University of Missouri system

UMKC law dean named

Pasco M. Bowman II, 44, has been named dean of the UMKC School of Law. The announcement was made by President James C. Olson during an August meeting of the Board of Curators.

Dr. Bowman, dean and professor of law at Wake Forest University School of Law, Winston-Salem, N.C., will succeed Dean Patrick D. Kelly, who will resume full-time teaching at the law school.

UMKC Chancellor George A. Russell said Dr. Bowman will begin his responsibilities in 1979. William B. Anderson, UMKC professor of law and associate dean, will serve as interim dean of the school, effective Sept. I.

Dr. Bowman has been with Wake Forest University since 1970. His fields of interest and expertise include antitrust law, contracts and corporate law. In 1955, he earned his Bachelor of Arts degree, summa cum laude, from Bridgewater College, and in 1958, his Doctor of Law degree from New York University School of Law.

He has held a Root-Tilden scholarship, served as managing editor of the New York University Law Review and was a finalist in the intramural moot court competition. From 1961 to 1962, Dr. Bowman was a Fulbright scholar at the London School of Economics and Political Science.

He is a member of the New York and Georgia bars and was admitted to practice before the U.S. Supreme Court and various other federal courts. A lieutenant colonel in the U.S. Army Reserve, Dr. Bowman is assigned to the Judge Advocate General's Corps. He currently teaches international law at the Judge Advocate General's School in Charlottesville, Va. He also has written several chapters for Department of the Army publications.

Quality improvement fund distributed on campuses

A total of 930 UM faculty members will receive salary increases and 29 currently unfilled faculty positions will be upgraded this year with monies from the \$1.4 million Faculty Quality Improvement Fund, according to A. G. Unklesbay, UM vice president for administration.

Purpose of the fund, which was a special item in the appropriation of the General Assembly, was to retain and attract high quality faculty members at UM. The fund was administered separately from those funds provided in the 8.6 percent increase in the salary and wage base.

Dr. Unklesbay explains that the recipients were recommended from approximately 3,000 positions on the four campuses, statewide extension service and system research services eligible under guidelines set by the UM cabinet.

Recommendations were initiated at the department level. Papers were then routed through campus channels designated by individual chancellors. All justification forms were submitted to President James C. Olson by June 13. above-average salary increase for 1978-79.

"In the case of department chairmen, the quality of their teaching and research responsibilities was used as a basis for their participation in the Faculty Quality Improvement Fund," Dr. Unklesbay notes.

"This special item in the appropriation by the legislature was made with the specific intent that the dollars would be used to raise the salary levels of faculty, thereby making it possible to retain the best faculty members and also to be more competitive in hiring quality incoming faculty members," Dr. Unklesbay says.

"Decisions on the size of raises were initiated at the department level and then went through successive reviews at the division and campus levels," he adds.

The \$1.4 million has been distributed as follows: UMC, \$587,289; UMKC, \$309,734; UMR, \$163,715; UMSL, \$105,310, and UM statewide extension service and system research services, \$83,186. The remainder of the fund will be used for associated staff benefits. Vol. 5, No. 12 Sept. 1, 1978



PRESIDENTIAL VISIT—President Jimmy Carter, in making a speech at UMC's Hearnes Multipurpose Building, became the first president to visit a UM campus in 28 years. In his speech, Mr. Carter noted livestock price forecasts made by Glenn Grimes, a UMC professor of agricultural economics.

Learned societies council picks scholars from UMSL, UMC

Three UM faculty members have been awarded research grants from the National Council of Learned Societies.

Honorees include Eugene B. Murray, UMSL professor of English; James E. Tierney, UMSL associate professor of English, and Charles E. Timberlake, UMC associate professor of history.

Dr. Murray will use the grant to continue research on the prose works of English poet Percy Bysshe Shelley. Dr. Murray is currently in the process of editing a collection of Shelley's prose to be published by Oxford University Press.

Dr. Tierney is working on an

leave of absence from teaching duties to complete research on Russian efforts toward self-government from the 1860s to 1917. He will spend about two months in Leningrad this fall as part of the research study.

The American Council of Learned Societies is a non-profit federation of 42 scholarly associations devoted to the advancement of humanistic studies. Scholars from more than 73 academic institutions participated in the national competition this year.

Holiday Set

Forms used for the evaluations required a brief summary of a faculty member's teaching, research and public service achievements over the past three years.

