

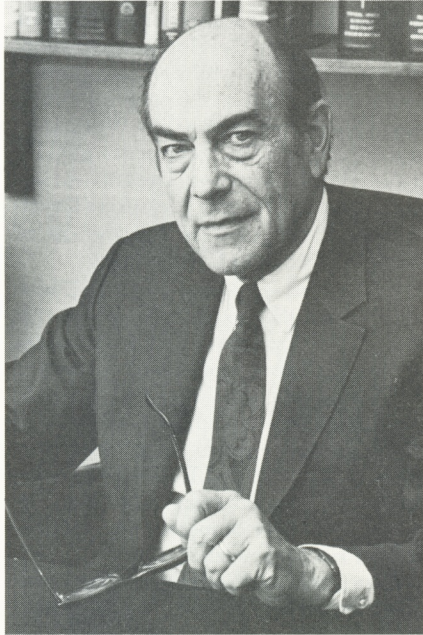
N·E·W·S & E·V·E·N·T·S

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ROCHESTER INSTITUTE OF TECHNOLOGY

July 28, 1983

Memorial Service Honors Arthur L. Stern



"The example of this man's earthly life obliges us to live more lovingly together."

*A quote from the eulogy delivered at the Arthur L. Stern Memorial Service July 7 by Dr. Paul A. Miller, RIT president from 1969 to 1979

"There are few individuals in the country who have meant more to an institution than Arthur Stern."

That is how RIT President M. Richard Rose described the late Arthur L. Stern at the March 4 Founders Award ceremony. Stern, 72, died Friday, July 1. He played a critical role in the development of the new RIT campus in Henrietta

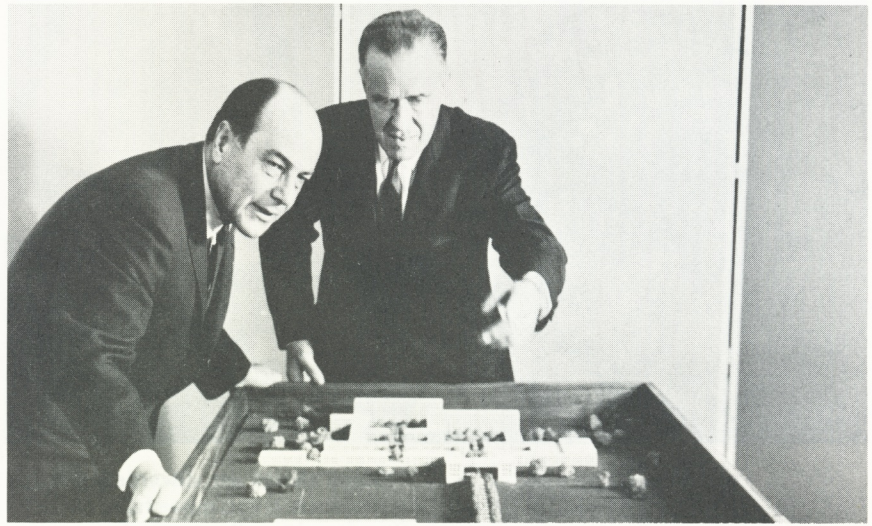
When Stern received the coveted Founders Award, the highest honor bestowed by RIT's Board of Trustees, President Rose went on to say, "During the last three and a half decades, his contributions have been essential to the growth and development of RIT and to its prominence today as a national and international institution."

Stern, a prominent Rochester lawyer, was a member of the RIT Board of Trustees from 1950 to 1976 and chairman of the board from 1961 to 1976. He remained an honorary trustee and in 1982 was elected chairman emeritus of the board.

From the time Stern joined the board until he stepped down as chairman, enrollment at RIT grew dramatically. In 1950, 4,600 students were enrolled. In 1976 the Institute had 12,000 students with an annual operating budget that had increased from less than \$1 million to more than \$50 million. He also guided the trustees through the intricate process of RIT's sponsorship of the federally funded National Technical Institute for the Deaf.

From 1948 to 1978, Stern was a member of the law firm of Nixon, Hargrave, Middleton and Devans, predecessor of today's Nixon, Hargrave, Devans and Doyle. He continued his law practice in the firm of Stern, Lane, Stern and Neild.

He is survived by his wife, Molly; sons, Arthur L. Stern III and Timothy L. Stern; a sister, Louise Louis of Auburn; and six grandchildren.



Arthur L. Stern, left, and Dr. Mark Ellingson, RIT president, 1936-1969, look over a model of the RIT Henrietta campus. As chairman of RIT's Board of Trustees, Stern presided over the Institute's move to the Henrietta campus.

