be able to handle the upkeep of your yard and the house? Is it convenient? Do you like the neighborhood, or is time for a change?

Retirement is no longer a matter of settling into a rocking chair and dying two years later. You could be “retired” for twenty years or more. Think of it as a new phase of your life. List how you want to spend all that time. Travel? Where to? Maybe you want to spend time on your hobbies, return to the classroom, or do volunteer work. You may even want to start your own business (consulting, franchising, etc.) or work part-time for an employer.

Plan and pace the timing of these changes. Moving to Hawaii and starting up a small business the day after you have collected the gold watch is a tremendous adjustment, both for you and your financial resources. You may want to stay in your current home for several years, for example, before you move.

Once you have listed and prioritized your ideal retirement lifestyle, and the pace at which you will step into that lifestyle, begin to work with your advisor to determine where, realistically, the money will come from to achieve your dreams. Financial reality may dictate modifications of your goals, but by knowing where you want to go and how you are going to get there, you will have increased significantly the chances of achieving your retirement dreams.

Financial Issues

Once you have examined the non-financial issues of retirement—where you want to live, what you want to do—it is time to determine how much money you will need to save now to achieve your retirement lifestyle later. While it is best to evaluate your retirement strategies with the help of an advisor, the following offers some useful guidelines

whether you use an advisor or not:

Start with anticipated expenses. A general rule is that you will need 70 to 75 percent of your preretirement income to live on during retirement. The percentage would obviously decline the higher your preretirement income. The rule works fairly well, if you anticipate your retirement lifestyle to basically reflect your preretirement lifestyle: same home, some routine expenses, such as food, taxes, hobbies, etc.

A more in-depth approach is required, however, if you anticipate unusual expenses such as medical expense, taking care of an aging parent or an adult child, providing gifts to your grandchildren, retiring in a different state or a foreign country, or taking big-ticket vacations. You may also want to break down these expenses into those anticipated during early retirement (paying off your mortgage, for example) and later retirement.

How many years will you need to incur these expenses—that is, how long do you plan to live? Some experts recommend that you determine your post-retirement life expectancy, and double it! You will also need to take inflation into consideration, no easy job in itself.

Next, where will the money come from for your retirement lifestyle? Determine the Social Security benefits you will be entitled to, distributions from your company pension and profit-sharing plans, your own pension programs such as Individual Retirement Accounts (IRA's) and annuities, and income from your investments. Will you work part-time after you retire? Do you plan to sell your home? Take into account that too much income could affect Social Security benefits (up to age 70) and taxes.

Once you know what you need and what you have, determine how much money you will need to save each year until retirement to cover the gap, unless you are one of those who do not have a gap. If the gap is too great, you may need to cut back on your retirement ambitions (no trips around the world), increase current income, or increase current savings.

The time to get started on your retirement plan is NOW. In addition to taxes and inflation, the single most common reason why people fail to achieve financial independence at retirement is PROCRASTINATION. Surveys have shown that the biggest worry for most Americans is a secure retirement, yet most people spend more time planning their two-week vacation than they do planning their entire retirement. Small wonder that of one hundred people reaching age 65, only four are truly independent, 23 have to keep working and 73 are dependent upon the government, friends and relatives!

(F. Bill Billimoria, MBA, CPA, CFP is president of Integrated Finances, Inc., a fee-based financial planning and investment management firm located in Arlington Heights.)

Wetting Agents

How do they do what they do?

By Dr. Tony Koski,
Extension Turfgrass Specialist
Colorado State University

Without water, none of us in this business would have a job in Colorado.

Most of us are constantly trying to develop ways to irrigate our turf. Some of us reduce the amount of irrigated turf, or install more efficient irrigation systems; most of us pay close attention to soil moisture and plant stress, trying to minimize the latter by applying the least amount of water. And I would bet that EVERYONE uses wetting agents somewhere on the golf course, if not everywhere on the golf course. Have you ever thought about how wetting agents actually allow you to irrigate more effectively?

Water is a truly unique compound. Individual water molecules have a strong attraction for each other due to their similar nature (remember that from high school and college chemistry?) But water molecules are also strongly attracted to other things in nature, like clay, silt and organic matter. This attraction is what allows soil to hold water for plant use. Water is not strongly attracted to individual sand grains, but rather to the small pores between sand grains of appropriate size (hence the USGA greens mix.)

