

in mind, we should plan for an early retirement for our enforcement officers. Very few cases would merit the continued employment of a Game and Fish Officer over fifty-five years of age, and few of us would earn our keep after we have reached the age of fifty. Retirement at an early age will pay for itself through increased efficiency and production. The legitimate hunter and fisherman would be assured a fair chance to harvest the surplus wildlife and also a continuation of their sport.

We should plan for more and better training for our officers. This training should not be in law enforcement alone, but should include the biological and public relations fields as well. We need more officers who can enforce the laws on Saturday, make a speech on Saturday night, investigate a fish kill on Sunday morning, capture a bear or deer with the modern drugs available on Sunday afternoon and then sing in the church choir or sit in the "A-Men" corner on Sunday night. This may sound farfetched, but this is the type man we need. If we cannot hire them — then we must train them.

We must share an equal, or even greater, responsibility in poor planning and poor regulations than the planners and technical people I have mentioned earlier. We attempt to present ourselves as rugged individualists, all knowing and all wise; but, in fact, we sit on the sideline while unwilling to share the responsibilities of planning and the formation of regulations and snipe at those people who are responsible. We are the advocates of the status quo — no change. The hunting and fishing seasons, the means and methods of taking wildlife in the Southeast are, for all practical purposes, the same as they have been for the past twenty-five years. When a new idea or method is advanced by one of our own people or by other responsible people, we immediately resist the proposed change, and in many cases "dream up" unrealistic reasons why the thinking is bad.

I would like to present two challenges to you, the representatives of the enforcement divisions at this meeting. These will require much time and much thought by you and your people if you accept the challenge. First, I challenge you to prepare complete regulations for all areas of activity that are presently regulated in your state. Make the regulations clear, concise, and as few in number as possible, to accomplish the objective. Strive for new and original ideas. Start with the thought in mind that no regulations exist; that it is your responsibility to manage the people and the wildlife involved. State and justify your reasons for each regulation and what you hope to accomplish by it. When you have completed your work, compare it with the regulations that now exist. If you have done your work well, used your own thinking and the thinking of the enforcement people, I am confident you will find you are wasting a considerable amount of time enforcing regulations that accomplish nothing.

My second challenge is for you to present your regulations to the planners in your state. Be prepared to defend them until competent and sufficient reasons are offered to change or alter them. Do not accept flimsy excuses or personal preferences. Accept the responsibility for the regulations.

Without accepting this challenge, all or in part, how can we in good faith criticize without offering something better, or something constructive. Then, and only then, will enforcement take its rightful place in planning and the formation of regulations.

SUMMARY OF THE EMPLOYEES' RETIREMENT SYSTEM OF THE STATE OF MARYLAND

*By Christ G. Christis, Director
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Earning money is not too difficult. Spending money is easy. The greatest problem you probably find, as most people do, is saving money. Saving is no easy task. It requires more self discipline than most people are willing to impose upon themselves. At the end of 15 or 20 years, we realize that we have nothing to show for all the money we have made during that time. We start to feel uneasy because we realize

that wise men have always saved in some form or other. They have saved for very good reasons – to be ready for an emergency, to be able to take advantage of opportunities, to provide for dependents in the event of early death, and most important of all, to be independent when ability to earn has passed. Retirement cannot be a triumphant step into another happy stage of life unless money is saved ahead of time. Some people say “my children will take care of me”. Perhaps they will, but deep down in their hearts, the children will resent it. No one of independent spirit likes to be dependent upon others whether it be relatives or public charity. The knowledge that you are making your retirement years secure is perhaps the greatest luxury of all and within the reach of those who earn something over the amount needed in their daily life.

Because State employees are unable to amass fortunes, purchase large amounts of life insurance or annuities, and with this in the mind of some State officials and other groups, and with wisdom and forethought, the Employees' Retirement System of the State of Maryland was established on October 1, 1941.