Individuals and vacant positions considered eligible for the fund, according to the guidelines, had to meet the following criteria: an academic rank of instructor or above; actively engaged in instruction, research, extension or public service as a major function of the positions, and, in the case of individuals, recommended for an Eligible positions and distribution by campus include: UMC, of 1,353 eligible, 401 individuals and 21 open positions were approved; UMKC, of 505 eligible, 176 individuals and seven open positions were approved; UMR, of 340 eligible, 136 individuals and one open position was approved; UMSL, of 357 eligible, 125 individuals and one open position were approved. In the area of statewide extension service and system research services, there were 395 eligible. From this total 92 individuals were approved.

Dr. Olson will make a report to the House Appropriations Committee on distribution of the special fund later this year. edition of the correspondence of Robert Dodsley, an 18th Century English playwright and magazine editor. He also received a grant for this project last year from the council.

Dr. Timberlake will take a year's

Monday, Sept. 4 (Labor Day) will be observed as an official holiday. Classes will not be in session on UM campuses.

W HAVENER RALPH S JR 701 LEWIS HALL

Arnatt wins eighth award from group

Ronald Arnatt, UMSL professor of music, has received his eighth award from the American Society of Composers, Authors, and Publishers (ASCAP).

The award, which includes a small stipend, is granted on the basis of the "unique prestige value of his writing catalogue." ASCAP awards are usually given to prominent composers who do not realize large royalties from performances of their work.

Dr. Arnatt joined the UMSL faculty in 1968. In addition to teaching and directing UMSL choral activities. Dr. Arnatt continues to compose music mostly for organ and chorus. He is director and conductor of the Bach Society of St. Louis. He founded both the St. Louis Chamber Orchestra and



Ronald Arnau

Chorus, and is a former director of music at Mary Institute and conductor of the Kirkwood Symphony.

Board's finance committee outlines policy on proxies

At the Aug. 3 meeting in Kansas City, the UM Board of Curators' finance committee adopted the following new policy on the voting process regarding securities held in the Retirement Trust and Endowment Funds:

"In the past the policy of the Finance Committee of the Board for voting proxies on securities held in the Retirement Trust and Endowment Funds has been guided principally by fiduciary considerations and in most cases led to voting for management. In recent years, however, there have been many more shareholder resolutions having significant political, economic,

UM files suit on annexation

UM has asked the St, Charles County Circuit Court to overrule a St. Charles County Court decision approving the annexation of 3,000 acres of University-owned property by Weldon Spring Heights.

The suit, filed by UM's legal staff on Aug. 16, asked the Circuit Court to declare the June 22 decision of St. Charles County Court illegal under Missouri law (Statute 80.030 RSMo.).

Under state law, UM's petition maintains that consent of the property owner is required when the property to be annexed consists of 10 acres or more of "unplatted and unsubdivided land" used for farming and horticultural purposes.

The petition by UM states that the

social, moral or legal implications, and this has resulted in a greater number of abstentions in the voting of proxies by University officials.

"While the basic mission of a University is to expand and transmit knowledge through research and teaching, rather than playing an active role in external issues, it does not appear inconsistent for the University to exercise shareholder responsibility by taking more selective positions on issues raised by shareholder resolutions.

"Therefore, as a matter of policy, the voting process will come under closer scrutiny. Rather than vote affirmatively or abstain from voting on resolutions that are ambiguous or not adequately justified, efforts will be extended to gain additional information. If this is not possible, or the information received proves to be unsatisfactory, the particular issue in question will receive a negative vote."

In addition, the entire board took the following actions: • Approved a proposal to offer a

master of science degree in urban environmental geology at UMKC.

 Approved final plans and specifications for building a new athletic facility on the UMC football practice field on the Columbia campus. It will contain a weight room, women's locker room, classrooms and coaches's room.

• Rejected as too high a bid to build additional seating for handicapped persons at Memorial Stadium in Columbia. New bids will be sought on

Curators OK plans for '79-80 budget

With a vote of 6-2, the UM Board of Curators approved on Aug. 3 plans for requesting state appropriations of about \$159 million for general operations for fiscal 1979-80, an increase of \$21.8 million over the current year.

Curators Robert A. Dempster of Sikeston and Marian Oldham of St. Louis voted against the request because it is based partially on a 5 percent increase in student fees.

The UM system also will seek an additional \$34 million in capital improvement funds for both revamping existing facilities and providing for new projects.

