GERONTOLOGY OF FLORIDA ENTOMOLOGISTS

IRWIN H. GILBERT
Entomology Research Division, Agr. Res. Serv., U.S.D.A.

The word “gerontology,” as the word “entomology,” is not in the vocabulary of the average person. Webster defines it as the “scientific study of the phenomena of old age.” This paper does not directly deal with old age, but discusses the economic aspects of Florida entomologists leading up to retirement and the economic and social readjustments after retirement.

To give a little insight on the span of a man’s life I will quote from Mr. William B. Stark’s minutes of an address of Dr. Robert H. H. Goheen presented at the University Club of Winter Park on December 5, 1953. “Since the time of Benjamin Franklin the span of human life in this country has about doubled. That seems to be a cause for rejoicing; nevertheless it introduces some very serious problems. In earlier times, in China for example and among the Hebrews, there was great respect for old men. Cicero asserted that, while physical strength declines with age, wisdom is not impaired. The population of this country has doubled in sixty years, but the number of people over 65 years of age has quadrupled. The life span is steadily rising and may mount to a hundred years by the year 2000.”

What is the life expectancy of a Florida entomologist? My insurance agent has stated the life expectancy of an entomologist is a year or so longer than the average. Florida living also slightly extends man’s life. For this paper I have used the expectation of life of white males in 1955 from tables prepared by the U. S. Public Health Service. The life expectancy is different for each age group, and increases as each year with its hazards is successfully passed. Thus an entomologist 25 years of age can expect to live 45.5 years, or to reach the age of 70. One retiring at 55 can anticipate 19.4 years of enjoyable living, until he is almost 75. If he decides to work until he is 65, only 13 years of retirement will be expected. At 70, the average retirement time is about ten years or about half as long as that of the man who retired at 55.

Let us take a look at the economic status of Florida entomologists before and after retirement. After a survey of the salaries of the various groups of entomologists of this State, I have concluded that the State workers—with educational institutions, experiment stations, the Plant Board, and Health Department—receive about the same or slightly less monetary returns than the Federal Civil Service workers. Entomologists of the Military Forces, which include officers of the U. S. Public Health Service, and commercial technical entomologists receive from 20 to 25 percent more net income than the other groups. As an example, Captains or Lieutenant Colonels of the Army receive about 24 percent more net income than the Federal Civil Service personnel of equivalent grades. While their salaries are lower, they receive subsistence and rental allowances on which no income taxes are paid. Also they do not make life insurance and retirement contributions which the Civil Service and State workers do.

1 Presidential address delivered at the 41st annual meeting of the Florida Entomological Society, August 28-29, 1958, at Tampa, Florida.
There are a number of retirement systems in operation for employees of the State of Florida. For this paper I have used the latest systems which are compulsory for most of the employees. The rate of contributions is 6.25% for State workers and 6.5% for Federal workers. Members of the Armed Forces and of most of the commercial companies do not contribute to their retirement systems. Many commercial companies maintain an employee's stock investment policy which supplements their retirement stipends.

Retirement benefits of commercial entomologists vary from 1.5% to 2.0% of an average salary for each year of service. Some plans have additional returns for employees who join the company's staff when they are 40 to 50 years of age. Members of the Armed Forces receive 2.5% of their base pay (does not include subsistence and rental allowances) for each year of service at the time of retirement. The benefits of a State worker at age 60 are 2% of an average salary for each year of service credit. The average salary is based on an average of the highest 10 of the last 15 years of service. This is 60% for 30 years of service. The benefits of a Federal worker at age 60 are 1.5% for each of the first 5 years' service, 1.75% of the second 5 years, and 2.0% for each year thereafter or 56.25% for 30 years of service. To determine the benefits of the Federal worker, the percentage benefits is multiplied by an average salary—a yearly average of the highest 5 years' salary.

Members of the Armed Forces and most commercial men do not have their annuities reduced if they retire before the age 60. Military personnel must have 20 years of service. It is possible to retire at age 55 with reduced benefits, after 10 years of service for State employees and after 30 years for Federal employees. The annuities are cut 25% for the State and 5% for the Federal.

Let us make a comparison of the net income before and after retirement of a Lieutenant Colonel and of an entomologist of an equivalent grade of the Federal Civil Service. Both men retire at 60 years of age. For this and succeeding examples, the present income tax and salary schedules were used. I previously stated that before retirement the net income of the Army entomologist would be 23.6% more than the Civil Service entomologist. For about three years after retirement the civil servant would not pay income taxes on his benefits, but still the Army man would receive 3.3% more income than the civilian. For the next two years the military man would receive about 20% more, or 9.3% for the first five years of retirement. For the succeeding years the military officer would receive a little over a thousand dollars a year more than the civilian, or 19.4%.

When is the best time to retire? This is a problem which each individual must decide for himself. A Federal Civil Service entomologist with 40 years of service would receive a net income of only 4.5% more if he continued to work than if he retired. This difference would increase to 22% after the retired individual had received an amount in retirement equal to his contributions to the retirement fund. For example, consider two men, 65 years of age, of the same grade and with 40 years of service, one retired and the other continuing to work. The latter would receive 9% more income than the other during a normal life expectancy.