Membership

All State employees who are regularly employed on a full time or part-time basis must join the retirement system as a condition of employment. Once an employee becomes a member of the system, he will continue as a member unless his employment is terminated through death, retirement or withdrawal.

Enrollment

Upon first being employed in an eligible position, the employee is provided with an enrollment form. On this form he enters his name, position, rate of pay, marital status, department, and date of birth. He also names a beneficiary to whom the death benefit will be paid in the event of his death before retirement. The retirement office provides him with a number which identifies his accumulated savings account and record of service. He is also assigned a percentage rate of contribution based upon his age at enrollment and sex. This rate is applied to his earnings each pay period and the deductions are forwarded to the retirement office and then credited to his account. These contributions accumulated to age 60 are deemed to be sufficient to provide an annuity equal to the pension the State will provide. Should the annuity be less than the pension, the State will provide an additional pension to make them equal.

Annuity Savings

His savings are protected against execution, garnishment, attachment or other process of law and are unassignable, except as to Federal Taxes. Regular compound interest at the rate of 4% is credited to his account annually. A statement of the account balance is submitted to him each year.

Ordinary Disability

In order to qualify for an ordinary disability retirement, he must have at least 5 years of creditable service, be under age 60, and be permanently incapacitated for further employment through mental or physical reasons. The allowance equals 1/70 of average final compensation for each year of creditable service, with a minimum, in certain cases, of 1/4 of average final compensation. Average final compensation is the average of the five highest consecutive years of salary.

Accidental Disability

In order to qualify for an accidental disability retirement, the employee must be under age 60, and be permanently and totally incapacitated from a job incurred accident. The allowance consists of an annuity based upon the accumulated contributions and a pension equal to 2/3 of the average final compensation.

Service Retirement

In order to qualify for a service retirement, he must be at least age 60, regardless of the number of years of service, or have 30 years of service regardless of age. Retirement is mandatory at age 70.

The retirement allowance consists of two parts; namely, an annuity and a pension.

The annuity is basically a return of the employee's accumulated contributions, plus interest, in monthly installments for life.

The pension is the State's share of his retirement allowance and is based upon his total service credit and factors fixed by statute as applied to his average final compensation.

The State guarantees that the total maximum retirement allowance will equal 1/70 of average final compensation for each year of creditable service, providing the employee is contributing at a rate based upon retirement at age 60. (All members enrolled since July 1, 1947 are contributing at rates based upon retirement at age 60. Members enrolled prior to July 1, 1947, were given the option of increasing their rates.) The retirement allowance payable to a member with under 35 years of service and under age 60 is reduced actuarially because of age. The normal retirement age is 60; therefore, the allowance is reduced for anyone retiring under age 60. The reduction factor does not apply if the member has 35 or more years of service.

A simple method for arriving at the approximate maximum allowance without optional modification is: 1/70 of average final compensation for each year of service.

Regular Allowance

If he selects the regular allowance, payments will be made to him for the remainder of his lifetime. For example, if he has 35 years of creditable service and has an average final compensation of \$6,000 the regular annual allowance will be \$3,000.

If he desires to provide for a beneficiary who would receive a benefit after his death, the following 4 options are available:

Option 1

Under option 1, he would receive a reduced allowance with the provision that should he not live his full life expectancy, the balance in his total reserves would be paid in a lump sum to his designated beneficiary or estate. If he lives beyond his life expectancy, there would be no balance payable.

For example: If he is age 65, with 35 years of creditable service, and with an average final compensation of \$6,000, his annual allowance under option 1 would be \$2,239.20. The total reserves set up for the payment of this allowance are approximately \$26,416. If he should die one year after retirement, his beneficiary would receive \$24,176.80 in a lump sum. (\$26,416 minus \$2,239.20)

Option 2

Under option 2 a reduced monthly benefit is payable for the balance of his lifetime. After his death, the same amount will be paid to his designated beneficiary for the remainder of the beneficiary's lifetime, after which benefits cease. In arriving at the amount of benefit under this option, the age and sex of the beneficiary in relation to the age and sex of the member is taken into consideration.

