

ACCENT

Faculty and Staff Publication

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TIAA Total Disability Program Offered

The University is making available a new Group Total Disability Benefits insurance program for its 618 active full-time faculty, administrators and professional employees. The plan, if adopted, will be underwritten by Teachers Insurance and Annuity Association (TIAA) which, together with College Retirement Equities Fund (CREF), currently provides benefits under our Optional Retirement Program for faculty.

The plan provides immediate protection for employees not covered or who have not met the eligibility requirements for disability retirement under our state retirement system and its supplements benefits payable under that system for those who are eligible.

In the event of total disability, this plan, designed by TIAA at the request of the State Board of Regents and System institutions, will help protect two vital components of our financial security--our salary and our future retirement benefits. The two types of benefits offered in this plan are a **monthly income benefit** and a **monthly annuity premium benefit**.

The plan will become effective when at least 75% of the eligible personnel sign up to participate. It WILL NOT go into effect with less than 75% participation requirement. President Humphries hopes we will be able to inaugurate the plan by the end of January (31st).

The estimated monthly cost of the plan is \$3.69 for each \$1,000 of your salary, payable by payroll deduction. Example: If your monthly salary is \$1200, your monthly deduction would be \$4.43. The precise cost will be determined by TIAA after the initial group has enrolled and will be based on the risk characteristics of the group. President Humphries said that although the University cannot share in the cost, "we are convinced that this plan of coverage will provide increased financial security at reasonable expense to each participant."

"The sponsorship of this disability plan coincides with the overall effort of the Board of Regents and the institution in providing access to quality supplemental

employee benefits," Humphries said. "I strongly encourage each eligible person to thoroughly review the contents of the plan to determine its value to your individual circumstances," he continued.

Please contact a Total Disability enrollment coordinator immediately if you are interested in such a plan or if you have questions about the plan coverage and enrollment cards. Administrative and professional staff should contact Carol E. Wade (320-3445); academics should contact Dr. George W. Cox (320-3410).

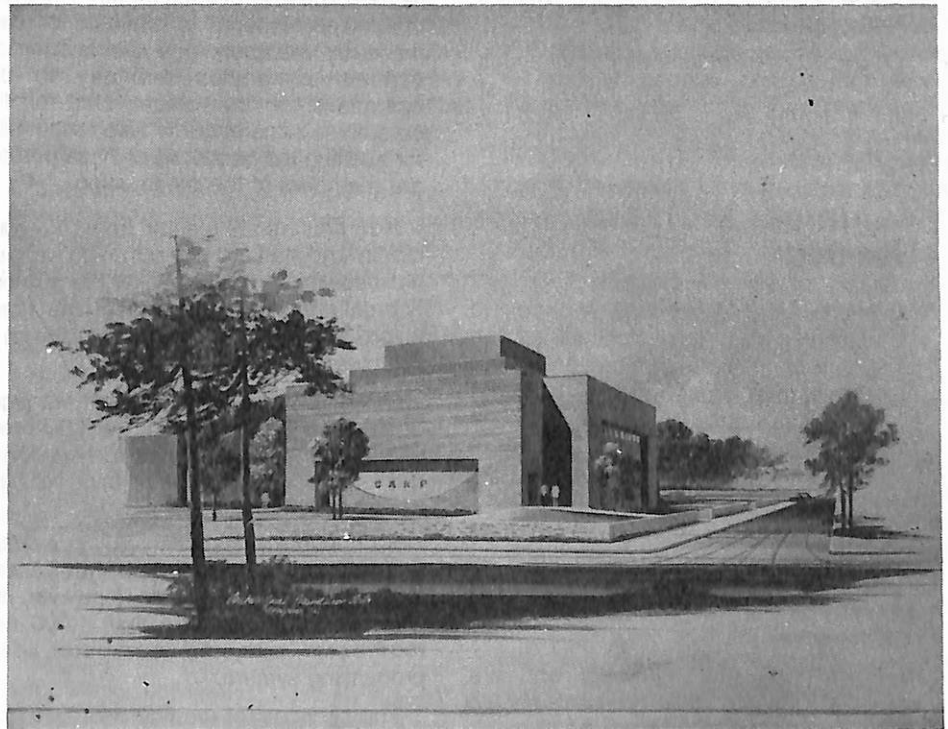
All persons, who wish to enroll in the program and who already have their cards, should complete (and sign) and give them to either Wade or Cox before January 31.

Continuing Education Employee Opportunities

TSU is offering more than 70 continuing education non-credit courses during the spring of 1981.

If you have been a member of the University staff for at least six months, you may take non-credit courses without personal cost if the courses are job-related and are properly approved in advance of enrollment. Appropriate forms are available from the personnel offices on either the Downtown or Main Campus.

