

# Law Enforcement Session

## Retirement: Being Prepared Makes All the Difference

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*Abstract:* This paper is an effort to demonstrate the importance of being prepared for retirement in the career planning of a wildlife officer. It also expresses the author's contention that the morale (hence productivity) of the enforcement officer is closely related to his perception of the concern of his administrators for his welfare, and it describes certain steps that a wildlife officer contemplating retirement should carefully consider.

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The most pressing problems facing fish and wildlife enforcement program managers at all levels are personnel problems. As all of you know, even the most cunning poachers will eventually be caught; management techniques will probably have some impact on wildlife populations, even if introduction of a "foreign" species is required; and budget crises will be met. The problem that never seems to go away is keeping people happy and, in our opinion, one of the most effective ways to do that is to prove that the administration is genuinely interested in their welfare. The kind of real interest I'm talking about does not end with retirement. Most fish and wildlife employees become like family to us, because we're traditionally close. You don't forget about a family member just because he or she reached retirement age, and we should not forget our employees approaching that same period in their lives.

In early life, we prepare for the career we choose, sometimes by obtaining a good education in our field, and for many of us it means busting our butts on the job, training in an occupation we love. Whichever it might have been, we owe it to ourselves to also prepare to the very best of our ability to enjoy those days, months and years of retirement. I realize that there are many different plans throughout the southeastern states. I'm not familiar with many of these, but it is hoped some of the points included will be beneficial to you. If this paper will benefit just 1 of my fellow officers, the efforts will

have been well worthwhile. Retirement should be a time to look forward to, not to fear.

First and foremost, I feel we should estimate as closely as possible the average of our yearly expenses for the past 3 years. This would seem like an almost impossible undertaking, but after going through your checking account and allowing some extra for cash expenditures that were never recorded, you will probably be surprised how these figures will seem to fall in place. Checking this against your income for those years will also help since most of us don't spend more than our yearly income. Now we should add a reasonable number of dollars for an unforeseen streak of bad luck such as when the car throws a rod, television goes 10-7, or sickness in the family occurs.

Next the prospective retiree needs to obtain as early as possible his anticipated yearly income from retirement, social security, interest on savings and any other income. I would suggest that you have retirement and social security figures on 2 alternative retirement dates in order to be sure that there are no mistakes. Most retirement plans have 3 or more options, and the differences can be critical to your financial status in retirement; for example, in Kentucky the options include a 10 year and out plan whereby you draw several dollars more each month for 10 years but after 10 years, then what?

Other plans are survivorship of 50%, 66%, and 100% payment to your beneficiary after your death. The choice is up to you and should be based upon health, financial condition and many other such factors. Some of the higher monthly figures look very tempting but 1 question we should always ask is this: Could our loved ones survive on those lower percentages if we were gone? Once a plan has been chosen, and agreed on by the retirement board, there will probably be no changes in the future. Social Security as of this date may be drawn at age 62 with a 20% penalty for early retirement. Application must be made 3 months in advance of the date you are eligible to start receiving monthly payments. You can obtain an estimate of the amount you will draw at age 62 and age 65 by visiting the Social Security Office and giving a retirement date. Since this agency has a 2-year backlog of all earnings, you should take your last 2 W-2 forms in order to receive an accurate estimate.

In most retirement plans, after you have withdrawn your contributions plus accrued interest, federal taxes and maybe other taxes must be paid in your state. Now is the time to check with the Internal Revenue Service and other government agencies to determine what your deduction might be at a later date. As we all know, there will be taxes from now on, so we should include our real estate, personal, school, and any other taxes that will have to be paid from our soon-to-be fixed income.

Now that we have considered every possible expenditure and have a good idea of our income, we are ready to hang it all up; that is, if our future

income is somewhat above the average of the past 3 years of necessary expense. But, if not, you need to pause and give this retirement idea some more consideration. In this day and time, many of us would love to (at one time or another) advise our boss to take this job and shove it, but the last laugh might be on us. The point again is we need to be satisfied, without a doubt, that once we decide to retire, we have our finances in order and can enjoy the days and years that lie ahead.

Now that we have decided to make this step, what is next? We are still working and taking home more than we will be later, so let's take inventory of our further needs around the house. Is the television in good shape? How about the car or pickup? How much longer will the roof hold up on the house? And wouldn't this be a good time to purchase needed towels, sheets, and any other household goods that could nickel and dime us to death on a fixed income? Suppose you plan to leave at age 60 and your retirement will be the only income until Social Security kicks in. If you started saving each month until retirement date, you would have a nest egg to draw on in case it is needed. So much for the finances; I hope most of you are so well heeled at retirement age that the above won't be necessary.

Just as important now is what will I do with all of my time? Haven't you heard it said many times, "Oh, I'm just gonna hunt and fish when I retire." I know of only 1 who followed through on this remark, and I wonder if he is completely satisfied. So many of our friends have retired, gone home and sat down and most of them aren't around for long. Now is the time we need a hobby or a sport or 2 where we can be active in the winter as well as summer. After an active career of working day or night, and in too many cases, day and night, we can't apply the brakes and come to a screeching halt. Most wildlife enforcement officers are just not made that way. So now is the time to start considering what you can do that will be enjoyable as well as satisfying. We can stalk that white-tail deer in the winter and outsmart that big bass this summer, but we can't spend all our time out there for several reasons. We sure can't stay around the house and be in the wife's way too much, because she still has her household duties, and besides she wants some time to herself. We need a hobby or sport and also maybe some volunteer work if we become bored. Well, I have found all you need do is offer to do volunteer work and the prospects will flow in. We need to keep this under control and always be able to set our own hours and come and go at our convenience. As I have often said, the only position I would consider is manager of a watermelon plantation, and I'd only consider that seriously if I could be paid in watermelons. In other words, we retire to enjoy what we want to do with no strings attached.

Now we have decided, and next we tell our fellow workers and notify our supervisors that we plan to hang it all up at last. Then is when we get

more advice on what we should and shouldn't do than we received during an entire career. Most of them mean well except those slackers who you made look bad with your above average record. Then comes a going away party, and after all these years with your fellow officers this won't be the easiest time of your tour. You always needed a good watch in order to be on time and now the fellows present you with one and time doesn't mean that much. The real adjustment time comes now—no setting the old alarm clock, no schedule to meet and, worst of all, trying to adjust to a monthly retirement check after receiving a paycheck every 2 weeks for most of your adult life.

For years I have been a salesman for good conservation and maybe it's time I put into practice some of those things. Why not become a member of the local or state conservation or sportsman's club to enjoy some of that good fellowship and at the same time contribute toward conserving the natural resources of this great country, as well as supporting the fish and wildlife programs?

Now, to close this, let me say it has been over 1 year since my retirement, and I'm sure each of us will look at this differently, but for me and my loved ones, I don't think there is anything to compare with retirement.

I'm sure most of us have children, grandchildren, and even great-grandchildren in some cases; and if they are to enjoy hunting, fishing, trapping and the many outdoor sports we enjoy, we surely can't let groups of anti-hunting and fishing fanatics change the course of our fine fish and game programs. Now that we are not obligated as in the past, we can express opinions or even lobby for our fish and game agencies. Don't think legislators don't listen when voters contact them, and a sportsman's club really gets his legislator's ear when he mentions the number of voting members, including wives, children and friends.