President James C. Olson said the total budget proposal of \$235 million—consisting of both state and non-state funds—is an increase of \$27.8 million and would be used to:

• make further improvements in UM faculty and staff salaries, wages and benefits (\$15.8 million),

 meet rising costs of expenses and equipment (\$3.1 million),

• pay increased prices for fuel and utilities (\$1.3 million), and

• improve programs on the four campuses (\$7.6 million).

"As part of our three-year goal to reestablish UM's position for faculty salaries among Big 8 and Big 10 institutions, and to allow us to compete in the market place for other staff, we are seeking to increase the salary and wage base by 9.5 percent next year," Dr. Olson explained.

"Due to an improved state appropriation, we were able to move forward this year in improving salaries and wages. It is important that the momentum we have gained be continued."

Noting the \$3.1 million increase being sought to help meet price rises in expense and equipment, Dr. Olson said the requested amount still will not keep pace with inflation over the last three years. In addition, he said that despite comprehensive energy savings programs, an additional \$1.3 million will be needed to offset rapidly rising fuel and utility costs.

Program improvements contained in the budget include:

 \$550,500 for opening and operating new facilities, including the nursing school and journalism school buildings at Columbia, the hazardous chemical storage facility at Rolla and the performing arts and law buildings at Kansas City.

 \$936,100 for improving libraries on all campuses;

 \$1,628,600 for upgrading instruction on all campuses;

• \$816,500 for improvements to

requested \$21.8 million increase in state appropriations, \$2.1 million in student fees and \$3.9 million in other revenues and/or reallocations.

Dr. Olson said that although the \$2,1 million increase in student fee income (a 5 percent increase) has been built into the budget, exactly how the increase will be applied has not yet been determined. A decision will be made sometime this fall.

In addition to the general operating budget, Dr. Olson said a budget of about \$42.6 million for UMC hospital is being proposed for 1979-80. This is an increase of \$4.8 million over the current year.

Dr. Olson said the budget would be financed by \$12.5 million to be requested in state appropriations and \$30.1 million in non-state funds, primarily in patient care income.

The \$4.8 million increase would be used to finance an increase in salary and wage base—the same as for other UM personnel—as well as to meet rising expense and equipment costs and to provide program improvements in the neonatal intensive care unit, the Rusk Rehabilitation Center, the critical care unit and equipment replacement.

Dr. Olson said UM also would request the following state funds for programs operated by UM:

• \$2,045,904 for the Missouri Institute of Psychiatry, an increase of \$271,100;

 \$2,282,680 for the Missouri Kidney Program, an increase of \$136,400; and

• \$393,670 for the State Historical Society of Missouri, an increase of \$32,200.

Among the major capital improvement projects are:

 \$4 million for physical plant improvements;

• \$6.8 million to adjust facilities to accommodate handicapped students to comply with federal standards;

 \$7.6 million for the Columbia heating plant to comply with environmental standards;

 \$4 million for a library storage facility;

 \$2.3 million for an animal science research complex;

 \$3.6 million for energy conservation purposes;

\$2 million for additions,

renovations and rehabilitation of existing facilities, and

• \$1.4 million for a parking facility on Hospital Hill in Kansas City.

An additional \$4.5 million also is proposed for UMC hospital improvements.

Dean emeritus dies Aug. 17

county court did not have the authority under Missouri statute to grant the petition, and the ruling is, therefore, unlawful and void.

UM further states the town's petition to extend the boundaries of Weldon Spring Heights is unreasonable because the town contains less than 100 acres, the property purporting to be annexed contains over 3,000 acres and the town is not capable of providing municipal services to that size tract.

Associated with the annexation is the proposed sale of 7,230 acres of the Weldon Spring tract by UM to the Missouri Department of Conservation. The jointly-approved contract calls for UM to resolve the annexation question. the project.

 Rejected as too high bids to build a recreational area at the Kansas City campus. New bids will be sought, but the scope of the project will be scaled down at that time.

• Approved increasing the aggregate maximum lifetime benefit under the employees' medical benefits program from \$250,000 to \$500,000 per individual.

• Approved final plans and specifications for building an additional temporary structure south of the UMC Mathematics Computer Science Building to provide additional space for computer personnel now housed at the power plant on Stewart Road. and Kansas City;

 \$200,000 for the performing arts program at Kansas City;

• \$975,200 for

agriculture/engineering related programs at Columbia and Rolla;

 \$1,583,300 for the repair and replacement of special equipment on all campuses;

• \$504,000 for improvements in staff benefits;

 \$200,000 for scholarships and fellowships on all campuses, and

 \$250,000 to expand labor studies programs on all campuses.