The strong attraction that water molecules have for each other is especially apparent when water is sprayed on a hydrophobic (water-repellent) surface, such as a newly waxed car or on a plant leaf. In both cases the waxy surface actually increases the attraction of water to itself (surface tension), causing the water to "bead up" and preventing it from spreading evenly over the surface. Unfortunately for turfgrass managers, similar hydrophobic conditions can develop in soils, preventing irrigation and precipitation water from moistening soil uniformly. This is why we get hydrophobic soils, thatch and isolated dry spots.

In other situations we encounter stratified layers in root zones, the result of changes in philosophy regarding top dressing materials and/or frequency. Water has a difficult time moving between adjacent layers of sand, thatch, soil, peat, and sand again, thatch again, and so on. You get the picture. . . The time honored, field-proven, method of dealing with these problems is the use of wetting agents. A wetting agent is simply a surfactant (or surface-active agent), a material that reduces the attraction of water molecules for each other. This action allows the water to spread out more evenly on hydrophobic surface, so move more quickly through small pores, and to move more effectively across "boundaries" (like those layers in your greens and tees.) As a point of caution, it is important that wetting agents not be considered "miracle cures".

They do NOT reduce compaction, nor do they affect core cultivation, thatch control, installation of proper drainage systems and intelligent irrigation management. Some of the PROVEN advantages to wetting agent use are:

- Improved water movement in soil, especially in layered soils.
 - Rewetting of hydrophobic root zones.
 - Reduced movement of pesticides into the thatch layer and underlying soil.
 - Reduced dew and frost formation.
 - Improved movement of pesticides into the thatch layer and underlying soil.
 - Reduced turf wilting and improved turf growth and quality (because of the preceding effects)
- Potential negative effects (generally seen only with misused/misapplication)
- Phytotoxicity (when applied to stressed turf, or if not properly watered-in)
 - Root injury (rare)
 - Increased thatch accumulation (the healthier the turf, the more thatch it forms)
 - Deflocculation (dispersion) of soil particles (a POTENTIAL problem with long-term use of excessive rates)

Which brand of wetting agent is the best? That's like asking what is the best kind of beer, or which is the best model of a pick-up truck.

Typically, we use the wetting agent with which we have the most experience, the one that we know we can depend upon. They all work in the same manner, and all possess the potential to be misapplied. When trying a new wetting agent it is best to follow the label until you are comfortable with its activity because the chemistry of wetting agents can differ greatly. Some of the most effective wetting agents can cause quite severe phytotoxicity when misapplied, but that is the fault of the applicator and NOT the wetting agent.

Treat them as you would any other chemical tool and you will stay out of trouble. Residual activity will also vary with the brand that is used, application rates, soil types, amount of thatch, temperature, irrigation regime and the type of problems that you are attempting to solve. Soil microbes will utilize wetting agents as a food source, and these materials can be leached through root zones, especially on sandy soils.

When isolated dry spots or a layered soil is the problem, core cultivation, in conjunction with wetting agent use is

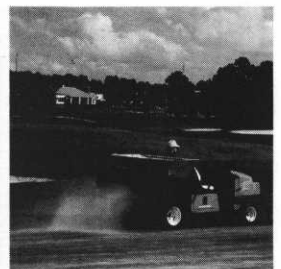
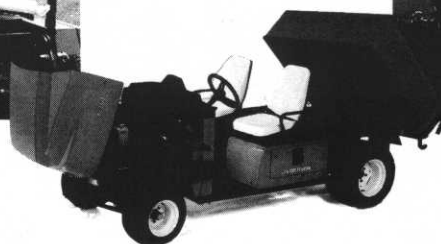
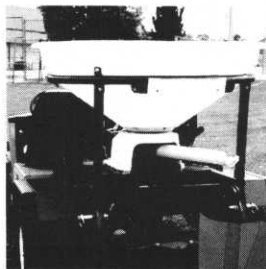
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(It's about time.)

October Meeting at MGC Attracts Record Turnout

Dale Caldwell and his staff at Minneapolis Golf Club had their course in excellent shape for the October MGCSA meeting. A record 145 members attended.

Thanks go out to MTI Distributing Co., Glen Rehbein

Companies, Check Signature for their equipment displays.

A special thanks also goes out to Minneapolis Golf Club for the free use of the golf cars and facilities.