Also, if you have an interest in activities not being offered, please share your suggestions with J. Bruce Wilson (251-1523, Downtown Campus or Robert Boone (320-3398), Main Campus, at your earliest convenience.



Architectural drawing of the proposed Cooperative Agricultural Research Program (CARP) building which will be erected adjacent to the W.W. Lawson Agriculture Building, facing Centennial Blvd. Construction is scheduled to start early this year.

Award to Nashville Mayor From TSU

During the halftime of Saturday's (January 10) Tennessee State University basketball game against Florida A&M State University, TSU officials presented plaques to Nashville Mayor Richard Fulton and employees of the Department of Public Works West Station for their help in restoration of the TSU Experimental Farm. President Frederick S. Humphries and Dr. Handy Williamson, Jr., director of the Cooperative Agricultural Research Program (CARP) presented the award at the Howard C. Gentry Complex during the halftime of the game scheduled for a 7:30 p.m. tipoff.

The public works staff made drainage improvements, graded embankments, widened the Schrader Lane bridge and cleaned drainage ditches along Schrader Lane, which divides the 200-acre experimental farm. The farm, flanked by the new Gentry athletic facility, is the site of CARP research on beef cattle, hybrid soybeans, peach-tree breeding, Bermuda grass, and will become a recreation site as well.

CARP director Williamson explained: "The farm has undergone many improvements, including those for which we will be thanking the Mayor, but we have also erected a new fence, painted barns and begun development of plans for a hay-ride trail that will terminate on the Cumberland River at a picnic site. We also envision a lake along the trail and utilization of our small stable of Tennessee Walkers for riding classes."

City workers cited for their contributions include members of the Public West Station: Jimmy King, James E. Redding, Henry M. Gentry, James Pruitt and David True.

Volunteer Workers Needed

The Internal Revenue Service, in conjunction with the National Urban League, is sponsoring a Volunteer Income Tax Assistance Program (VITA) to aid in providing assistance to low income and elderly tax payers who have difficulty in completing the basic federal income tax form.

The volunteers would also serve as advisors on basic tax matters such as earned income credit, tax treatment of pension benefits and dependency requirements.

Faculty and staff members who are willing to support this program should contact David G. Haliburton, 329-2575. Training instructors and materials will be provided by IRS.

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Social Welfare Reaccredited

The social welfare program at TSU, the first accredited undergraduate program in the state of Tennessee, has been reaccredited by the Council of Social Work Education, the accreditation body for all undergraduate and graduate social work programs. The Council voted to reaccredit the program through January, 1985. This is the second time the program has been reaffirmed since its initial accreditation.

The TSU Credit Union

The TSU credit union is chartered by the federal government. This affiliation with the government allows the credit union to provide many services to its members. It also offers added protection to the participant by providing a federal examiner to service and audit the accounts each year.

The credit union is managed by a board of directors, credit committee and supervisory committee. The board of directors consists of seven members whose functions include setting interest rates on loans, determining dividends to be paid on savings and approving new members. Membership applications are usually submitted to the board on the second Tuesday of each month. The credit committee responds to requests for loans made by members and the supervisory committee handles the day to day operations of the office. One of this committee's members is also responsible for auditing the books. All of these persons are members of the credit union.

New officers are elected from University faculty and staff at the credit union's annual business meeting which takes place during February. All persons, except the credit union manager, serve the union on a volunteer basis.

Dovie Shuford is credit union manager. Shuford began working for the TSU credit union in January, 1967, as a receptionist. Her knowledge of our credit union will be of tremendous help to you.

Six hundred and seventy (670) members now make up the credit union and its assets total well over \$325,000. However, the union can handle more than 1,000 new members with its computer data processing system.

The services for members include:

Automatic Savings Deductions. The amount of money you desire to save is automatically taken from your payroll check and placed into your credit union savings account.

Savings Insurance Plan. This is a life insurance plan which is more of a fringe benefit and is quite expensive to the credit union. The union hopes to keep this plan in its services but may be forced to change a different kind of policy if the economy worsens.

Under this plan your savings are matched dollar for dollar if you should die of natural causes. For instance, if you have \$500 in your savings, your heir(s) would receive \$1,000. If, however, you die accidentally with \$500 in your savings, then your heir(s) would receive \$1500 double indemnity. This plan works with any amount you have accumulated in TSU credit union savings.

Annual Dividends. These are paid on savings.

Easily Available Withdrawals. Your savings account is available to you whenever you need it. If you desire a part or all of your savings, you may receive it the same day that you request it.

Low Interest Loans. Before you submit your loan request you:

- must be a member in good standing and have at least 10% of what you want to borrow in your credit union savings account. Example: If you have \$20 in your account, you may borrow up to \$200

- are required to wait a period of 90 days before you can make a loan request if you are a new member.

