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AlcaláView

UNIVERSITY OF SAN DIEGO

Center move-in nearing

The University Center will be ready for occupancy in early December, according to **John Zeterberg**, director of Physical Plant.

"However," he adds, "the building won't be in full use until the end of Inter-session (January 23). This period is needed to give departments moving into the Center about six weeks to get organized and to 'shakedown' the building and its equipment."

Among the offices to be located in the Center are Student Affairs' administrative units, Campus Ministry, Associated Students, student publications and Dining Services. Dining rooms for faculty/staff and students, as well as other specialty dining areas, also will be located in the building.

Center construction originally was scheduled to be completed by the end of October. That date was moved back when finishing work on the building took longer than anticipated, according to Zeterberg.

"It (the Center) is by far the most complex struc-



Jill Gallagher purrs her way to first prize in Halloween Costume Contest.

ture we have erected on campus in the last ten years," he notes. "But in the long run I believe it will be one of the most satisfying to the campus community in terms of its functionality and aesthetics."

Landscaping, curb installation, completion of parking lots around the Center, and resurfacing of Marian Way near the building are among the tasks expected to be completed during the intersession period.

After departments are re-

located to the Center, another series of office relocations and renovation projects will begin — affecting the space vacated by departments relocated to the Center.

"It will be like a series of falling dominoes," Zeterberg says. "It will take two or three years before all the second and third tier moves resulting from the University Center construction are completed." ■

(More next issue)

Retirement plans a wise investment

By Dr. Judith Muñoz

In the fall of 1985 USD gave employees a choice in retirement plans when Scudder, Stevens and Clark was installed as an alternate to TIAA-CREF. Dr. Judith Muñoz, director of Human Resources, answers some common questions about the retirement plans.

Why do we offer two choices?

Many of our employees were concerned about the performance of TIAA-CREF, the adequacy of its investment products and the flexibility of its retirement options. They wanted an opportunity to invest their retirement funds in another manner.

What is the difference between TIAA-CREF and Scudder?

The two companies Teachers Insurance Annuity Association (TIAA) and the College Retirement Equity Fund (CREF) combined are the largest pri-

(Please see next page)

Retirement

(From page 1)

vate pension plan (over \$50 billion in assets) in the country. They were started by the Carnegie Foundation to provide retirement for educators. Scudder, Stevens and Clark is a funding provider which is open to any employer.

Here are some of the differences in the two plans.

1. TIAA-CREF currently offers a choice of two funds. TIAA is a stable fixed-rate fund which invests in mortgages, real estate and bonds. CREF is an equity fund (stocks) in which the rate of return reflects the performance of investments.

Scudder currently offers a choice of 11 funds: 2 money market funds, 4 income funds and 5 growth funds. The funds differ by their risk level and performance.

2. With Scudder you can freely transfer your accumulations from fund to fund. With TIAA-CREF you can transfer only from CREF to TIAA.

3. Upon end of employment at USD, you can withdraw your funds from TIAA-CREF only if you have participated less than five years. With Scudder, there is no restriction upon withdrawal at time of termination.

4. At the time of retirement, with

TIAA-CREF your only settlement option is to buy a lifetime annuity. With Scudder the options are to purchase an annuity; to take annual, quarterly or monthly withdrawals; or take a single lump sum settlement.

What is an annuity?

To put it simply, an annuity is an insurance contract that pays you and/or your survivor a fixed or variable income for life. You take the capital you have accumulated and purchase an annuity. Of course, the more capital you have, the greater the monthly payments would be.

What determines how much accumulation I get?

How much you and the University contribute and how well the funds in which you have invested perform.

What happens to my accumulation if I buy a lifetime annuity and die within a year?

If you purchased a single life annuity, that's it — there is no "estate" left for your heirs. Of course, if you live to 105 then you'd be ahead of the game! You can purchase a two-life annuity so a survivor continues to get a monthly payment, but of course on a two-life annuity the monthly payments are smaller.

Given what you've told me, shouldn't everyone choose Scudder?