For example, under the same assumptions used for the previous examples and if the beneficiary is a female age 62, the annual allowance to the member would be \$1,964.10. Upon the member's death, his beneficiary will continue to receive for the remainder of her lifetime the benefit of \$1,964.10 per year.

Option 3

Option 3 is similar in principle to option 2, but with a variation in amounts. The member will receive a reduced monthly allowance during his lifetime, and upon his death his beneficiary will receive one-half the amount the member was receiving.

For example, under the same assumptions previously used, the member will receive \$2,373.90 per year and at his death, his beneficiary will receive \$1,186.95 per year.

Option 4

Option 4 is a general option under which the member may select any type of benefit actuarially acceptable and approved by the board.

Death Benefit

The retirement law also provides for the payment of a death benefit in a lump sum to the designated beneficiary or estate, equal to 1/2 of the member's average final compensation and his accumulated contributions with interest if he dies in

active service with at least one year of creditable service. The Board considers any member on an approved leave of absence as being in active service.

If he is eligible for service retirement or is age 55 with 15 years of service and named his spouse as the sole primary beneficiary, the spouse will have the choice of a monthly benefit under the provisions of option 2 or the regular lump sum death benefit, should the member die in active service.

Vesting

An Act of the General Assembly in 1966 provided vesting of the member's share of the State's pension reserve, as well as his own contributions and interest, after 20 years of creditable service, should the member leave State employment. A deferred retirement allowance, based on the vested credit, will be paid to the ex-member, beginning at age 60, provided he filed for such benefit while he was actively employed.

State Police Retirement

A member of the State Police Retirement System may retire at age 50 and must retire at age 60. The benefit is equal to 2% of average final compensation for the first 25 years and 1% of average final compensation for each year over 25. State Troopers are not covered under Social Security. The Retirement System does, however, pay child's insurance benefits, widow's insurance benefits, etc., equal to those paid in accordance with the Federal Social Security Act, should a member retire after service or ordinary disability die. The accidental disability benefit to a State Trooper is equal to the benefit paid to a State employee, except that upon the death of a State Trooper, one half of his allowance is paid to his widow or minor children.

The Employees' Retirement System of the State of Maryland with Social Security benefits in full supplement, ranks as one of the finest in the nation. Regardless of this favorable comparison, continuous studies are being made to provide the most modern benefits.

THE PATROL AREA CONCEPT IN WILDLIFE LAW ENFORCEMENT

By Robert B. Hazel, Chief

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The classic concept of the typical successful wildlife law enforcement officer is that of a rugged individual who, under all sorts of adverse conditions, prevails as master of a vast territory in which he is literally the boss of wildlife affairs. His domain usually consists of an entire county, and he not only represents the wildlife agency and enforces its laws and regulations, but often, either through choice or necessity, makes his own rules and regulations. He likes to work alone, make his own decisions, and his own work plans. He handles the problems which land in his lap promptly and to the best of his ability. He is fearless and firm in dealing with violators, and completely dedicated to his work. To a certain extent he exemplifies all of the admirable characteristics of the rugged pioneer ancestors from whence he came. There have been many men who have become successful wildlife officers in terms of these standards.

But while all these qualities are admirable and the efforts of such men have done much for wildlife conservation, this concept has a serious defect — it places the emphasis almost entirely on *individual* effort. I submit to you that this concept is outdated and needs to be replaced with a new concept — a concept that emphasizes *group* effort, while still making use of individual effort and initiative.

All of us recognize that we will never have enough men to adequately police the activities of all of the millions of hunters and fishermen. No one can say for sure how many men would actually be required to do this, but it is safe to say that wildlife budgets will never be able to support anywhere near this amount of manpower. Therefore, we must accept the fact that we will be forever short of personnel, and that some other answer must be found for the problems of expanding activities and