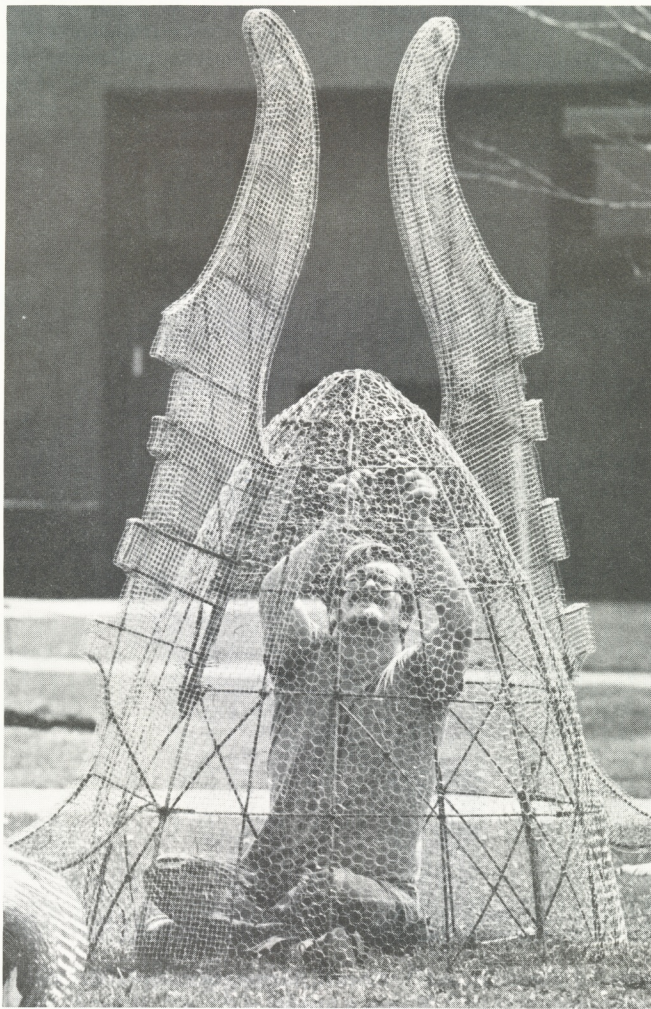
Viewing Student Art

Student art works are displayed on campus this summer at three locations: Bevier Gallery, the Frank E. Gannett Memorial Building and the Sculpture Garden.

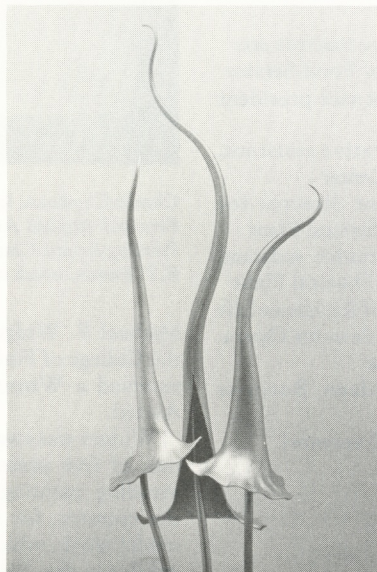
Visit the third floor School of Photographic Arts and Sciences photo gallery to view a selection of more than 90 photographs taken as class assignments during the academic year. Full time students were invited to submit up to three photographs for jurying by faculty. The winning photos will be exhibited throughout the summer.

Bevier Gallery offers 170 students art works selected by Fine and Applied Arts faculty members. A wide range of mediums are represented—wood, precious metals and stones, foamcore, fabric and clay. Also included are oil, watercolor and acrylic paintings. The Student Honors Show will run until Labor Day.

West of the James E. Booth Memorial Building is the sculpture garden. Students in James Thomas' outdoor sculpture class this spring poured cement over metal skeletal structures of rods and wires. The resulting sculptures have been added to the permanent works in the garden. Ten structures grace a park-like setting that is open for viewing at all times.



Paul Sherman, above, graduate student in ceramics, puts finishing touches on framework of outdoor sculpture, a class project. Pictured at the top, "Chair" by Douglass Prickett, third-year woodworking and furniture design major. Center is Maria Young's photograph, "Picture of a Horse," and below, "Hair Ornaments" by second-year metal crafts and jewelry major, Phyllis Warne.

