

the Bulletin Board

VOLUME 18, NUMBER 8

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FORTY-SECOND BROOKHAVEN LECTURE

By: MARIAN E. KOSHLAND
Biology Department

Title:

Antibody: The Key to Immunity

Lecture Hall — Wed., Dec. 9 — 8:00 p.m.

A buffet supper (\$2.75) will be served at the Brookhaven Center before the lecture, beginning at 6:00 p.m. Reservations should be made at least one day in advance by calling Ext. 2302 before 5:00 p.m. or Ext. 2435 in the evenings.

MAILING CHRISTMAS CARDS

Postmaster Garrett of the U.S. Upton Post Office requests that your Christmas cards be separated into boxes or bundles according to city or state destination when they're brought in to be mailed. Also, be sure to include ZIP codes when addressing your mail.

THEATRE GROUP MEETING

The Theatre Group will meet on Monday, December 14, at 8:30 p.m. in the Recreation Building.

After a business discussion of "Separate Tables," there will be a program consisting of excerpts from two plays: "The Physicists" and "The Three Penny Opera." Both of these plays are being considered for the spring production. Your vote will decide which one will be presented.

Come out and vote on December 14!

CERAMICS CLUB

Almost 40 employees and their spouses have indicated their interest in reviving our Ceramics Club. An organizational meeting held at the Recreation Office last Thursday was attended by those who have had some degree of experience. Mrs. Manspeizer was appointed temporary Chairman, and a steering committee was appointed to draw up suggestions for presentation to all interested parties at a general meeting to be held in the Recreation Building (York Lane, apartment area) on Thursday, December 10, at 6:00 p.m. Everyone is welcome and is urged to attend.

A.U.I. RETIREMENT PLAN FEATURED IN THIS WEEK'S EDITION

LIGHTHOUSE FOR THE BLIND ORDERS ARRIVE THIS WEEK

Items ordered at the Lighthouse for the Blind Exhibit may be picked up at the Recreation Office, 3 Center Street, beginning Friday, December 11, between the hours of 9:00 a.m. and 1:00 p.m. Exact payment (in special envelopes that are being distributed by mail today) should be made at the time the items are picked up. Everyone is urged to call for the articles on Monday, December 14, or as soon thereafter as possible.

DIVERS' CLUB

The Brookhaven Divers' Club will meet on Monday, December 14, at 8:00 p.m. at the Pool.

COOKING EXCHANGE GROUP

A Christmas party will be the order of the day for the Cooking Exchange Group on Wednesday, December 16, at the apartment area Recreation Building from 3 to 5 p.m. There will be lots of goodies and recipes and decorations but no demonstrations.

If you have attended the Exchange Group meetings or intend to, please join the fun!

THE NEW YORK CHAMBER SOLOISTS

Brookhaven Center

Thursday, December 10

8:30 p.m.

The next BERA Concert will be presented by the New York Chamber Soloists on Thursday, December 10 at 8:30 p.m. in the Brookhaven Center. Members of the group are Isidore Cohen, violin; Ynez Lynch, viola; Alexander Kouguell, cello; Julius Levine, double bass; and assisting artist Alan Martin, violin.

We still have four remaining concerts, and season tickets therefore still offer a savings. Check with your department ticket seller now. Prices of tickets are as follows: Series ticket adult, \$10; Series ticket child (under 18), \$5; Single admission adult, \$3; Single admission child, \$1.50; and Guest, \$3.50.

PERSONNEL SERVICES

Recreation Office - 3 Center Street
Daily 9:00 a.m. - 1:00 p.m.

SEAT BELTS

Arrangements have been made for a quantity discount price on seat belts for employee purchase at **\$2.75 per pair**. The belts, which are manufactured by Davis Aircraft Products, are approved by the State of New York Commissioner of Motor Vehicles and the American Seat Belt Council. They are available in seven colors, complete with hardware, and would make a most welcome Christmas gift. Belts are in stock and will be on sale at this price **until December 31**.

CHRISTMAS GOODIES

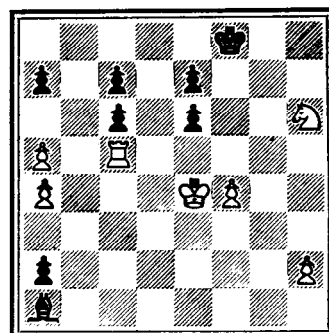
We now have a large selection of Christmas goodies on hand for immediate sale to employees at a substantial discount. The assortment includes chocolates, hard candy, Christmas stockings, cookies, nuts, crunch, fruit cakes, lollipops, and rum macaroons.