The University does not recommend one provider over another. It is obvious that Scudder does offer more flexibility and options, but with options come responsibility and

decisions, and some people are more comfortable with a less complex retirement plan.

I've been in TIAA-CREF for several years now. Can I change to Scudder?

You can put your future contributions into Scudder, but you **cannot transfer** your past contributions from TIAA-CREF to Scudder.

Why not?

Because TIAA-CREF does not allow it.

When and how can I change which provider I use?

Anytime. Just come into Human Resources and see **Lou Hassan** to make the change.

Now, about my retirement. How do I know how much I need to contribute?

A rule of thumb is that a 12-15 percent contribution over 30-35 years, combined with Social Security, will provide a 100 percent replacement of income at retirement. For instance, if your gross salary was \$1,500 per month, your retirement income would be \$1,500 per month. That sounds great at initial retirement, but since many people live 15-20 years after retiring, it is important to have other sources of retirement income to protect against inflation.

How much does the University contribute to retirement and how much do I have to contribute to participate?

Currently USD contributes 10 percent of salary for faculty and administrators, and 8 percent for staff employees. The contribution rate for staff will be increasing to 10 percent. To participate, faculty and administrators must contrib-

New staff, promotions

Welcome to the following new staff employees who recently joined the USD community:

Ramiro Plascencia, custodian, Dining Services; **Ruth Hastings**, technical assistant, Law Library; **Steven Day**, cook, Dining Services; **Larry Middlebrooks**, gardener, Physical Plant; **Victor Kernick**, cook, Dining Services; **Ronica Kieft**, secretary, University Center; **Phyllis Baier**, data processing technician, Academic Computing.

Congratulations to the following staff employee who recently received a promotion:

Lourdes Barradas, from custodian I to custodian II, Physical Plant. ■

ute 5 percent of salary, and staff employees 2 percent. But remember, your take-home pay won't be reduced that full percentage, because those dollars are not taxed.

When can I start?

I would recommend to anyone not participating that they start immediately. It is never too early to start planning for retirement!

If you have questions about the retirement program or want more information contact Human Resources at ext. 4594. ■

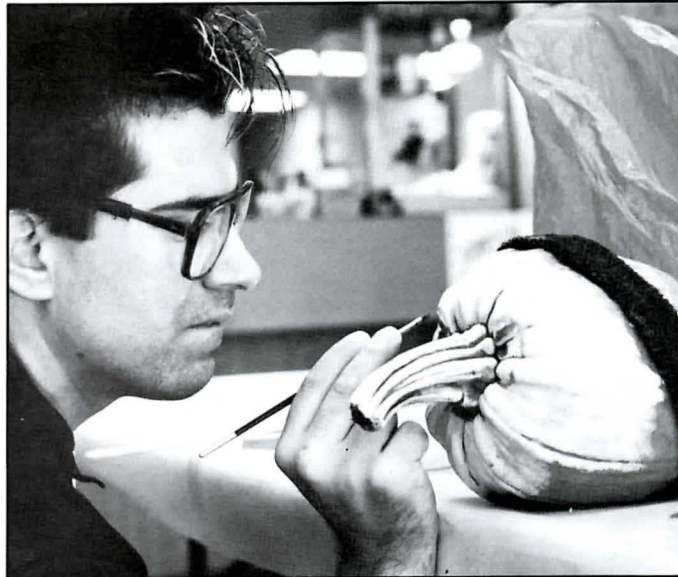
Alcalá View is published monthly August through May by the Publications and Human Resources offices. The newsletter is distributed to all University of San Diego employees.

Frazer top pumpkin decorator

John Frazer has a way with pumpkins.

Frazer, media technician in the Media Center, won the Bookstore's pumpkin decorating contest October 29.

The winning entry was entitled "Harmonica." Frazer turned his pumpkin on its side and used the stem as a nose — impressing judges **LeRoy Weber**,



John Frazer works on his entry.