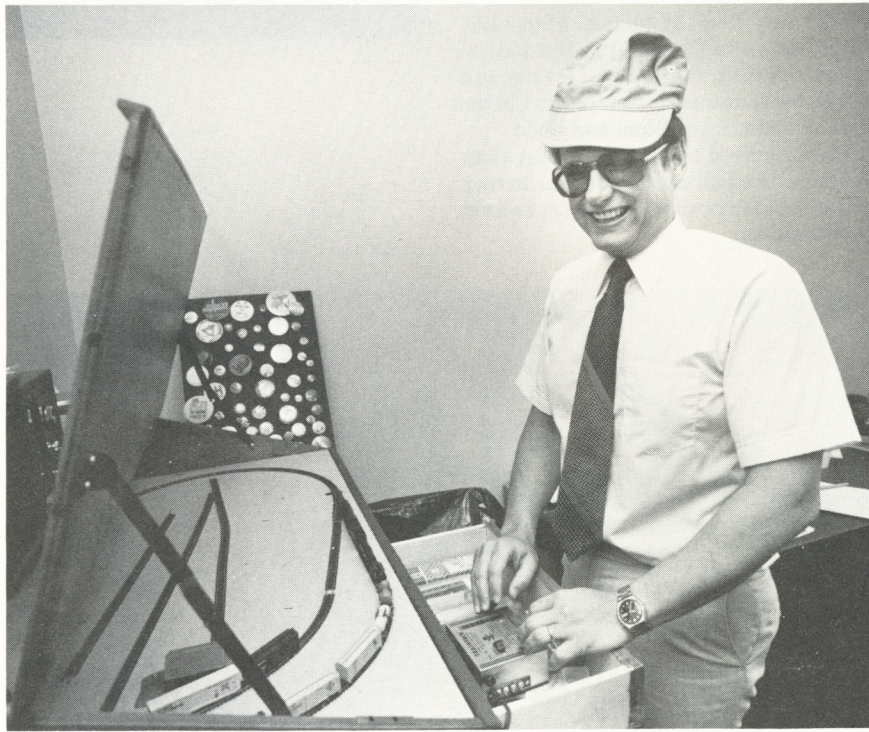


PROFILE

Model Train Keeps Him on Track

Meet Chuck Layne the collector.

Layne collects buttons and model trains. Campaign buttons, NTID buttons, RIT buttons and buttons that just send good, positive vibes covered the wall of his old office and now he's putting them into frames so they'll be easier to move to his new quarters.



"Many things get discarded through the years when you move from office to office, but this collection is always growing," Layne says. "Everyone who knows I have a collection brings me buttons from workshops, seminars, conventions—even vacation spots." Just before moving into his present position as director of the Division of Business Careers for NTID, his co-workers gave him a button made especially for him — it's a portrait of his entire staff.

Layne took up woodworking as a hobby to fulfill a dream for part of his model train collection; he built a special desk for his office that contains a working model train. He says he keeps it there, "to keep the wheels in motion...to keep everyone on the right track...to keep me from being sidetracked!"

It's difficult to sidetrack Layne. His interest in deafness and deaf education has grown since he first joined the RIT faculty in 1974.

He had prepared for this role by getting his B.S. degree from Ohio State University, an M.A. from Wright State University and a Ph.D. from Ohio State. He was vice principal and mathematics teacher in Vandalia, Ohio.

Since 1974 Layne has served in a number of capacities at NTID: developmental educational specialist associated with Liberal Arts courses, director of Developmental Education, coordinator of Liberal Arts courses, chairperson of NTID's Curriculum Committee and chairperson of the Academic Department of Human Development.

With this perspective, Layne says society's assumption that deafness is a handicap and a disability is not quite true. "Persons born without hearing don't share that perception at all," he explains. "They accept the fact that they cannot hear and compensate accordingly."

Layne teaches "Deafness in American Culture," a course which explores the assumptions about deaf versus hearing persons and their contributions to society. Both hearing and deaf students are enrolled.

"There is a difference, of course, in their ability to hear, but they're similar in their ability to learn," he says. "Some are eager, alert and looking for opportunities—and others goof off."

As a new assistant dean for NTID and director of Business Careers, Layne plans to use his experience in curriculum development and teaching. He says teaching students who cannot hear is a challenge; to keep current and in touch with new methods is exciting.

To keep current, Layne is now taking business and computer science courses through RIT's College of Continuing Education. Computers, he feels, are not creating an industrial revolution but rather an "information revolution." He says he's looking to the future as more and more business courses related to the information revolution are beginning to be linked more closely with deaf education.

Task Force Studies Hourly Pay Scales

A new salary administration plan is now being developed for general and hourly RIT staff.

As part of the project, the Office of Personnel will study job content, career ladder potential, and salary comparisons with industry and comparable educational institutions among other factors.