DISCOUNT TICKETS

Discount tickets, which are good through December 23, are now available for "How to Succeed in Business Without Really Trying" playing at the 46th Street Theater in New York.

CHESS PROBLEM

In this week's problem, Black has a passed pawn but White is superior with a rook. From the given diagram, it is White's move. Solution elsewhere in the BULLETIN BOARD.



A . U . I . R E T I R

There have been several requests for additional information about the Laboratory Retirement Plan. Two of the more prominent questions asked by employees have been:

1. Based on current rates, what level of benefits can a typical employee expect to achieve during a career of participation in the retirement plan?
2. How long does it take for a retired employee to recover his individual contributions once he begins receiving his retirement income?

As background for answers to these questions, it may be helpful to review the main features of our plan, which is carried with Teachers Insurance and Annuity Association (TIAA) and College Retirement Equities Fund (CREF):

PARTICIPATION. You begin to participate in the plan after three months of full-time employment and attainment of age 30.

CONTRIBUTIONS. Your contributions and those made by the Laboratory are determined as a percentage of salary, and are sent to TIAA-CREF each month to be applied to your individually owned annuity contracts. The rates of contribution are as follows:

| SALARY | YOU CONTRIBUTE | LABORATORY CONTRIBUTES | TOTAL CONTRIBUTIONS |
|----------------------------|-------------------|---------------------------|------------------------|
| On first \$3,000 of salary | 2½% | 7½% | 10% |
| On next \$1,200 of salary | 5 | 7½ | 12½ |
| On salary above \$4,200 | 7½ | 7½ | 15 |

IMMEDIATE FULL VESTING OF BENEFITS. You own all retirement benefits as you earn them. If you leave Brookhaven before retirement, you take your annuity with you, including all benefits purchased by Laboratory contributions. If you join another of the 1,300 institutions having TIAA-CREF retirement plans, contributions to your annuities will be made under the provisions of the new plan. Otherwise, you may make payments to the annuities on your own, or you may leave them on the paid-up basis until you decide to begin receiving your annuity income. In order to keep the benefits intact for their intended purpose – a lifetime income – the annuities do not provide for loans or cash surrender (but see **Repurchase**, end of article).

CREF PARTICIPATION. You may elect to have the total contributions applied to your TIAA annuity, or to have ¼, ½ or ½ of the total contributions paid to CREF, which provides a variable

annuity based on common stock investments. During retirement the dollar amount of the CREF annuity income changes from year to year to reflect the market value and dividend income of the Fund's investments. The accompanying TIAA annuity provides a fixed income, except as increased by dividends.

The purpose of the balanced TIAA-CREF system is to provide a retirement income that can be more responsive to changes in the cost of living than a fixed-dollar annuity alone and less volatile than a common stock annuity alone.

DEATH BENEFIT PRIOR TO RETIREMENT. If you die before retirement, the full TIAA-CREF accumulation, including all Laboratory contributions and all investment earnings, is payable to the beneficiary you have named or to your estate. Several income options are available to the beneficiary.

DEATH BENEFIT AFTER RETIREMENT. Upon the death of an annuitant after he retires, the amount continued to his beneficiary depends on the income option chosen at the time he retired. All of the retirement income options but one, the Single Life Annuity, provide for continuation of an income to a beneficiary.

ANNUITY STARTING DATE. You may elect to begin receiving TIAA-CREF annuity income at any time after contributions stop. This may be earlier or later than the normal retirement age of 65, but may not be later than age 71.

ADDITIONAL PAYMENTS TO YOUR ANNUITY. You may make additional payments to your annuities at any time, either through the Laboratory's "salary-or-annuity option" or by direct payment to TIAA-CREF.

BENEFIT ILLUSTRATIONS. The benefit illustrations in Tables I and II have been prepared in response to the two questions mentioned previously. The benefits shown are based on participation in the Laboratory Retirement Plan from four entry ages to age 65, and assume that salary increases occur in accordance with the following hypothetical salary scales:

| ATTAINED AGE | SALARY SCALE A | SALARY SCALE B | SALARY SCALE C |
|--------------|----------------|----------------|----------------|
| 30-34 | \$5,000 | \$ 6,000 | \$ 6,000 |
| 35-39 | 5,500 | 7,000 | 9,000 |
| 40-44 | 6,000 | 8,000 | 12,000 |
| 45-49 | 6,500 | 9,000 | 15,000 |
| 50-54 | 7,000 | 10,000 | 16,000 |
| 55-59 | 7,500 | 11,000 | 17,000 |
| 60-64 | 8,000 | 12,000 | 18,000 |

LEMENT PLAN

Table I shows illustrative retirement incomes for a person entering the Laboratory plan at the ages shown and retiring at age 65. The assumptions used are shown at the bottom of the table.

