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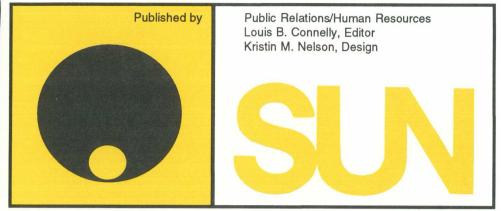
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THE SUFFOLK UNIVERSITY NEWSLETTER

Vol. 22

No. 5

July 1994

1058 Receive Degrees at May 29 Commencement; 25 Staffers Earn Diplomas



Pictured with afternoon commencement speaker Congresswoman Olympia J. Snow are President Sargent and Trustees Chairman James F. Linnehan.

A total of 1058 students received degrees at the May 29 commencement exercises of Suffolk University Law School, the College of Liberal Arts and Sciences and the School of Management held at the Wang Center.

Suffolk President David J. Sargent conferred degrees at both exercises. A total of 493 students received juris doctor degrees. They represented some 28 states and also included recipients from Japan, Colombia, Ireland and Canada. The CLAS and SOM class included graduates from 29 countries and totaled more than 100 international students.

Some 25 members of the University's employment staff also received degrees.

Congressman Lee H. Hamilton (D) of Indiana, chairman of the House Committee on Foreign Affairs, delivered the commencement address to the Law School graduates and received an honorary doctor of laws degree. Congresswoman Olympia J. Snowe (R)

of Maine gave the address to the CLAS and SOM graduates. She was awarded an honorary doctor of public administration degree.

Other honorary degree recipients were Mayor Thomas M. Menino, Justice Shirley S. Abrahamson of the Wisconsin Supreme Court, Magistrate Judge Marianne B. Bowler of the U.S. District Court, Boston, Richard K. Donahue, president and chief operating officer for Nike, Inc., and Massachusetts House Speaker Charles Flaherty, all doctor of laws degrees; and Secretary of the Air Force Sheila E. Widnall, doctor of public administration, New England Patriots owner Robert K. Kraft, doctor of commercial science, and Peter S. Lynch, former portfolio manager of Fidelity's Magellan Fund, doctor of commercial science.

The School of Management graduating class included a graduate posting a perfect 4.0 cumulative grade point average - Russian

Vincent Fulmer Steps Down From Board Of Trustees

Long-time Suffolk University Trustee Vincent A. Fulmer has resigned from the



Board of Trustees completing a distinguished career of nearly 22 years service to the University including five years as board chairman.

Fulmer, former secretary of the institute at Massachusetts Institute of Technology, an-

nounced that he was stepping down from the board at the June meeting.

Fulmer was elected to the board in November, 1972 and in June of 1976 was elected chairman to succeed the late Judge C. Edward Rowe. He served M.I.T. for 34 years taking an early retirement in 1985. When appointed vice president and secretary at M.I.T. in 1963 at the age of 35, he became the youngest person ever named to the vice presidency in the Institute's history.

Fulmer later served as president of Nathaniel Hawthorne College in Antrim, New Hampshire.

President Sargent praised the "tireless efforts" of Fulmer over the years at Suffolk University and thanked him for his service.

"Few individuals have approached their service with the conviction and dedication that Vince Fulmer gave to Suffolk University over more than two decades," said Sargent. "He served Suffolk faithfully over a long period of time, including five years as board chairman, and spent many long hours wrestling with the vital concerns of Suffolk Univer-

(cont. on pg. 2)

Enrollment Mgt. Receives National Award For Advising

Suffolk University's Office of Enrollment and Retention Management and its faculty advisers have been selected for a 1994 Outstanding Institutional Advising Program award by the National Academic Advising Association.

The award, which will be presented at the association's national conference Oct. 10 in Las Vegas, recognizes innovative and exemplary practices that have improved academic advising services.

In 1993, Suffolk won its first national award for the best Overall Retention Management Program.

"In addition to this award, we are proud of past awards that recognized our retention program as one of the most comprehensive in the country," said Dean Marguerite J. Dennis in commenting on the award.

She pointed out that about about 50 per cent of all students who begin college will not graduate from the school they enter. "Something is terribly wrong with the college selection and admission process if so many students are leaving schools before finishing their courses of study."

Suffolk stresses graduating instead of merely admitting students and now focuses on retaining students even before they apply.

Cited for its special advisers program, Suffolk promotes retention through orientation, academic tutoring, early warning, financial aid and telemarketing. Dean Dennis also communicates through a monthly mailing to all students. Those on academic probation are sent letters of encouragement.