The final outcome, according to Director of Personnel Jeanne Healy, should be, "a more consistent administration of position ranking and salaries that should benefit the entire Institution. Internal equity is important."

The factors to be studied include position evaluation, competitive data salary programs, methods to evaluate new or modified positions, and a position description format. The process is already underway and should be completed in September.

According to Healy, the results should assist in recruiting, establishing policy and guidelines for rating and evaluating positions, and completing performance appraisals.

Members of the study committee are: James Bingham, director of Food Service; Reno Antonietti, assistant vice president for Academic Services; Dottie Miller, administrative assistant, Learning Development Center; Don Burkhardt, assistant director for administrative services, Physical Plant; Nancy Farnham, administrative assistant, Administrative Service, Physical Plant; Preston Herring, director of Residence Life; Gary Bonvillian, assistant dean for Operations, College of Business; Chuck Layne, assistant dean, Business Careers Division, NTID; Jeanne Healy, director of Personnel.

National Painting Award to RIT Student



Charles Chadwick, left, of the R.T. French Co., and Dr. Robert H. Johnston, center, dean of the College of Fine and Applied Arts, congratulate Michael P. Widger, a recipient of the 1983 Winsor & Newton Painting Award. Chadwick presented the award to Widger on behalf of Winsor & Newton, a subsidiary of R.T. French, which is a division of Reckitt & Colman, Ltd.

Michael P. Widger, a 1983 graduate of the College of Fine and Applied Arts, has received a Winsor & Newton Painting Award.

Widger was awarded the national prize, one of five presented annually to outstanding painting students from across the country, for a foil and paint mixed media work, which was also selected for exhibit in the Student Honors Show of RIT's College of Fine and Applied Arts.

He is the son of Mr. and Mrs. G. Peter Widger, 24 Elk St., Ellicottville.

Winsor & Newton, one of the world's largest suppliers of artists' paints and brushes, makes the awards annually to recognize young painters. Winsor & Newton is a subsidiary of R.T. French Co., a division of Reckitt & Colman, Ltd.

Widger's painting will be on exhibit in RIT's Bevier Gallery, James E. Booth Memorial Building, through Labor Day.

LDC at Washington Conference

Traveling to Washington and manning a booth for a national conference were Learning Development Center's Donna Spiotti, Dr. Paul Kazmierski and Gladys Abraham. Dr. Philip Tyler from the College of Business represented the Center for Management Development at the RIT booth and Robert Way from the College of Continuing Education represented its External Program Development Division. Also attending as exhibitors and participating on the National Conference Planning Committee were Clint Wallington and Sandy Modlin, representing RIT's Instructional Technology Department and the Career and Human Resources Development Department in the College of Applied Science and Technology.

"What's so significant about RIT having this booth," explained Spiotti, "is that it's the first time several departments within RIT have coordinated to market RIT's special community and industry training programs and services—in one place. As a group, they sold conference-goers on the fact that RIT has extensive resources for conducting many kinds of training and development to meet industry and business needs."

Kazmierski and Abraham's presentation focused on "Holistic Needs Assessment," a new diagnostic technique used by LDC trainers to deal with employee problems or group needs and program planning. The approach develops a diagnosis that takes into account all possible aspects of the individual or group—cognitive style, environment, personality, attitudinal information, phases in the adult development stage or, as with groups, organizational structure and motivation factors.

Abraham and Dr. Kazmierski acquainted the audience with the theory underlying the needs assessment process, explained the process and presented case histories, demonstrating how to put the theory into practice. They are systematizing the technique so they can more easily train others in its application.

Wallington's participation in the National Planning Committee meant writing scripts for general sessions and introduction presentations as well as producing five 18-projector shows, a promotional show for the 1984 Conference in Dallas and providing graphs and visuals for speaker support. Each day he created a visual review of the day before and prepared multi-image shows on conference events, including the awards presentation, introduction of the new board of directors and a wrap-up of the conference.

RIT Artists Sweep Finger Lakes Awards

Nearly half the awards including the top award at the 1983 Rochester Finger Lakes Exhibition at the Memorial Art Gallery were received by faculty, graduates or students of the College of Fine and Applied Arts, who won nine out of 22 awards.

Graham Marks, School for American Craftsmen faculty member, received the Memorial Art Gallery Award, the show's major award, for an untitled earthenware sculpture.

Michael Taylor, Bruce Sodervick, Lana Pejovic and Harry Bliss, also College of Fine and Applied Arts faculty members, received awards in the show.

Students and alumni receiving awards were David Cress, Dee Topham, Peter Berg, Glenn Firmender and Kristin Carlsen Rowley.