The \$27.8 million increase in the budget would be financed with the Curtis L, Wilson, dean emeritus of the Missouri School of Mines and Metallurgy (now UMR), died Aug. 17 in Long Beach, Calif. at the age of 79.

The late Dr. Wilson served as chief administrator of the Rolla campus for 21 years. He retired in 1963. He was the author of a number of technical articles and co-author of the book, *The Metallurgy of Copper*.

Machine aids handicapped

By Sally White

Most people take walking for granted. But for many victims of cerebral palsy, the process is complicated by the fact that when they extend a foot, the toe-rather than the heel-touches the ground first.

Three years ago, Edwin Carter, associate clinical professor of orthopedic surgery at St. Louis University, brought this fact to the attention of Lyle Rhea, UMR associate professor of mechanical engineering. Dr. Carter contended that if a machine could be designed to help re-train the leg muscles and tendons of cerebral palsy patients so that their heels would touch the ground first, the patients would be able to walk more normally.

Dr. Rhea, who teaches senior-level courses in mechanical engineering design, offered the project idea to his students. With the combined work of about five teams of students under the direction of Dr. Rhea, the unique machine has been developed and delivered to the St. Louis orthopedic surgeon.

"Throughout the time I've taught this course, the students have completed about 200 different

projects," Dr. Rhea explains. "This is the third one we've done that is handicap-related. Our first was creating a device to help a 90 percent disabled individual who lives in Union to move around in his own home. The second one was a bicycle-type exercise machine that is being used by the Rolla Regional Diagnostic Clinic.

A project such as the exercise machine for cerebral palsy victims not only calls for knowledge and ingenuity on the part of students, but also special qualities on the part of the instructor. Dr. Rhea not only directed and supervised the design and building of the machine, but also came up with the materials used.

The cost of the machine, excluding labor, was about \$400, according to Dr. Rhea. Some of the material was supplied by UMR's mechanical engineering department budget. The rest of the money was donated.

'There are not enough therapists available to give all the therapy needed," Dr. Carter explains. "We hope this machine will multiply the therapists' ability to treat cerebral palsy patients.

(Ms. White is an information specialist at UMR.)



An exercise machine, designed and built by UMR students, is tested by Jim Lambright, left, son of Edwin Carter, M.D., center. The project was under the direction of Lyle Rhea, right, associate professor of mechanical engineering. The machine was created to help Dr. Carter's cerebral palsy patients learn how to walk more easily

Complexities of tax-deferred annuities explained

By George Golson

Mike Reese, manager of UM staff benefits, has some sage advice for employees thinking about buying annuities in the tax-deferred annuity program authorized by the University.

Although he is a strong believer in the benefits to be gained through the program, Mr. Reese offers these suggestions to prospective participants who want to avoid pitfalls:

· The tax-deferred annuity program is best viewed as a long-range retirement program to supplement UM and Social Security retirement plans.

 The program is not always advantageous in the short-run. In fact, getting into the program on a short-term basis could result in significant penalties resulting from early withdrawal

participation which delays drawing benefits until after retirement.

· Make sure there is a clear understanding of the type of contract being purchased, thus avoiding possible disappointments.

Since last December, Mr. Reese has held sessions on all four campuses about the tax-deferred annuity program. Approximately 2,500 UM employees currently are signed up for the plan.

The program began at UM in 1966. Twenty-six insurance companies

are authorized by UM to sell tax-deferred annuities, and thus have premiums deducted from the paychecks of participating UM employees.

Exactly what is a tax-deferred annuity plan?

"It is a method established by the Internal Revenue Service to encourage employees to save for retirement. Mr. Reese explains. "It does this by allowing employees to have excluded from their current taxable income, by salary reduction, a limited amount of money and to defer the receipt of that money until a later date for taxable purposes. Income generally would not begin until retirement." Income from an annuity is taxable on receipt. If received after retirement, the income generally is subject to a lower tax rate than would have been the case during working years. If received before retirement, the tax rate may be higher because the employee probably is in a higher bracket. That's a reason Mr. Reese says entry into the

A glossary of terms

Tax-Deferred Annuity:

A plan approved by the Internal Revenue Service whereby employees can have excluded from current taxable income a limited amount of money and defer the receipt, and thus the income tax, of this money to a later date.