TABLE I

YEARLY SINGLE LIFE INCOME AT AGE 65 (MALE)

| IF ENTRY AGE IS | YEARLY TIAA INCOME | SOCIAL SECURITY PRIMARY AMOUNT | TOTAL INCOME | PER CENT OF FINAL SALARY |
|--|--------------------------|-----------------------------------|-----------------|--------------------------------|
| SALARY SCALE A (\$5,000 TO \$8,000) | | | | |
| 30 | \$4,812 | \$1,500 | \$6,312 | 79% |
| 35 | 3,897 | 1,500 | 5,397 | 67 |
| 40 | 3,057 | 1,500 | 4,557 | 57 |
| 50 | 1,612 | 1,500 | 3,112 | 39 |

SALARY SCALE B (\$6,000 TO \$12,000)

| | | | | |
|----|---------|---------|---------|-----|
| 30 | \$6,873 | \$1,500 | \$8,373 | 70% |
| 35 | 5,718 | 1,500 | 7,218 | 60 |
| 40 | 4,585 | 1,500 | 6,085 | 51 |
| 50 | 2,500 | 1,500 | 4,000 | 33 |

SALARY SCALE C (\$6,000 TO \$18,000)

| | | | | |
|----|----------|---------|----------|-----|
| 30 | \$10,225 | \$1,500 | \$11,725 | 65% |
| 35 | 9,069 | 1,500 | 10,569 | 59 |
| 40 | 7,545 | 1,500 | 9,045 | 50 |
| 50 | 4,052 | 1,500 | 5,552 | 31 |

ASSUMPTIONS.

1. That all contributions are made to TIAA rather than to TIAA and CREF. In effect, this assumes that CREF experience will parallel that of TIAA.
2. TIAA rate basis: current Minimum Rates plus dividends on the 1964 TIAA dividend scale, which may be increased or decreased in the future and are therefore not guaranteed.
3. Single life benefits are shown for TIAA. If the Joint and $\frac{2}{3}$ to Survivor option were chosen by a man and wife both aged 65, the TIAA incomes would be about 12% less than those shown.
4. The Social Security primary benefit is shown. If the man has a dependent wife, also age 65, there is an additional Social Security benefit of \$750 or a total of \$2250.

Other illustrative figures based on different salary and age assumptions may be calculated from the table at the back of the TIAA-CREF booklet, **Your Retirement Annuity**. Or TIAA-CREF's individual counseling department will be glad to prepare personal illustrations for you, based on your own assumptions as to salary, retirement age, income option, etc.

Table II shows illustrative death benefits for a person entering the Laboratory plan at age 30. The assumptions used for Table I have also been used for this table.

TABLE II

DEATH BENEFIT PRIOR TO RETIREMENT FOR EMPLOYEE ENTERING PLAN AT AGE 30

| IF DEATH OCCURS AT END OF | DEATH BENEFIT (SALARY SCALE A) | DEATH BENEFIT (SALARY SCALE B) | DEATH BENEFIT (SALARY SCALE C) |
|---------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| 10 years | \$ 7,199.34 | \$ 9,389.30 | \$ 10,992.87 |
| 20 years | 19,904.15 | 27,203.62 | 38,394.81 |
| 30 years | 40,956.42 | 57,792.07 | 85,494.71 |
| 35 years | 55,883.71 | 79,821.38 | 118,743.65 |

YEARS TO RECOVER EMPLOYEE CONTRIBUTIONS. In the Table I illustration, an age 35 entrant under Salary Scale B would contribute a total of \$15,975 during his 30 years of participation, and the Laboratory would contribute \$21,375. The accumulated value of the employee's contributions would be \$28,034 at age 65, and his TIAA annuity income \$5,718 a year. It would therefore take slightly less than five years of payments, or until age 70 for him to recover the accumulated value of his own contributions. The annuitant mortality tables used by life insurance companies and the federal government (for taxing annuities) are based on experience showing that the average life expectancy of a male annuitant aged 65 is now approximately 16 years; for a woman aged 65, approximately 20 years.

REPURCHASE. Employees who terminate within five years from the date their TIAA-CREF annuities are issued may have their contracts "repurchased" if they are not transferring to another institution having a TIAA-CREF plan. Upon repurchase, TIAA-CREF pays to the employee a single amount equal to the portion of the accumulation arising from his own contributions, and the Laboratory recovers its proportion of the accumulation.