Dean Dennis has urged students to consider a school's retention and graduate rates, not just admission or financial aid programs. "Graduation, not admission, should be the educational objective," she declared. *



Employee Graduates

Twenty-five members of the Suffolk University employment force received degrees at the May 29 commencement exercises at the Wang Center.

Awarded juris doctor degrees at the Law School exercises were **Patricia Jardim** and **John Nann** of the Law Library and **Ellen Lyon** of Grad Admissions.

Receiving master of science degrees were Nancy Aude of the Learning Center and Jennifer Raymond of Management. John Richard of the Budget Office received his master in business administration. Marilyn Morehouse of the Law Faculty received a master in education and Carrie Andreoletti of Psychology was awarded a master in communication. Christine Walker of Payroll received a master of science in finance.

The following earned undergraduate degrees: Michael Buckley of Student Accounts, BSBA, Derek Culp of the Law Library, BSBA, Paula DeGloria of MIS, B.A., Lynn Fitzpatrick of Education and Human Services, BA, Anita Gaffney of the Moot Court, BA, Jamie Guinan of Math and Computer Science, BS, Brian Hardiman of the Mailroom, BSBA, Dina Keisel of CIS, BA, Dawn Medina of Student Accounts, BSBA, Dung (Yom) Nguyen of the Business Office, BSBA, Ron Occeus of the Business Office, BS, Denise Rodriquez of the SOM Dean's Office, BSBA, Eileen (Beth) Ross of the Registrar's Office, BA, Eric Ryan of Math and Computer Science, BSBA, Kim Short of Advanced Legal Studies, BA, and Karen LoGuidice of Career Service and Cooperative Education, BA.

All of the graduates received Suffolk corsages of yellow and blue from the Office of Human Resources, which they wore on their graduation robes. ❖

Degrees

(cont. from pg. 1)

immigrant Irina Goldina of Norwood. Right behind Goldina and from the CLAS was Timothy McPartlin of Bellingham who finished with a 3.9 grade point mark.

Among the Law School graduates were a Quincy couple, Charles and Sheila McIntyre, who received their degrees together as did mates Wendy and Robert Duggan of Sharon, who received MBAs. And Andrea Jacoby of Cambridge became the first graduate of the school's joint JD/MBA program receiving her juris doctor degree in the morning and coming back to get her MBA in the afternoon.

Twenty fifth anniversary class members Peter L. Wechsler, J.D. '69, of the Miami, Fla. law firm of Ruden and Barnett, and Brian Gilmore, B.S.B.A. '69, senior vice president of public affairs for the Associated Industries of Massachusetts, served as class marshals.

James F. Linnehan, J.D. '56, chairman of the Board of Trustees, delivered the call to commencement and introduced President Sargent who presided at the exercises. *



Vincent Fulmer

(cont. from pg. 1)

sity. We certainly will miss his presence and his efforts.

During Fulmer's chairmanship on the board, the University launched its first capital campaign in 15 years, established the Trustee Student Affairs Committee and the election of an alumni representative on the Board of Trustees. He is also regarded as the "Father of the Cooperative Program" at the University. Fulmer cites the AALS accreditation of the Law School and the Assembly of Collegiate Schools of Business for SOM, the opening of the Sawyer and Fenton buildings and the friendships he has made with trustees, faculty, administration and students as his most rewarding memories of Suffolk University.

Fulmer feels that becoming "a private figure rather than a public one for the next few years will give me more time to spend with my family. I've been priviliged to serve with some great presidents and we have great leadership. The place is in good hands."

Board Chairman James F. Linnehan said of Fulmer's resignation, "As someone who followed Vince Fulmer as a board chairman, I can appreciate the efforts he gave to this University. His astuteness and integrity have marked his long association with the institution. We will miss him and thank him for his contributions."



Newsmakers

David Tuerck, Economics and Beacon Hill Institute. He has just signed a contract with Harper Collins Publishing Co. to write an intermediate macroeconomics textbook. It will be published in 1997.

Diane Spence, director of special gifts, Development. She has been elected an officer-at-large to the executive board of the Planned Giving Group of New England. PGGNE provides a forum for the education and professional development in all aspects of planned giving of fund-raising offices of non-profit organizations and allied professionals.

Victoria Dodd, Law faculty. She was invited by the University of South Dakota *Law Review* to author the introduction to its Symposium Issue on Law and Education. It will be appearing this summer.