All in all, it was a great day at MGC. Thanks Dale.



HOST SUPERINTENDENT Dale Caldwell of Minneapolis Golf Club.



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Weeds —

(Continued from Page 5)

Martin recommends standard split applications if turf has a history of problems with goose crabgrass. And be sure irrigation, fertilization, insect and disease control and other maintenance programs are fine-tuned in order to maintain a dense healthy turf and keep weeds out.

Achieving a dense turf stand is also important before using a turf growth regulator. "Especially in the northern part of our region, where you have to regrow 50 to 60 percent of the bermudagrass canopy. It's important that you have turf as dense as you want it before you use a growth regulator," Martin said.

Martin has another reminder for those using growth regulators—they don't work on weeds in the same manner as turf. Good weed control is not replaced by a turf growth regulator, but must be used in combination.

Know Your Turf

Go outside and take a close look at your turf this Spring—that's the first step in good weed control, says Tom Cook, turfgrass extension specialist at Oregon State University. Note thin areas and reseed them.

Using an inexpensive thermometer, begin monitoring soil and air temperature. Push the thermometer into the soil about one inch deep in areas where soil will warm up first—south-facing slopes and open areas near sidewalks and driveways.

Crabgrass germinates at 55 to 60 degrees F. and a pre-emergent should be applied about two weeks before germination. "When soil temperature is above 50, that's when you should apply pre-emergent," Cook said.

A combination product of several herbicides is still the best strategy for broadleaf weeds, giving broad-spectrum control and allowing lower rates of the dicamba, Cook said. But long-term use can also result in resistance in weeds like oxtails and ground ivy. In that case, switch to another herbicide.

When spraying broadleaves, be careful of other plants. "Spring weed control is a kind of strange experience," Cook said. "When it's optimal to spray for broadleaf weeds, that's when trees and shrubs are most susceptible to drift."

Before leafout, use an ester formulation; afterward, an amine form of the product will minimize potential injury to ornaments.

—Source: *Turf West*, March 1994

Wetting Agents —

(Continued from Page 32)

always more effective than wetting agents alone. Regular use of wetting agents in these situations is important because they are not eliminating the condition, only temporarily modifying it. Regular use of wetting agents enhances water infiltration and drainage, resulting in more efficient water use, fewer overly wet/dry spots and better quality turf.

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...at Minneapolis Golf Club



Glenn Rasmussen, seated, Tom Haberman, center, and Don Merschman of MTI Distributing Co. display a 1934 Model B General Tractor at the October meeting at Minneapolis Golf Club.



Toro Offers \$5,000 Reward For Information Leading to Recovery of 3 Stolen Vehicles

During the weekend of September 17-18, 1994 three Toro Workman utility vehicles were stolen from the Toro Shakopee plant site located just south of Valley Fair.

Two of the three vehicles were unique in that they were four-wheel drive prototypes (their appearance is the same as a two-wheel drive unit). The diesel engine powered unit had an identifying number of 687 on it as well as a serial number tag indicating the model number as 07215 and the serial number as 40005.

The gas engine powered unit had an identifying number of 686 on it as well as a serial number tag indicating the model number as 07215 and the serial number as 40002. The third unit was a production Workman 3100 model which has an air cooled engine. It is identified as a model 07210, serial number 40101.

Toro is offering a cash reward of \$5,000 for information leading to the recovery of these vehicles. If you have any information regarding these vehicles, please contact Steve Points at 612-887-8096.

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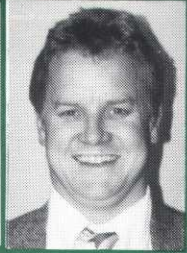
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TEE TALK

By
Scott Turtinen
Executive Director, MGCSA



The 1994 Greater Minnesota Turf & Grounds Conference and Show is starting to come together. At this date there are 130 booth sales. This represents 62 different companies. The program is set with 25 different speakers and should be very educational. Last year's survey showed the Conference Committee that the attendees wanted coffee and rolls. There will be coffee and rolls.

* * * *

The MGCSA family outing at Camp Snoopy is on Saturday, November 12. Everyone should meet at the Peanuts Party Garden, located on the 2nd floor of Camp Snoopy by the Fords Playhouse. There are some stairs by the playhouse to get up to the Party Garden.