Fixed Annuity:

A contract guaranteeing a certain rate of return. Premiums are usually invested

by company in such fixed-dollar obligations as

mortgages or bonds. Variable Annuity:

A contract which may or may

invested in a mixed portfolio of common stocks and bonds. **Retirement Income** Contracts:

Annuity contracts with 'incidental life insurance." Cost of the life insurance under these contracts is taxable at the time salary reductions are made.

Load Charges:

Charges made by a company against annuity premiums to pay sales commissions and certain administrative costs.

Portability:

Refers to the transfer of a tax-deferred annuity contract from place to place and from employer to employer.

· A desire to "beat the tax collector" definitely should not be the reason for taking part in the program, although some federal income tax. advantages may be gained by long-term

Data available

Information on load charges, interest paid and cash values of annuities sold by 21 participating companies recently was gathered by Mr. Reese in a survey. These data are available for inspection by UM employees at campus staff benefits offices.

not guarantee a certain rate of return. Premiums normally are

program is most favorable on a long-range basis.

In addition, early withdrawal can be financially detrimental. According to Mr. Reese, this could result not only in the employee realizing no return on investment, but also not getting back the full amount of contributions.

The reason for this is the heavy "load" charges applied by some companies to pay sales commissions and other administrative costs. While load charges vary between companies, the charges assessed may be higher for some companies in the earlier years.

Current and guaranteed interest paid by companies on fixed annuities also vary. Fixed annuities provide a fixed return on the investment, as contrasted with a fluctuating return on variable annuities.

Mr. Reese cautions that both buyer and seller should take care at the time of purchase of an annuity to avoid any misunderstandings later.

'Misunderstandings usually result

(continued on next page)

People

Jobs

John C. Merrill, UMC professor of journalism, was recently interviewed by the Voice of America on the topic of "Ethics in International and Intercultural Communication." Dr. Merrill is currently participating in a symposium on press freedom in Santiago, Chile.

Wendell Smith, UMSL dean of continuing education-extension, is the newly-elected national secretary of the Adult Education Association of the USA. The association is comprised of 2,500 education, civic and industry leaders.

Robert Stewart, assistant editor of New Letters magazine and UMKC lecturer in English, recently won the 1978 prize in poetry at the Wesleyan/Suffield Writers Conference.

Robert N. Goodman and Victor Dropkin, UMC plant pathologists, presented research papers last month at the Third International Congress of Plant Pathology in Munich, Germany.

Chris Johannsen, UMC extension agronomist, received an outstanding service award from the Soil Conservation Society of America in August. He also has been appointed to a National Aeronautics and Space Administration (NASA) planning council.

Henry R. Weinstock, UMSL professor of education, has been appointed chairperson of the UMSL department of administration, foundations and secondary education.

Anton Novacky, UMC plant pathologist, conducted research at the Botanical Institute of the Technical University, Darmstadt, West Germany last month. Dr. Novacky's travel was funded by the West German government.

Gordon E. Misner, professor in the UMSL administration of justice department, has been appointed to a three-year term on the National Accreditation Council for Criminal Justice Education.

Victor N. Lambeth, UMC professor of horticulture, has received an award for distinguished graduate teaching from the American Society for Horticultural Science.



T. D. Luckey

Germany honors Luckey

T. D. Luckey, UMC professor of biochemistry, recently received the Alexander von Humboldt Award from the German government. The award is in recognition of Dr. Luckey's research and teaching accomplishments.

As part of the award, Dr. Luckey will spend the next eight months at Sarrland University at Saarbrucken, Germany conducting research on thymic hormones.

A UMC faculty since 1954, Dr. Luckey has made the following scientific contributions, along with co-workers: discovery of growth promotion by dietary antibiotics; development of the first colony of germfree animals and scientific proof of the fact that bacteria causes tooth decay.

While in Germany, Dr. Luckey will present two co-authored papers at the 12th International Congress of Microbiology in Munich.

The following administrative, professional and academic vacancies were listed with *Spectrum* as of Aug. 23. Those interested in a position should contact the appropriate academic department or personnel office.

UMR: Asst. director, alumni activities; library assistant II (3); assistant professors, nuclear engineering, electrical engineering, engineering mechanics (2); research aides, materials research, psychology (temporary part-time); associate professor, sedimentary geologist;

UMC: Accountant; asst. director, alumni activities; asst. director, office of computing activities; asst. director, school board assn. (legal); asst. supervisor, custodial services; asst. v.p. for admin. affairs (UMca); manager, employee training & development.