CCE Recognizes Teaching Excellence



Dr. Robert Clark, dean of College of Continuing Education, congratulates two of the college's Excellence in Teaching Award recipients, Thomas B. Barker, left, and John F. Maher, right.

Faculty Excellence in Teaching Awards were presented to three adjunct faculty in the College of Continuing Education (CCE) during commencement weekend in May. Thomas B. Barker was named outstanding teacher in Technical Studies, John F. Maher in Business/Management Studies and William J. Newell in Humanistic Studies.

Any CCE student, teacher or administrator may nominate a teacher for the awards open only to part-time faculty at CCE, distinguishing them from the Institute-wide Eisenhart awards for outstanding full-time faculty members. The CCE adjunct faculty are drawn from business, industry and academic settings throughout the Rochester area. CCE seeks to recognize both the competence of faculty and the impact these individuals have as teachers and models.

Thomas B. Barker has taught in CCE's Technical Studies area for 13 years. He is

employed at Xerox Corp., working as a manager in Copy Quality Systems and Standards, a job which involves much research and use of statistical analysis and design. Barker has many Xerox patents and has developed in-plant courses for the company in addition to his RIT teaching. At CCE he teaches master's level courses in the Center for Quality and Applied Statistics, including experimental design, regression analysis and techniques of empirical modeling. He also teaches electives in statistics for SPA S.

Barker says, "Since 1972 I've been using computers extensively in my courses, even bringing in my own personal computer. RIT's commitment to computer literacy and expanded computer availability makes my job much easier. Modern statistics really only has advanced the last 15 years, since the development of computers; calculations that used to take minutes take students only seconds. Statistics and computers go hand in hand,

and I try to help students appreciate that fact."

Barker writes the programs students use for calculations and has nearly completed writing a textbook. He teaches report writing and at the end of the course has students work on a problem they have to solve as a team. Barker says, "I'm teaching them skills they need in industry, team problem-solving and report writing, but mostly I want them to understand that statistics can be fun."

John F. Maher, the award recipient in the Business/Management area, teaches advanced personnel administration and interviewing techniques based on his academic work in communications and industrial relations and his extensive experience in industry. Maher is manager of industrial relations for the Graham Corp. in Batavia. He also works as a management consultant and is regularly sought out to speak at seminars and conferences.

Maher gears courses to meet students' occupational needs through practical class projects. One of his students observed, "Before taking Mr. Maher's course, I knew nothing about interviewing. Now I am confident of my ability to conduct a variety of successful interviews."

Besides teaching, Maher has presented programs for CCE's Career, Education and Life series for the past three years.

William J. Newell, with a background in English and advanced work in deaf studies and special education, is currently an instructor in the Manual/Simultaneous Communication Department in NTID. In addition to teaching in CCE's Humanistic Studies program and writing curricula, Newell has been published in professional journals and has delivered presentations at conferences and conventions. Newell has contributed significantly to CCE's deaf studies program, initiating sign language instruction within the division.

Keynote address for the awards celebration was given by Robert S. Boekhout, recipient of this year's Distinguished Alumni Award from CCE. Boekhout, who is vice president of manufacturing for Gleason Works, followed the traditional CCE route of management studies, pursuing an associate degree then his management diploma and graduating from CCE with high honors and a B S in product management.

Nairn Heads SOS

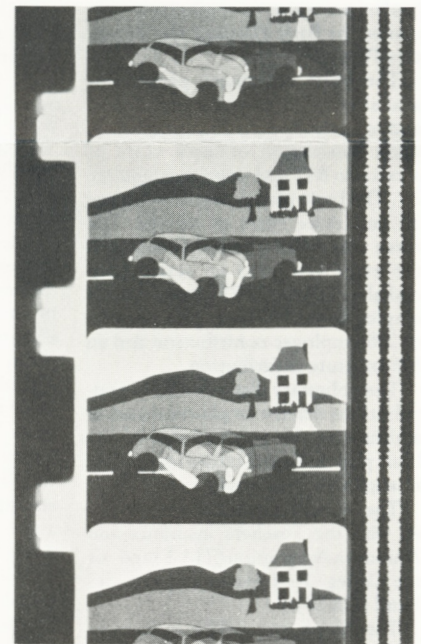


Joseph T. Nairn, of Winooski, Vt., is the new director of Orientation and Special Programs, Student Affairs Division. In announcing the appointment, Dr. Barry Culhane, assistant vice president for Campus Life, said Nairn brings to the position "both varied experience in areas involving student affairs administration and enthusiasm."