* * * *

The October MGCSA meeting at Minneapolis Golf Club was a smashing success. There were 32-plus four-somes playing golf, although some may have been five-somes. I was amazed that it took around 4½ hours to play. That is some quick golf considering all the players.

* * * *

The GCSAA 66th International Golf Course Conference and Show is February 20-27, 1995 at the Moscone Convention Center in San Francisco. For those planning to attend, North Star Turf has secured a block of rooms at the Sir Francis Drake Hotel. Contact Dan Miller or Joe Campbell at North Star Turf, 612/484-8411. If you are looking for a roommate, you can call the MGCSA office. We will be making a list of people and get each of you in contact with other people on the list.

* * * *

A new information System called **GolfLink** is being marketed. GolfLink utilizes KU data transmission on the Galaxy IV satellite fed from its transmission site in Des Moines, Iowa to individual sites across the United States.

The GolfLink systems, which incorporate a VGA monitor, small satellite dish and a special computer receiver, are located in golf course superintendents' offices and pro shops as well as in offices of other golf businesses.

The information system is broken down into eight drive lines or menus:

- 1) Infobeam, information such as classified ads, courses to play, advertisements and "Today in Golf"
- 2) USGA News, Green Section reports, golf news
- 3) PGA News, local association news, PGA Tour stats, tips to help your game
- 4) GCSAA News, news for all superintendents.

To find the newest information on turfgrass management, from turf tips to new products and environmental news, you can find the most current work from a university.

5) News-US Today and BP Sportswire Live ticker tape accounts.

6) Stocks

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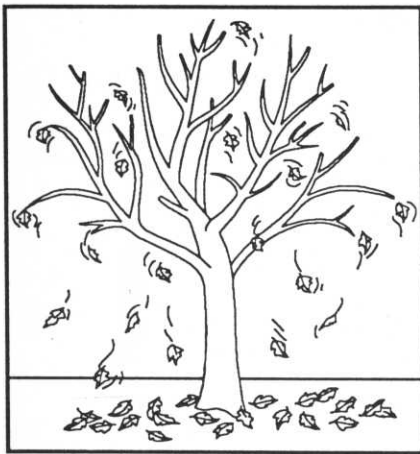
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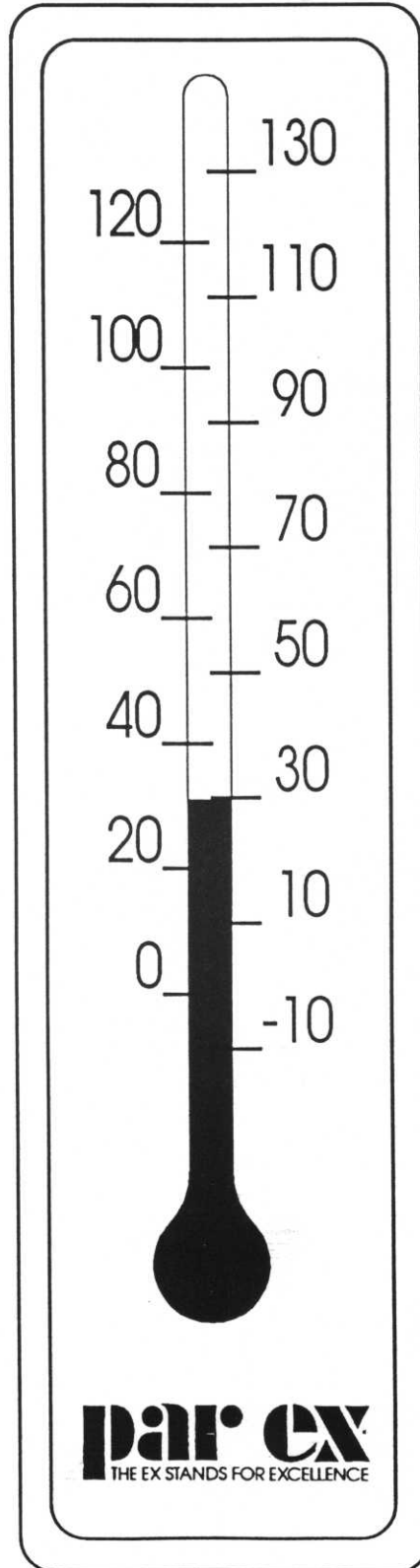
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