Morris McInnes, Accounting. He's been elected to the Board of Directors of the Boston Chapter of the Financial Executives Institute, the largest in the nation with some 800 members. McInnes will be responsible for interface between the FEI and universities.

Linda Fentimen, Law faculty. She will be on leave for the 1994-95 academic year and will be teaching at Columbia University Law School.

Sanjiv Jaggia and Alison Kelly, Economics They have teamed up to present a paper, "What Factors Really Influence Student Performance - an Application of the Ordered Logit Model on the Massachusetts School System" at the Western Economic Association meeting in Vancouver.

Al Brody, Law faculty, and wife Betty (J.D. '71) have co-authored *Massachusetts Tort Law* which will be published in late summer by Butterworth Legal Publishers.



James Hannon, Sociology. He chaired a session on ethics and equity in the academic job market at the annual meeting of the Eastern Sociological Society in Baltimore. He also presented a paper at the session entitled "Not Encouraged to

Apply" Case Studies of Contemporary Hiring Practices in America."

Myra Lerman, SOM Dean's Office. Myra has been invited to join the Academic Affairs Think Tank, which is sponsored by the New England Resource Center for Higher Education.



Lauri Umansky, History. She has published an article, "The Sisters Reply: Black Nationalist Pronatalism, Black Feminism and the Quest for a Multiracial Women's Movement" in Critical Matrix: The

Journal of Women's Studies.

Charles E. Rounds Jr., Law Faculty. He received the Cornelius J. Moynihan Award for teaching excellence for the second year in a row at the Deans' Champagne reception May 28 at the Lafayette Swissotel. Rounds, who was recently appointed to the *Lawyers Weekly* Board of Editors for 1994-95, will be the keynote speaker at the June meeting of the Attorneys' Bar Association of Florida.

C. Richard Torrisi, associate dean, SOM. He recently completed a project for the United Nations in which he, with the assistance of Dr. Jane Horvath of the University of Hartford, produced the overview and lead chapter in the UN-World Investment Directory: Latin America, coming this year. It is distributed to corporations, universities and government agencies and serves as a major resource for researchers and government and business organizations analyzing investment trends in Latin America.

Laurie W. Pant, Accounting. She coauthored a paper accepted for publication in Research in Accounting Ethics. She also made a presentation, "An International Comparison of Moral Constructs Underlying Auditors Ethical Judgments" at the first Ernst & Young Research on Accounting Ethics Symposium in Binghamton, N.Y.

Clarence A. Cooper, Management. He gave testimony before the Advisory Council on Unemployment Compensation in Portland, Me. June 17. The council was created by an act of Congress in 1991 and reports to the President and Congress.

Susan Thayer, Learning Center/Education and Human Services. She gave two presentations on professional standards for learning assistance, one at the Kansas City conference of the National Association of Developmental Education, the second at a pre-conference institute in San Diego for the College Reading and Learning Association.

Walter Johnson, Physics and Engineering. He was the recipient of a \$15,000 grant from the Raytheon Corporation to support the neural network research collaboration with HNU Systems and the Moscow Institute of Engineering and Electronics.

Robert G. Ruland, Accounting. He and Steven E. Kaplan of Arizona State University teamed up for a manuscript "The Production of Trust and Institutional Development in Accounting" which received the first Abraham J. Briloff Outstanding Manuscript Award at the Conference on Ethics and Behavior in Accounting held in Binghamton, N.Y. June 14. It won out over 80 other entries and will be featured in the first issue of the academic journal Research on Accounting Ethics. *

Vazza Elected Alumni Trustee



Francis M. Vazza of Needham, a prominent South Shore real estate developer and builder, has been elected to a three-year term as an alumni trustee for the School of Management. Vazza was graduated from Suffolk

University in 1963 with a bachelor of science in business administration degree.

Vazza is a general partner of Vazza Associates of Braintree. He has developed approximately three million square feet of first-class office and mixed-use developments in the Greater Boston area.

A member of Summa, the University's prestigious leadership donor's body, Vazza is a member of the Builders Association of Greater Boston, the Developer Council of Boston, the Green Dunes Beach Association of Hyannisport, and the Village Club of Newton. He and his wife, Maryann, have four adult children, Michael, James, Thomas and Annmarie.