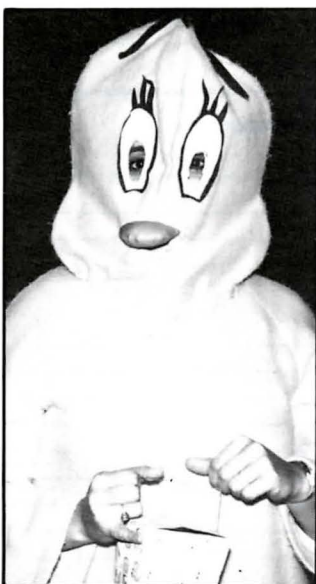
Bookstore manager, and **Betty Chapman**, special events coordinator.

Frazer received a \$50 gift certificate redeemable at the Bookstore for his efforts.

Finishing second in the contest were students **Danielle Bittner** and **Chrissy Dougherty** with a pumpkin entitled "Happy Hiccup Halloween." They received a \$20 gift certificate.

Mail Center assistant **Chris Bertolero** won third prize and a \$10 gift certificate for his creation, "Birth of the First Smurfkin." ■

More Halloween Costume Winners



María Rico



Helen Finan, Alice Conde, Barbara Wegener, Nora DeLos Santos



Judy Sanchez

'Garage sale' coming up

Looking for an inexpensive phonograph, projector or black and white television?

Those are just a few of the used items going up for bid at a University "garage sale" scheduled for 11 a.m. to 1 p.m. on Friday, December 5 in the Rose Garden behind DeSales Hall.

Vehicles, Telaray terminals, Terac microcomputers and Apple security systems are some of the other items to be auctioned, according to **Dr. David Tiedemann**, director of the Media Center.

A silent auction format will be used. Following viewing and bidding from 11 a.m. to 1 p.m., bidding results will be announced at 2 p.m. Winner bidders may then pay for and pick up their items. ■

Bennett game two winner

Mercedes Ann Bennett, secretary in the Loan Collections Office, answered 8 of 10 questions correctly to win the second Alcalá View trivia contest.

Bennett receives a \$5 gift certificate redeemable at Nutville, USA.

"I usually don't play trivia games," says Bennett, a 1980 USD graduate who has worked at the University about five years. "But this contest deals with history, so I'm interested."

Two other entrants — **Betsy Winters** and **Diane Fuller** — also correctly answered eight questions. Bennett's name was selected in a drawing.

The two questions which stumped Bennett were "In what year was construction of Founders Hall completed?" and "What was the nickname of USD's sports teams before Toreros?" The answer to the first question is 1951, the answer to the second, Pioneers.

Below is quiz number three. The winner will receive a \$5 gift certificate from El Tecolote Restaurant.

Entries must be submitted to the Publications Office, DeSales 274, by 5 p.m. on Monday, December 1.

1. The statue in front of Copley Library depicts St. Didacus. By what other name is St. Didacus known?

2. In USD's official seal, what does the pot represent?

3. Who was president of the College for Men from 1967 to 1971?



Mercedes Bennett

4. The reading room in Copley Library is named after what important figure in USD history?

5. How many total holidays will full-time employees receive under a new policy approved by the cabinet?

6. Name the two graduate programs in business USD offers.

7. Name the office services supervisor for Physical Plant.

8. On what date do classes begin spring semester?

9. The USD soccer team

Bookstore discount

All staff and faculty can receive a 10 percent discount on almost all merchandise purchased at the Bookstore.

The only items not discountable are candy, cigarettes and magazines.

A university i.d. card must be shown at the cash register to receive the discount. ■

Correction

Wladek Wysocki, new principal baker for Dining Services, was incorrectly identified as Walter Wysocki in the October listing of new employees. We apologize for the error. ■

recently completed its most successful season in school history. What was the squad's final win-loss record?

10. Who won the top individual prize in this year's employee Halloween costume contest?

Answers to last month's quiz:

- 1.** Camino Way
- 2.** 1954
- 3.** Marge Costanza
- 4.** Pat Martin
- 5.** 5-5
- 6.** Colorado
- 7.** 1951
- 8.** Pioneers
- 9.** Oct. 19, 1984
- 10.** Bill McGibney

Rules

1. Only USD employees are eligible to enter.

2. Only one entry per employee.

3. Entries should be returned to the Publications Office, DeSales 274, by the deadline. Entries received after the deadline will be declared ineligible.