- may not borrow more than the \$1500 limit.

To apply for a loan, secure a loan application from the credit office manager, complete the form and return it to the manager. The credit committee meets every other day to consider loan requests.

Your loan also has its fringe benefits. The interest on the your loan is a low 15% per year and there's also a life insurance plan for your loan. The interest rate increased on November 15 for the first time since 1967. If you should die, your loan is automatically liquidated leaving no financial burden for your heir(s).

Repayment of the loan begins after you receive the loan. The time payment is left up to the member. For instance, a member who borrows \$100 could choose to repay it in one lump sum or through payroll deductions running from 6 months to one year. The credit union does expect members to be reasonable when choosing their particular methods of repayment.

If you want to become a member of the TSU credit union, pick up an application for membership from the credit union office located on the third floor of the Student Union Building, Main Campus. Return the completed application to the manager

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The Credit Union

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along with \$7.00 (\$5.00 purchases credit union stock and \$2.00 pays your membership fee). You are not limited to the purchase of only \$5.00 worth of stock; you may purchase as many extra shares as you desire. Your spouse and/or child may also become members of the credit union as long as you are an employee of the University.

The TSU credit union is open to members and prospective members from 1-3 p.m. on Monday, Tuesday, Thursday and Friday. The office is closed on Wednesday. Phone: 320-3205.

News Briefs

Sharon Langford (School of Business) recently appeared on the Morning Show, hosted by Brenda Blackman, to discuss small business administration.

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The University was awarded a special commendation by the National Youth Sports Program (NYSP) advisory committee for programs conducted during the 1980 school year. NYSP is a program enhancing the University and community and provides the personnel, facilities and resources for youth unable to afford their own.

Dr. Surrendra P. Singh, (rural development) and principal investigator for CARP, will chair a panel on "Changing Agriculture and Rural Community" for the Southern Association of Agricultural Scientists meeting in Atlanta in February. Singh, along **Sammy L. Comer**, (rural development) and CARP researcher will present a paper entitled "U.S. Agriculture Structural Dimensions and Consequences."

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Dr. Baqar A. Hussaini, (sociology) and principal investigator for CARP, will be a panelist on "Life Stress and Mental Illness in Rural Communities" at the National Conference on Rural Primary Care in Denver, March 8-11. The conference is sponsored by the National Rural Primary Care Association.

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CARP assistant director, **Carter Catlin, Jr.**, fiscal officer, **Elease W. Jolley** and grants accountant, **Cora H. Brown** attended the 1980 Cooperative Research Administration Management meeting for Business Officers hosted by the University of Missouri at St. Louis and sponsored by



Dr. Levi Jones, chairman, department of sociology and director of the newly established Institute for African Affairs, and President Frederick S. Humphries, discuss the African continent, about which the Institute will be collecting and disseminating information.

the U.S. Department of Agriculture. Representatives from each state Agricultural Experiment Station and the 1890 Land Grant Universities were present.

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Dr. Kenneth J. Hillsman, (plant science) and CARP researcher, has been appointed to the Southern Africa Program Development Committee, a committee of the South-East Consortium for International Development (SECID). The committee will screen upcoming international development projects to identify those that would lend themselves to a collaborative approach.

The committee is also charged with establishing project priorities and monitoring the progress of these projects, and with identification of SECID institutions and faculty members who might participate in proposal writing and field implementation.

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Barbara A. Nye (center for training and technical assistance and public service) has been selected as an Outstanding Young Woman of America for 1980.

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Dr. Paul DuBois (government and public affairs) has been appointed Regional Coordinator/Associate Editor of the **Sage Journal of Race Relations Abstracts.**

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The Innovative Awards Committee of the

Southern Business Administration Association awarded the School of Business a certificate for its participation in the category of The Use of Student Organizations in Business Schools. The innovative activity coordinated by **Dr. Augustus Bankhead** was entitled "The World of Work—A Developmental Program for Business Students."

Chuck Stone, columnist for the **Philadelphia Daily News**, featured a story on the Humphries' family, highlighting **President Frederick S. Humphries'** mother (deceased) and her five children in the December 19, 1980, issue. This paper has a circulation of more than 400,000

Academic Calendar

January 16	Last day for registration reimbursement
February 6	Applications for Graduation due for students completing degree requirements during spring semester
February 19-20	Mid-semester examinations
March 6	Last day to withdraw from course or University
April 13-17	Spring recess
May 5-8	Final Examination for spring semester
May 9	Commencement exercises
May 11-15	Faculty Institute

Gifts

The School of Engineering and Technology has received gifts of \$4,500 from Carrier Corporation Foundation, Inc.; \$4,171 from Gulf Oil Foundation; \$1,500 from Honeywell, Inc.; \$2,000 from Hercules, Inc.; \$18,490 from General Motors; \$1200 from Trane Air Conditioning; and \$30,000 from the General Electric Foundation.