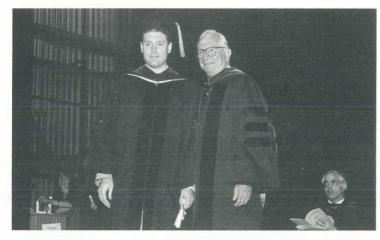
Vazza succeeds J. Robert Johnson, BSBA '63 and MBA '68, who has been voted to a five-year term on the Board of Trustees. ❖

Commencement Pictorial

(Suffolk photographer John Gillooly was on hand to capture the May 29 commencement on camera. Among the shots are a number of Suffolk's work force who received degrees.)



In addition to a juris doctor degree, Law School graduate Susan C. LaGree of Brighton carried her infant son across the Wang Center stage.



Outgoing Dean Sugarman had the pleasure of awarding a juris doctor degree to his nephew, Lawrence Sugarman, whose Dad, Neil, is a member of Summa.



The Law School graduates included John D. Tuerck, son of Suffolk Economics Department Chair David Tuerck, receiving his degree from Dean Paul R. Sugarman.



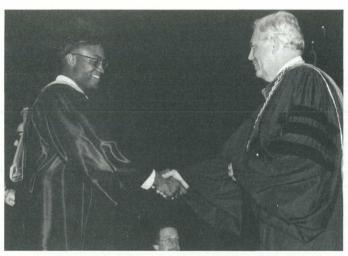
Receiving one of the biggest ovations at the afternoon exercises was New England Patriots owner Bob Kraft (center) shown with President Sargent and Board Chairman Linnehan.



Christine Walker, Supervisor in Payroll, received her master in science in finance from President Sargent.



And Dung Nguyen of the Business Office was awarded a BS in BA from the School of Management.



Ron Occeus, also of the Business Office, gets his BS degree and handshake from the President.



Lynn Fitzpatrick, who hails from Camden, Maine, and works in the Education and Human Services Department, received her bachelor of arts degree.



Karen LoGuidice of Career Services, wearing a big smile, got her bachelor of arts.



And Dina Kiesel of CIS also received a bachelor of arts degree.

Personnel

A Time To Check On Insurance Coverage For Dependents

Yoursonor daughter may have graduated from high school, college or graduate school last month, and if so congratulations. Now it may be a good time to review the age limitations for dependent children covered under your health or dental plans.

HCHP, Pilgrim Health Care and Pilgrim Advantage all cover dependent children who are full-time students to age 25; otherwise to age 19. Delta covers dependent children up to age 19.

Through HCHP, a graduate has until Sept. 30 to convert coverage to a nongroup plan or choose to continue Suffolk's coverage through COBRA. Through either Pilgrim Plan, a graduate has until Aug. 31 to convert to a non-group plan or continue Suffolk's plan through COBRA.

Pilgrim has a conversion plan called "The Bridge Plan" for offspring either reaching the age limit or graduating from school. For additional information, you should contact Pilgrim's member services at 1-800-443-3950.

If you have questions about converting your child's coverage, please call Lisa Vigliotta in the Human Resources Office at Extension 8415. *

New Employees

Anne Irwin of East Boston, Secretary in Financial Aid.

Patricia McLaughlin of Dorchester, project secretary in Law Registrar's Office. •

Salary, Performance Review For Administrators Outlined by Judy Minardi

Administrative staff became eligible for annual increases on July 1. The goal of the annual increase, of course, is to reward good performance while taking into consideration your placement in your salary range.

Generally, those lower in the salary range with good performance will receive a larger percentage increase than those with similar performance higher in the range. This assures that salaries move upward in the range leaving room to hire new employees lower in the range. Your new salary range and your placement in that range are indicated on your performance evaluation form.

The special merit increase will be continued this year. The goal of the special merit increase is to acknowledge and thank employees for outstanding performance over the year. Awards might be given to those who have achieved one or more of the following:

- Developed new, successful and creative programs.
- Successfully completed a significant project.

- An outstanding professional performance.
- A commitment to excellence in customer service.
- A unique commitment to teamwork.
- Shown dedication to continue process improvement.
- Demonstrated success in the management of diversity.
- Developed programs for cost savings.

Each division has been allocated a pool of money in proportion to the administrative staff in the division for these increases. While the numbers of recipients will vary somewhat, depending upon the amount of the awards, it is expected that about 15 per cent of those administrative staff will receive a special merit increase.