Nairn served as assistant to the director of orientation at the University of Vermont for one year. He was the graduate assistant to the dean of students there for two years, assisting the dean in the daily operation of 12 departments in the student affairs division.

Nairn received his bachelor of arts degree in economics and business administration from Thiel College, Greenville, Pa., in 1979 and served as an admissions counselor there for two years. In May he earned his master's degree in student personnel services in higher education at the University of Vermont.

County Honors Student Animators



Four students in School of Photographic Arts and Sciences faculty member Erik Timmerman's animation class have received Public Service Awards from the Monroe County Department of Health as a result of a class project.

The four, Alexander Gregory, of Basking Ridge, N.J.; Ingrid Neumann, Fairview Park, Ohio; Robert McMillan, Silver Spring, Md.; and Brian Weaver, Irondequoit, were recognized at a recent luncheon at the county Department of Health for their 30-second animated public service announcement against drunk driving, "You're Not Only Hurting Yourself."

According to Jack Van Buren, public information officer for the county Department of Health and Social Services, the announcement is being sent to all Rochester television stations for airing.

In addition he said the spot would be transferred to 16mm film for use at college film series, such as Talisman, when the academic year begins in the fall.

"We're very pleased," said Van Buren. "Projects such as this are a big help, especially with reduced budgets."

Timmerman said the assignment was for students to find a client, learn the client's needs and produce a public service announcement. "I'm very proud of their accomplishment," he said.

Engineering Gift Boosts Minority (MITE) Program



One of the first groups of students participating in RIT's Minority Introduction to Engineering program included Emerson Barr, Mark Rodriguez, Brian Laffin, Denise Chen, Lemelia Powell, Owen Holtz, Somkhit Thammakhoune, Karen Holtz, Laffette Thomas, Julie Neuyen, Sharon Roberts, Michael Clark, Tatia Mays, Celeste Better and David Cooper. All had the opportunity of experiencing college engineering work and campus life.

RIT's Minority Introduction to Engineering (MITE) program got a boost this year with a \$15,000 grant from the Westinghouse Educational Foundation. Dr. Richard Kenyon, dean of the College of Engineering, says the donation has enabled the program's new director, Barbara Brenner, to make significant changes in the program for the upcoming session.

"Our funding for this valuable program has come in varying amounts from varying sources," says Kenyon. "Eastman Kodak Company helped us get it off the ground in 1975 with a \$15,000 grant they matched the following year. In recent years, however, our funding has come mostly from the Accreditation Board of Engineering Technology (ABET) and donations from the Daisy Marquis Jones

Foundation. This year, with the Westinghouse grant in addition to ABET funding, we will be able to run two one-week sessions of the program in July instead of just one session, and we can cover more expenses such as travel costs for our participating students."

MITE, according to Kenyon, provides career guidance, not recruitment, experience for qualified high school juniors and seniors. "They test themselves against others in simulated engineering curriculum courses. They learn about engineering as a profession; they find out if they are qualified for an engineering career and interested in pursuing it. In addition, they get the chance to see what college work is like and have a brief campus experience at the same time."

Kenyon stresses the program is not for ill-prepared students. "It's for good students who are without role models, who don't know what engineering involves, but who have a bent in this direction. For admission into MITE, students must be at a point where they would qualify for admission into a college engineering program. That means four years of math, three years of science, the right grades. This is a competitive program for students who have the background to make a go of it as an engineer."

The 45-50 students who participate in the summer MITE program each year come mostly from New York State, with some from the New England area. RIT has established a network of guidance counselors and teachers who encourage quali-

NEWSMAKERS

- **Dr. David L. Olsson**, director of the Department of Packaging Science, presented a paper, "Packaging Papers for the 80s," at the annual spring joint meeting of the Empire State Paper Association and the Allied Paper Salesmen's Association, June 10, in Cooperstown, N.Y.
- Two Technical & Education staff members have taken RIT workshops around the country during the past year. **Roland Giroux**, pre-press technologist, and **Hans Mortensen**, production technologist, have presented color stripping workshops from Long Beach, Calif., to New York City and many points in between.
- **Dr. Paul Bernstein**, dean of graduate studies, has had an article, "The Unraveling of Labor-Management Relations in Sweden," published in the June 1983 issue of *Personnel Journal*. The article shows how the excellent relations between labor and management in Sweden have deteriorated during the last 15 years.
- **Professor Joseph D. Greenfield**, Department of Electrical Engineering Technology, School of Engineering Technology, was on the faculty of a five-day Digital Integrated Circuits Workshop in Durham, N.C., held July 11-15. The workshop was presented by John Wiley & Sons Inc., in cooperation with the National Post-secondary Alliance of the National Center for Research in Vocational Education and the Durham Technical Institute.