Chief spec. writer; computer programmer analyst II; continuing education coordinator; director, employee-relations; food service supervisors I & II (2); info. specialists (2); microbiologist; reactor operations engineer; reactor physicist;

Research specialists (4); sr. accountant; sr. computer programmer/analyst; sr. fiscal analyst; sr. research scientist; sr. systems analyst; sr. systems programmer; staff supervisor, TV engineer-KOMU; systems analyst.

Assistant professors, animal husbandry, horticulture (2); management, biochemistry unit, Missouri Institute of Psychiatry, child health (2), veterinary anatomy, vet. microbiology;

Associate professor, veterinary medicine & surgery; professor/chairperson, veterinary microbiology.

UMC Medical Center: Asst. director, nursing services; computer project manager (2); computer programmer/analyst I & II; health care evaluation analyst (2); manager, medical records; medical records administrator;

Nurse practitioner; reg. medical technologist (3): sr. programmer/ analyst; staff development coordinator; staff nurse (38); supervisor, patient account representative: systems analyst.

UMSL: Accountant, admissions counselor; announcer, general manager, radio station; manager, alumni activities; sr. continuing education coordinator; sr. information specialist; supervisor, scientific stores; supervisor, technical lab.;

UMKC: Special services counselor.

This & That

Schuchardt wins award

Robert A. Schuchardt, UMSL associate professor of accounting, has received the UMSL Alumni Association's "Outstanding Teacher Award."

The award is based on instructional ability, leadership, initiative, contributions to the community or university, and service to students. In addition to his involvement in numerous professional associations, Dr. Schuchardt has written several articles for various business journals and has co-authored two books.

Olsons visit China

President and Mrs. James C. Olson currently are visiting the People's Republic of China as part of a joint 50-member delegation representing UM officials and other Missourians.

Annuities sold to employees

(continued from page 3)

from an employee buying a tax-deferred annuity for the wrong purpose or not All members of the delegation, which returns to Missouri on Sept. 13, are making the trip at their own personal expense. As chief of the delegation, Dr. Olson will present Chinese officials with several mementos of the late journalist Edgar Snow.

Mr. Snow, who attended the UMC School of Journalism in 1926, made his home in China for 12 years. The native Kansas Citian was the author of *Red Star Over China*.

The delegation's invitation to the People's Republic of China was arranged through E. Grey Dimond, UMKC provost for health sciences. Dr. Dimond has visited the country on five different occasions.

Interim vice chancellor

James A. Irvin, director of UMC Counseling Services, has been appointed interim vice chancellor for student affairs on the Columbia campus.

The interim vice chancellor received his B.S. in agricultural education from UMC in 1960, his M.S. Ed. in counseling and guidance from Indiana University in 1966, and his Ph.D. in counseling psychology from UMC in 1970.

The student affairs office supervises the Student Health Service,

nurse; student services advisor;



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Editor: Anne D. Robinson Ph. 882-4591

5

Sociologist dies at age of 81

Carl David Terence Pihlblad, a UMC professor emeritus and former chairman of the sociology and anthropology department, died Aug. 4 at the age of 81.

Dr. Pihlblad, who joined the UMC faculty in 1930, was a pioneer in teaching and research in demography and criminology. He was the author or co-author of several books including *Social Significance of Intelligence Tests* and *Selective Factors in Migration and Occupation*. being fully aware of the type of contract purchased," Mr. Reese explains. "All questions should be asked and answered before the purchase is completed."

Mr. Reese says an employee sometimes purchases life insurance with an annuity, although such insurance really may not be desired. In addition, the employee may not understand that having the insurance coverage will reduce the amount of cash benefits to be received later.

Also, Mr. Reese says, the purchaser should realize that money taken to pay the cost of the insurance is not tax deferred, but rather subject to immediate income tax. Counseling Services, the Center for Student Life, Financial Aids Office, intramural sports, Army, Air Force and Naval ROTCs.

UMSL assistant dean

Julia King Muller, formerly coordinator of student life at Southern Illinois University-Carbondale, is the new UMSL assistant dean of student affairs.

She received her bachelor's degree in 1963 from the University of Kansas; and her M.S. in guidance and counseling and Ph.D. in higher education administration degrees from SIU.