Awards must be between \$500 and \$1000 per employee although the minimum award requirement may be waived for a group of employees recognized for an effort undertaken as a team. Department heads have been asked to nominate candidates to the appropriate dean or vice president. The dean or vice president will notify recipients. �

Support Staff Matrix

The Matrix for salary increase for support staff for fiscal year 1994-95 is as follows:

MERIT INCREASE CHART

PERFORMANCE LEVEL	Comparative Ratio			
	85-94	95-105	106-115	116+
Distinguished	3.5 + 1%*	3.5%	3%	3%
Excellent	3 + 1%*	3%	2.5%	2.5%
Good	2.5% + 1%*	2%	1%	0%
Not Acceptable	0%	0%	0%	0%

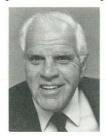
Staffatlower comparative ratios (relative placements in the salary range) are eligible for "equity increases" in order to move their pay up from the hiring salaries, which are usually lower in the range. This is done to create a distance between the salaries of new employees and those who have been with the University for at least one year.

Please contact Toni Tinberg at Extension 8415 in the Human Resources Office if you have any questions about our salary review process. ❖



Potpourri

by Lou Connelly



Suffolk University's 1994 commencement was truly a family affair. Offspring of the faculty earning juris doctor degrees included Patricia Kindregan, daughter of Associate Dean Charles Kindregan, Larisa T. Murphy, daughter of Associate Dean Russ Murphy, and John D. Tuerck, son of Economics Chair Dave Tuerck. Kevin M. Brennan, son of SOM Dean Jack Brennan, received a bachelor of arts degree as did Emily Ezust, daughter of Mathematics Chair Paul Ezust. Rodrigo Alberto Mendez, son of Alberto Mendez of Humanities and Modern Languages, was awarded a B.S. in business administration degree. Laura J. Cella-Donovan, daughter of the late Law Prof. Al Cella, received her MBA as did Salpi Elizabeth Sarafian, daughter of the late history Prof. Vahe Sarafian, and Jonathan C. Topitzer, son of Sociology Prof. Robert Topitzer was awarded a MPA degree. Rose Wright of the Learning Center saw her son David Bright, receive his B.A degree Summa Cum Laude. And to top it off, President Sargent's granddaughter, Melissa Suzanne Twyon of Medford received her B.S. in B.A. degree.

The InterCultural Affairs Committee honored four individuals for their efforts on campus in international matters. V. Gordon Glenn III, who graduated in May won the student award, Alison Reynolds, B.S. '90, was an alum recipient, Shahruz Mohtadi of Economics was the faculty recipient and Joe Walsh of Admissions the administration honoree...

Sorry to see a number of good colleagues leaving Suffolk for other posts and wishing them the best: Dan McDonald, associate director of human resources moving to Arizona with wife Therese and two children and pursuit of a doctorate at the University of Arizona; Development's Arnie Bailey becoming a vice president for development at Mass. College of Pharmacy, Associate Vice President Bob West departing after 15 years for other fund-raising pursuits, Sadiq Khaliqi, director of the physical plant, promoted to a support team member at Servicemaster. Grace Elson, moving on from Enrollment and Retention Management and Karen Regan of the College Registrar's Office terminating after nine years to await her second child. She and hubby, John, have bought a home in Holliston...

Business Manager Paul Ryan, back from a first trip to Ireland, reported that World Cup Soccer Match was at feverish pitch among soccer followers. Ryan, an international sports fan, purchased tickets for five different matches at Foxboro Stadium...

Arthur Chiasson is retiring as a fulltime member of the Humanities and Modern Languages Department after 22 years but we're happy to know that he'll remain with us on a part-time basis, teaching two courses per semester...

The site was Anthony's Pier Four, the occasion the fourth annual Student Services Staff Recognition dinner May 20. And the winners: Margaret Fitzgerald of Health Services - Outstanding Service notably for support of divisional programs; Betsy McDowell of Career Ser-



vices for New Program Initiative principally developing new program for ESL students. And Elliot Gabriel and Paul Tanklefsky sharing the award for Unique Contribution to

the Division for their efforts in providing entertainment for the recognition dinner, including roasts of staffers, two years in a row... Busy spring for Law Prof. Dwight Golann. He taught mediation skills in Boston, Toronto, and Sea Island, Georgia and his students included the general counsel of Fortune 500 companies, state and national bar presidents and a former CIA director...

Wilma Celestino of Chelsea, formerly of the Office of Adult and Evening Studies, has moved to the newly created position of assistant director of multicultural affairs in the Office of Sharon Artis-Jackson. Celestino received her B.A.in sociology from Suffolk in 1991...

Mary Bettencourt Haynes of College Admissions and husband Tres, have left their North End digs for a home they just purchased in Norton...