- **Francis Domoy**, associate professor in the School of Food, Hotel and Tourism Management, College of Applied Science and Technology, recently ran a workshop, "Trends and Opportunities in Tourism Marketing," at the annual I Love New York Statewide Tourism Conference in Albany sponsored by the Division of Tourism, New York State Department of Commerce. He also headed a workshop on tourism development at a conference in Traverse City, Mich., sponsored by the Sea Grant Institute of the U.S. Department of Commerce. May 25 Domoy delivered a paper, "Great Lakes Recreation/Tourism Futurescapes," which projected the economic, social and environmental recreation and tourism climate of the Great Lakes into the year 2000, at a conference sponsored by the International Association for Great Lakes Research in Oswego.
- RIT senior art students majoring in ceramics presented their graduation exhibition at Dawson Gallery, 100 Alexander St.
- **Albert L'Etoile's** cartoon-like characters are executed in bright crayon colors, and cut-out shapes express a sophistication found in a more mature artist.
- **Eileen Lenahan** is a "functional potter," drawing inspiration from historical sources — Japanese Oribe ware, the St. Ives functional pottery of England.

- A photograph by **Robert F. Iannazzi**, media specialist, NTID, titled "Iris in White" was recently awarded a blue ribbon and a Master's Court of Honor Award at the Professional Photographers' Society of New York print competition held in Monticello, N.Y. The photograph also was accepted for exhibit at the Professional Photographers of America convention held in Dallas. "Iris in White" is one of 72 pieces selected from 3,000 entries for "The American Annual Works on Paper Exhibition" to be held through August 27 at the Zaner Gallery. Iannazzi was the only Rochester artist included. Entries were judged by Jan Livingston, associate director of the Corcoran Gallery of Art in Washington, D.C.

- **Michael J. Lutz**, associate professor in the School of Computer Science and Technology, College of Applied Science and Technology, delivered a paper entitled "Running the UNIX Kernel in User Mode" at the 1983 USENIX Conference in Toronto July 13-15
- **Professor Jack Hollingsworth** in the School of Computer Science and Technology, College of Applied Science and Technology, presented a paper, "The Grading of Student Computer Homework," at the 91st annual conference of the American Society for Engineering Education held June 19-23 at RIT.

To the RIT Community

July 5, 1983

We recently hosted the American Society for Engineering Education annual meeting here at RIT. I want to thank each of you who put forth so much effort in making the meeting an overwhelming success.

The conferees were not only pleasantly surprised at the beauty and modern equipment they found on the RIT campus, but more important, the friendly, helpful attitude of all the RIT people with whom they came in contact.

We are all proud of RIT, and this prestigious educational meeting gave us a chance to demonstrate our pride in a very constructive way.

I want to congratulate and thank each of you for your role in allowing the engineering community to learn what we already know - RIT is someplace special.



M. Richard Rose
President



FOR YOU! Jim Bingham, director of Food Services, pins a corsage on Hildegard St. John at RIT retirement dinner held at Liberty Hill. President and Mrs. M. Richard Rose honored 35 retiring faculty and staff as well as those completing 25 years of service to the Institute June 24 and 25.

Retiring are Edna M. Astrachan, Robert A. Barnett, Andre Bessette, Magdalena Bieber, Florence M. Blanchard, Edward Charland, Marie Gray, Janet Harvey, Jackson Higbee, Ruth Houghton, Ceil Klueber, John Moen, Maurice Noble, Mary Papero, Harold Raphael, Clair Reigel, Harold Rines, Hildegard St. John, Anthony Tarquine, Agnes Trumble, Dorothy Widmer, Margery Johnson, Edgar M. Cohen, Paul J. Rogers, Harry A. Cole, Frederick G. Smith, Alice Begley, Sullivan J. Reale, Douglas A. Lytle, Patricia Garvey, Arnold Sorvari, Robert Baker, Joseph Benenate, Samuel Kilpatrick and Mary Evans.

Marking 25 years are Joseph E. Brown Jr., Richard D. Zakia, Walter G. Horne, Lester Fuller, Julia A. Witzel, George C. Hedden, James A. Reynolds, Gladys M. Taylor, and K. Robert Volk.

PERSONNEL UPDATE

RIT believes in helping employees prepare for a more financially secure retirement future and achieves this goal by providing two retirement programs, the Basic Plan and the Voluntary Plan.