To cite a similar example of three men, age 60, life expectancy of 16 years, and 30 years of service, one retires at 60, another at 65, and the
other at 70. The man retiring at 70 would receive about 32% more total net income for the 16 years than the man retiring at 60 and about 13% more than the one retiring at 65. The entomologist retiring at 65 would receive 22% more than the one retiring at 60. However, you may think the 60-year-old can enjoy his income of 32% less during his 16 years of retirement more than the 70-year can enjoy his 32% more for his ten years of work and six years of retirement.

Dr. Goheen also stated that "the change from an active working life to a state of unemployment, the onset of chronic illness, and personality changes which may make the old person 'difficult' to get along with, all contribute to the possibility of retirement life becoming a cause of unhappiness." A retired Army Colonel made the following observation to four other retired professional men where I was present: "It looks to me that men who retire in their early 60's enjoy retirement much more than those who retire in their late 60's."

What to do with the increased leisure time? Many will want to catch up with their fishing, hunting, and golf which they have neglected in the past 10 or 20 years. Some will expand their field of operations to get greater variations in these sports. I am sure many will travel to those places they have wanted to visit all their lives and much more time will be spent in planning such trips. I know of a lawyer who before making a three-month trip spends six months to a year studying the languages and customs of the places he plans to visit.

Some entomologists will want to pick up and continue working in a specialized field which they have had to drop because of administrative duties or research programs which required all their time. Recently I had breakfast with two entomologists who plan, when they retire, to work over unpublished biological and taxonomic papers which they have had in their files for ten or more years.

During retirement one can develop a real unalloyed program of research. Several years ago, a retired Federal entomologist living in Texas remarked that he was having "the time of his life" with a research program of developing native plants for livestock feed. He stated that he did not have to write up a protocol of the program, get it approved, worry about the money being available, the statistical design of his tests, and he bothered about it being discontinued if the research was not productive. The reports could be written and used as he wanted them and not as required.

The retired life of Professor Herbert Osborn, the Master Teacher of Entomologists, is another example of a real unalloyed entomological program. While in his 70's before leaving the University for the winter in Florida, he outlined his programs of study and pointed out the progress in each to another professor. The purpose was to leave the research completed if he did not return. After he was 80 these practices were discontinued because he knew he would return to complete his various programs.

Some may use much of their leisure time to keep their lawns, gardens, and homes in showplace condition. A retired engineer told me that he wouldn't install a lawn sprinkling system because of the great pleasure he derived from moving the hoes and pulling of weeds at sprinkling time in other areas of his yard.

A wise use of one's hobby will make leisure time fly. A few examples are: a university history professor who is now an outstanding amateur
geologist, a civil engineer who has published a two-volume treatise on the “dime novel,” a university dean who has published books on the genealogy of three families.

Another example is the University Club of Winter Park which has and is being enjoyed by retired entomologists and men of other professions. The University Club is a non-profit corporation whose primary purpose is to provide the stimulus afforded by association with men of intellectual tastes and varied experience. Men who have retired from active business and professional life are in the majority, but an increasing number of younger men find the club attractive. Ages now range from 24 to 95. Range of origin and of occupation is equally great. Natives of almost every State in the Union and of 24 foreign countries are included. About 270 colleges and universities are represented. Professional and business experience covers almost every important field. Many of the members have attained eminence—about 20% are listed in Who’s Who or American Men of Science.

Twenty college men conceived the idea of a University Club for mutual acquaintance and exchange of ideas and experience. New members have been received at almost every business meeting. There are now over 860 members. The cost of membership is kept low so that no qualified man, whatever his financial status, need be excluded. Contributions in addition to dues from members who are able and willing to help in support of the club are a necessary part of the financial plan.

The internal activities of the club, those conducted for the benefit of the members, include (1) regular meetings on alternate Saturday evenings at which members dine together, transact club business, and listen to addresses by distinguished speakers; (2) “pow-wows” on two afternoons a week when speakers, usually members, present subjects of which they have special knowledge, with a following period of questions and discussion; (3) group meetings for members with common interests.

The external activities, giving service to others, include Student Aid Fund, College Scholarship Committee, promoting improvement of conditions for the negroes of the community, conducting open meetings such as forums and lectures for the benefit of the public, and permitting use of the Club’s facilities by civic and social service organizations.

While enjoying and profiting by our associations with one another we aim to make the club an asset to the community.

In conclusion I would like to say that the retirement years of a Florida entomologist should be a very happy period of his life. He will have sufficient funds for the necessities of life as food, shelter, clothing, and normal medical expenses. In addition he will be able to do those things which he has had a great desire to do all his life. Because he is a scientist and has above the normal amount of curiosity, he will have no difficulty in finding things to do. He should occupy his leisure time with great enjoyment.