Law Review Secretary Anita Gaffney, who received her B.A. cum laude from Suffolk May 29, was married to Jeremiah Joyce of Westford on June 18. Congrats and likewise to Cindy and Javier Lucio on the birth of their second son, Miguel Quintanilla Lucio, who weighed in at 8 pounds, 6 ounces June I. They have a six-year old, Dominique...

This important reminder from Bursar Paula M. Fleck: Employees or their dependents enrolled for nine credits or more for the Fall semester are reminded to file the necessary waiver with Health Services. Otherwise, they will be responsible for payment of the premium under the State's mandated medical insurance law. Any questions should be directed to Health Services at X8270 or 8260. "Employees, spouses or dependents enrolling in courses must file the tuition-free course forms at Human Resources every semester," said Fleck.. Let's hear it for Suffolk baseball catcher Tim Murray, who concluded an outstanding baseball career for the Rams this Spring by being named a Division 3 All-American. He hit .483 and led the Rams in almost every individual category. And a SUN beam on Coach Joe Walsh, who again piloted the Suffolk nine to a post season ECAC tournament

SUN º 8

Potpourri

appearance with a 19-13 record. It was the sixth time in 10 years that Walsh's Suffolk teams have been invited to the ECAC competition. Walsh spends his summers coaching in the famed Cape Cod League...

University Police Capt. John Pagliarulo has announced the promotion of officer Leon Romprey to crime prevention officer, and officer Donald Toussaint to the rank of corporal...

Rich Duca of the University Police reports that the Corporate Challenge road race will be held July 28. The University will back the application fee, according to Duca, and provide a T-Shirt to runners who are full-time Suffolk employees. People can contact Duca at 8333 or Dan McDonald in Human Resources at 8415...Linda Frawley, a 1974 graduate of Suffolk University and active in alumni journalism programs over the years, has been promoted to Chubb LifeAmerica assistant vice president for government and public affairs. Linda works out of the Concord, N.H. corporate headquarters...

Another journalism alum, Tom Heslin, BSJ '72, was a member of the Providence Journal team that recently won a Pulitzer Prize. Heslin, 43, is managing editor for investigations at the Journal...

Not to be overlooked on Commencement Day was the annual SOM Hooding ceremony at the Westin Hotel. This year marked the 25th anniversary of the School of Management's MBA program. Key speaker was William O'Neill Jr., executive vice president for finance and administration and chief financial officer for Polaroid Corp. He is also a Suffolk trustee and a graduate of our law school. This year also marked the first graduates from the new Master of Science in Accounting, Master of Health Administration, and the Master of Science in Taxation programs. Student speaker was MBA graduate Kelly Orlando, currently director for human resources for North Suffolk Mental Health Associates...

Sharon Artis-Jackson, assistant to the president, has announced a timely program for the 12th annual Lowell Lecture at Suffolk - health care. The program, entitled "Prescription for America: A New Look at Health Care," will feature Charles Baker, secretary of health and human services for the Commonwealth, and Philip Johnston, regional director of the U.S. Department of Health and Human Services, as the speakers. The Lowell Lecture will be held Monday, July 11 at the C. Walsh Theatre from 4 p.m. to 5:30 p.m. and is open to the public at no charge...

Law Prof. Lisle Baker is running for mayor of Newton and has the endorsement of the widow of the long-time mayor Theodore Mann. Baker is a fiveterm alderman from Chestnut Hill...

And Ted Marshall, professor of



physics, will be taking retirement in February after 27 years service to the institution. The 67year old Duxbury resident joined Suffolk from Rhode Island College and helped develop the curriculum

and expand the department. Soon it will be smooth sailing for nautical fan Marshall who frowns on February and has got together with retired Prof. Cleo Boudreau for some Caribbean sails. That does it for June, 1994. See you at Myopia for the polo matches. ❖

Personnel (cont. from pg. 6)

TIAA Group Long Term Disability Rate Increases

As of July 1, the rate for the TIAA Group Long Term Disability Plan will increase by 9 per cent.

Two new features were added to the plan: a work transition benefit, helping participating employees return to work after a disability and a conversion privilege allowing terminating employees to convert their coverage to a non-group plan. 🌣

TIAA Supplemental Insurance Rates Stay Same

The TIAA Supplementary Life Insurance rates will remain unchanged this year, although Dan McDonald of Human Resources points out that participants in the plan may experience an increase if entering a new age category or earning a higher salary.

The supplemental life insurance plan has a new feature called "Living Choices." This allows terminally ill employees covered under this plan to collect all or part of their supplemental life insurance when they need it most. A brochure describing this feature will be sent to all participants. ❖