4. In case of ties, a drawing will determine the winner.

5. Employees of the Publications Office are ineligible to enter the contest. ■

USD Trivia Contest

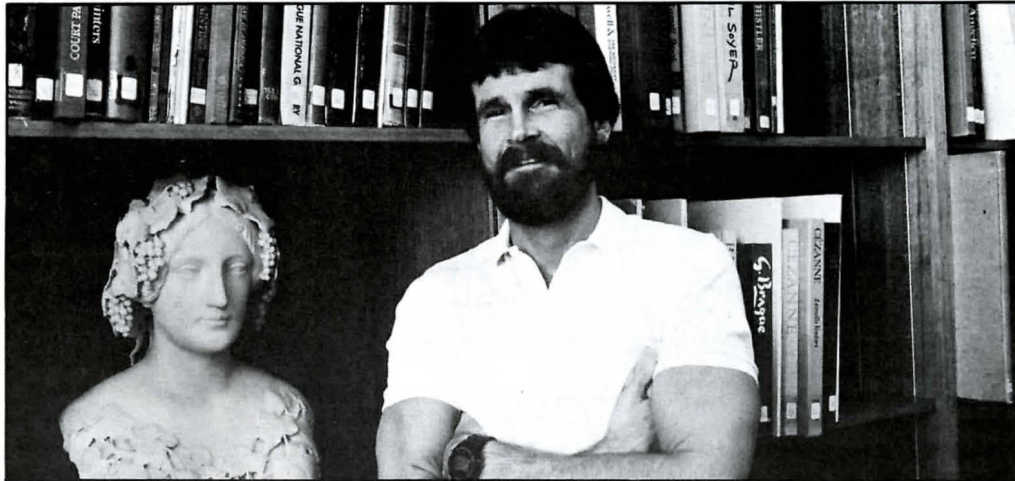
Name _____

Department _____

Campus ext. _____

Answers

- 1.** _____
- 2.** _____
- 3.** _____
- 4.** _____
- 5.** _____
- 6.** _____
- 7.** _____
- 8.** _____
- 9.** _____
- 10.** _____



Bill Hall

Meet USD's . . . Bill Hall

This month's employee in the spotlight is Bill Hall, who has worked at USD for 10 years. Library Assistant for Copley Library, Bill was a runner-up for 1986 Staff Employee of the Year. He lives in Bay Park.

1. What brings you the most satisfaction in life?

Being around other people. I'm the antithesis of the loner. I enjoy physical challenges and being creative artistically, but I'm happiest doing anything with friends.

2. Who is your hero in life and why?

I admire many who are concerned and generous for the good of others: Joan Kroc, Ralph Nader, Lucy Killea, Jim Bates and Mike Gotch come to mind.

3. If you could be president of USD for a day, what action would you take first?

It would be a choice between addressing the spiritual (instilling a greater

sense of altruism among today's student body) or our creature comforts (building a parking structure).

4. What is the most pleasurable aspect of your job?

My clients. Every day I spend 8 hours playing Trivial Pursuit with a few thousand of the nicest people in San Diego.

5. What is the least

pleasurable aspect of your job?

Rarely I'm reminded that I'm in a service position by someone who parrots back what they've heard from demanding parents — you're no longer a friend, but a servant.

6. What do you enjoy doing in your free time?

I run, both on my own and in races. I design and make stained-glass windows, I paint, enjoy photog-

raphy and traveling with my friends.

7. If you could be 21 again, what would you do differently in your life?

I'd diet and run. At 21 I smoked and weighed 70 pounds more than I do now. I looked and felt more like 35 then than now.

8. What was the last movie you saw?

"Young Sherlock Holmes." I'm an escapist when I choose a movie.

9. What concerns you most about the community in which you live?

I'm active politically here in voter registration and public awareness campaigns for what I believe are important issues — social welfare cuts, racism, gun control, human rights and censorship.