Kittyhawk Club gave \$2,000 to the scholarship loan fund and the Second Baptist Church of Detroit gave a \$300 scholarship to Michael Pitts.

Vote of Thanks

A 'VOTE OF THANKS' to manager Willie Bowie and the Gladieux staff for their special services to the University. Their unselfish willingness to fulfill our many public relation requests aids in ensuring the success of University programs.

Tips On How To Save Energy At Home

Although Americans make up only 6 percent of the world's population, we use more energy per person than any other people in the world.

The overall energy situation in our country is one of the great concern: energy demands keeps rising; energy prices keep climbing; availability and future costs remain obscure.

Since heating and cooling our homes account for most of our residential costs, the Department of Energy offers these suggestions:

During both heating and cooling seasons...

Close off unoccupied rooms and shut their heat or air-conditioning vents or turn off room air-conditioners. This does not apply if you have a heat pump system. Leave it alone; shutting vents could harm a heat pump.)

Use kitchen, bath, and other ventilating fans sparingly.

Keep your fireplace damper closed unless you have a fire going.

Don't turn the heat on until you have to. On cool evenings use your fireplace instead and add a blanket at night.

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With heating equipment...

If you use electric furnace heating, consider a heat pump system. The heat pump uses thermal energy from outside air for both heating and cooling. It can cut your use of electricity for heating by 30 to 40 percent and also might provide some savings in cooling costs.

If you plan to buy a new gas heating system, ask your gas utility or public service commission about the savings potential.

Consider the advantages of a clock thermostat for your heating system.

Consider buying a properly sized furnace that incorporates an automatic flue gas damper. This device reduces the loss of heat when the furnace is off.

Lesson heat loss if you use your fireplace when the furnace is on:

-Lower the thermostat setting to 50 to 55 degrees.

-Close all doors and warm air ducts entering the room with the fireplace, and open a window near the fireplace about 1/2 to 1 inch. Air needed by the fire will be provided through the open window, and the amount of heated air drawn from the rest of the house will be reduced.

-If you have a simple open masonry fireplace, consider installing a glass front or a glass screen. This will cut down on the loss of warmed air through the flue.

When the heat is on...

Lower your thermostat to 65 degrees during the day and 55 degrees at night. You can save about 3 percent on your fuel costs for every degree you reduce the average temperature in your home.

Keep windows near your thermostat tightly closed, otherwise it will keep your furnace working after the rest of the room has reached a comfortable temperature.

Have your oil furnace serviced at least once a year.

Clean or replace the filter in your forced-air heating system each month.

Check the duct work for air leaks about once a year if you have a forced-air heating system. To do this, feel around the duct joints for escaping air when the fan is on.

If you have oil heat, have your service man check to see if the firing rate is correct. A recent survey found that 97 percent of the furnaces checked were over-fired.

Don't let cold air seep into your home through the attic access door.

Dust or vacuum radiator surfaces frequently. Dust and grime impede the flow of heat.

Keep draperies and shades open in sunny windows; close them a night.

For comfort in cooler indoor temperature, use the best insulation of all—warm clothing.

The human body gives off heat, about 390 Btu's per hour for a man, 330 for a woman. Dressing wisely can help you retain natural heat.

Wear closely woven fabrics. They add at least a half degree in warmth.

For women. Slacks are at least a degree warmer than skirts.

For men and women; A light long-sleeved sweater equals almost 2 degrees in added warmth; a heavy long-sleeved sweater adds about 3.7 degrees; and two lightweight sweaters add about 5 degrees in warmth because the air between them serves as insulation to keep in more heat.

If every household in the United States lowered its average heating temperatures 6 degrees over a 24-hour period, we would save more than 570,000 barrels of oil per day.

Children's Dental Health Month Kickoff

The Department of Dental Hygiene will kick off its month's observance on February 4. This day is being set aside for dental screening and prophylaxis for residents throughout the Nashville community.

A sense of the value of time—that is, of the best way to divide one's time into one's various activities—is an essential preliminary to efficient work; it is the only method of avoiding a hurry.

—Arnold Bennett

New Employees

The University welcomes new employees Pamela C. Moss to Urban & Public Affairs, Jane Young to The School of Education and Saritri A. Pillow to Veterans Affairs.

Accent Deadline

ACCENT is published the second Wednesday of each month. All copy for the monthly issue must be received by the first Monday of each month. Material received after that date will be included in the next month's issue.

Send your information to the Office of Public Relations, Goodwill Manor, Main Campus.

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