The basic retirement program is available to all permanent full-time and extended part-time employees upon completion of three years of service to RIT and upon reaching age 25. The basic plan is mandated at age 35 and three years of service. The three year waiting period is waived if the employee owns an active non-cashable TIAA/CREF contract upon employment. The basic plan consists of 2% employee contribution and an 8% Institute contribution.

The voluntary plan consists of contributions that the employee makes in addition to the required 2% of the basic plan or contributions made prior to eligibility in the basic plan.

The retirement programs are invested with the Teachers Insurance and Annuities Association (TIAA) and/or the College Retirement and Equities Fund (CREF).

The TIAA and CREF retirement program offers two options: The Regular Retirement Annuities and the Supplemental Retirement Annuities (SRA). Both programs allow employees to invest in TIAA and CREF. TIAA invests retirement funds in bonds, corporate mortgages and loans to businesses. The investment rate of return is announced and guaranteed annually. This year TIAA will yield

12¼% on money invested in 1982 and later. The investment yield for prior years will be less.

CREF invests in the stock market. Its investment yield depends upon the performance of its investments. CREF's net annual yield was approximately 15.5% over the past three years.

Regular and SRA options differ mainly in the methods available for deposit and withdrawal of plan contributions.

There are two methods by which money can be put into the programs. Salary deduction deposits are placed in your personal retirement account after taxes have been paid on the deposit. Salary reduction deposits are placed in your retirement account prior to having paid taxes on the deposit. This alternative provides, then, a type of "tax shelter." The deduction/reduction example below is for an employee earning \$15,000 per year and contributing 13.6 percent of that salary into the retirement program.

The reduction model yields an additional \$37.50 in take-home pay per pay period. The tax on the funds contributed through salary reduction is deferred until an employee begins to collect or withdraw from these funds. At that time tax payment liability would begin.

Salary reduction is available through the regular retirement program as well as the SRAs. The salary deduction technique is only available in the regular retirement program.

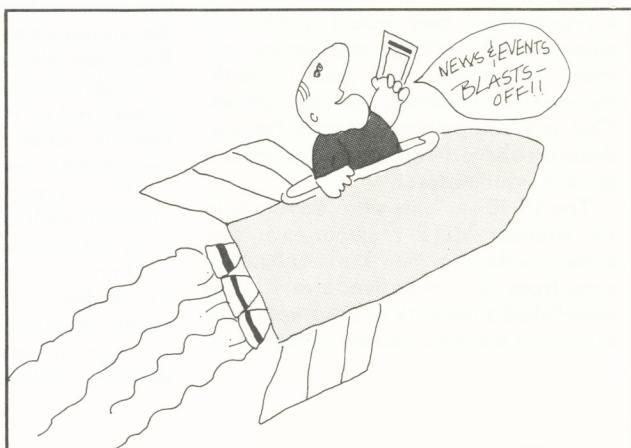
TIAA/CREF Programs

As mentioned previously, there are two methods of making contributions into your TIAA and CREF programs. Salary deduction, the contribution after tax method, has no maximum restriction on personal contributions made to TIAA/CREF accounts. Salary reduction, the tax sheltered method, does carry IRS restrictions on maximum contributions. The general limitation is 13.6 percent while receiving RIT's contribution and 16.6 percent when the employee alone contributes. Alternative limitations may be calculated, however, in the event that one would like to exceed the general limitation salary reduction maximum.

SRAs offer an annuity option as well as a "cashable" option. The annuity option is the same as that which exists in the regular retirement program. The "cashable" option allows for partial or total cash withdrawals at any time. Service charges in the SRAs are slightly higher.

The major difference in the program is in the accessibility of your funds for withdrawal. The regular retirement program provides two options: repurchase and annuity. Repurchase is a lump sum cash settlement. It is available if your TIAA/CREF contracts are less than five years old and you leave RIT and do not work with a group that offers TIAA/CREF retirement options. Annuities are available on retirement. In the TIAA/CREF retirement program one may retire at any age. An annuity is a set dollar amount that is received at regular intervals that cannot be outlived. For example, \$200 per month for life. The size of an individual annuity is based on several factors, including age at retirement, the dollar accumulation in the program, the retirement option selected and projected life expectancy.

Deduction	1982	Reduction
15,000.00	Total Salary	15,000.00
625.00	Semi-Monthly Gross	625.00
(152.50)	Fed & State Taxes Retirement Con.	(85.00)
(41.56)	FICA Taxable Salary	540.00
(85.00)	Retirement Contribution Fed & State Taxes	(115.00)
345.00	Net Take-Home FICA	(41.56)
	Net Take-Home	383.44



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