10. What is your favorite holiday and why?

Christmas. I enjoy spending days around many of the things I love — my family, friends and lots of food. ■

Coming up

DECEMBER

TBA Crew Christmas Regatta.

4 Men's basketball vs. Boise State University. 7:30 p.m., Sports Center.

7 USD Symphony Orchestra presents a concert of music by Bach, Mozart and Beethoven. Soloists: Irvin King, Fr. Nicolas Reveles. 4 p.m., Camino Theater.

8 Mass for alumni, faculty, staff and USD friends. Champagne reception fol-

lows. Presentation of Bishop Buddy Award. 7:30 p.m., Founders Chapel. Ext. 4808.

11 Men's basketball vs. San Diego State. 7:30 p.m., Sports Arena.
Women's basketball vs. Portland State. 7:30 p.m., Sports Center.

11,12,13 "From Creation to the Birth of Christ," a medieval mystery play presented by the Old Globe Theatre and USD's Campus Ministry Office and English department. Free. 7:30 p.m., Founders Chapel.

23 Men's basketball vs. Rice University. 7:30 p.m., Sports Center.

27 Men's basketball vs. Loyola College. 7:30 p.m., Sports Center.

30 Women's basketball vs. University of Wisconsin. 7:30 p.m., Sports Center.

31 Men's basketball vs. University of Colorado. 7:30 p.m., Sports Center.

ALSO

4,11,18 Institute for Christian Ministries seminars: "Infancy Narratives." Rev. Jack Lindquist narrates a study of the birth and early years of Jesus. \$25. 7-9:30 p.m., Salomon Lecture Hall, DeSales Hall. Ext. 4784. ■

Send calendar items to Judy Barnes, DeSales 274.

Bookstore team wins costume contest

Bookstore employees — dressed as a hospital maternity ward — teamed up to win the top group prize in the second annual Halloween Costume Contest sponsored by Human Resources October 31.

The Bookstore team included **Ed Zimmerman, Joanna Hickman, Lan Nguyen, Mai Fisher, LeRoy Weber, Marcia Butler, Elsie Rail, Matt Wheeler, Steve Martin** and **Kearin Murray**. The group received a certificate good for a pizza and a pumpkin filled with candy.

Four School of Education employees dressed as crayons finished second in the team competition. **Alice Conde, Nora DeLos Santos, Helen Finan** and **Barbara Wegener** received a pumpkin pie and candy for their efforts.

Jill Gallagher of Human Resources, costumed as a cat, won first prize in the individual competition. She received a ceramic pumpkin filled with candy and a Halloween cat button.

Judy Sanchez of Student Accounts was second,



Calista Frank and the Bookstore's **Ed Zimmerman, Lan Nguyen, Kearin Murray, Joanna Hickman, Marcia Butler** and **LeRoy Weber**.

dressed as a dining room table. She received a pumpkin pie.

Maria Rico of Copley Library finished third with her Tweetie Bird costume. She received candy.

Calista Frank of Human Resources extends thanks to all participants, costume judges **Sr. Sally Furay, Jack Boyce** and **Tom Burke** and to everyone who helped with the party: the **Media Center staff, Food Service, Kily Vazquez, Joanna Hickman** and **Judy Barnes**. ■

Passages

Deaths

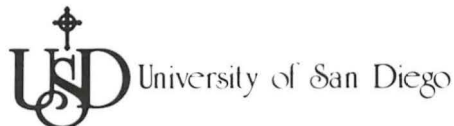
John E. Wharton, father of School of Law professor **Richard Wharton**, on October 27 in a boating accident. A memorial service was held October 30 at St. Theresa's Catholic Church in Tuckerton, New Jersey.

Everett Hill, father of **Dr. Ronald Hill**, associate professor of English, on November 1 after a long illness. ■

Engagement

Kily Vazquez, Human Resources, is engaged to be married to former USD employee **Bob Jones**. An April wedding is planned. ■

Has something notable happened in your life? Share the news with the rest of the USD community by phoning ext. 4684. We'll include the news in an upcoming issue of Alcalá View. ■



Publications Office
DeSales Hall
Room 274