BASKETBALL

The Laboratory slo-break basketball league action is beginning to quicken. In a hard-fought game, Biology defeated the Old Timers 32-23. Biology played a control game with Red Carsten pumping in 15 points. George Leverock had 10 points for the losers. The rebounding of Bill Jensen and Ed Vaughn and the shooting of Ed Gill, 12 points, was too much for Nuclear Engineering; score Dirty Sox 29, Nuclear Engineering 16. Applied Math took the measure of Physics in defeating them 32-18. Paul Reeder, Steve Lewkowitz, and Mike Carroll were the big guns for Applied Math. R. Helmig threw in 7 points for Physics.

The standings after two weeks are:

| | WON | LOST |
|---------------------|-----|------|
| Dirty Sox | 2 | 0 |
| Biology | 2 | 0 |
| Old Timers | 1 | 1 |
| Applied Mathematics | 1 | 1 |
| Physics | 0 | 2 |
| Nuclear Engineering | 0 | 2 |

TOOL SHOW

Tool Specialists, Inc., will present a tool show on Wednesday, December 16, from 9:00 a.m. to 5:00 p.m. at the Exhibit Hall. All those interested are cordially invited.

*Arrivals and Departures***WELCOME TO BNL**

| | |
|------------------------|-----------|
| AGS | |
| Joseph F. Sheehan, Jr. | Ext. 2984 |
| Raymond H. Smith | 2152 |
| BIOLOGY | |
| William F. Studier | 2259 |
| CHEMISTRY | |
| Elmer O. Schlemper | 650 |
| MEDICAL | |
| Patricia M. Reilly | 301 |
| NUCLEAR ENGINEERING | |
| Ann Marie Kistner | 2518 |
| PLANT MAINTENANCE | |
| John L. Barry, Jr. | 2389 |
| Augustine G. Bauhoff | 2389 |
| Peter S. Bilski | 2120 |
| PURCHASING | |
| Sanford J. Roe | 2700 |
| REACTOR | |
| Elaine P. Holz | 7798 |

RECENT DEPARTURES

| | |
|---------------------|--|
| CHEMISTRY | |
| Hai Won Chang | |
| INFORMATION | |
| Eleanor T. Giardino | |
| PLANT MAINTENANCE | |
| Paul J. Agnese | |

CANTEEN TRUCK

Hot water for tea and Sanka is now available on the canteen truck which travels the site each morning beginning at 9:00 a.m.

FENCING CLUB

The Fencing Club has re-commenced its sessions in the Gymnasium on Tuesday evenings from 5:00 to 6:45 p.m. Everyone interested in attending is welcome.

CLASSIFIED ADS**FOR SALE**

1956 FORD - Std. trans., 6 cyl., overdrive, 4 new tires. Engine in good cond., body has seen better days. Best offer over \$150. G. Jackson, Ext. 2916.

1958 MERCURY - Monterey, excel. running cond., auto. trans., r/h, w/w's. J. Stravino, Ext. 301-8.

1957 MERCURY - 4 door, auto. trans. Best offer over \$150. Ext. 2432.

1956 FORD - Fairlane, T-Bird engine, r/h, auto. trans., has snow tires. Good transportation. Asking \$200. Ext. 2395 or 325-0893 after 5:30.

1962 RAMBLER - American convertible. Excel. top, good mech. cond., body in good shape. Will consider any reasonable offer. Hank, Ext. 2407 or SH 4-9812 after 6.

1947 DODGE - ½ ton pickup. \$100. Fritz, HR 3-5085.

1948 FORD - Pickup. Excel. cond., new paint, flat head 6 cyl. 878-0373.

XKE - Jaguar cylinder head. 878-0071 after 6.

1953 CHEVROLET - ½ ton pickup with 4 speed, trans. New clutch, 4 shocks, new spring shackles, 4 mounted 15" tires, new starter, battery. Engine excel., body good, r/h, winterized, new oak in bed. \$310. R. Bone, Ext. 2304 or 941-4838 after 6.

1956 FORD - Auto. trans., good cond., 4 new tires. \$175. Ext. 2874.

1959 BUICK - Invicta convertible, grey with red interior. Ps/pb & windows, r/h. Good cond. \$850. S. Gaddone, TU 4-8571.

BOY'S HOCKEY SKATES - Sizes 6 and 5½. Worn twice before feet grew. \$5 pr. Also boy's shoe skates, size 4, \$3.50. G. Jackson, Ext. 2916.

UTILITY TRAILER - Factory built, 2 wheel, 4'x6', shocks, lights, stake sides to 5' height. Asking \$85. E. Collins, Ext. 2812 or AT 6-1052.

1957 FORD - Station wagon, 4 door, r/h, auto. trans., new snow tires, good cond. YA 4-3522.

CAR POOLS

RIDE - Wanted from Eastwood Road, Miller Place. M. Czepak, Ext. 2389 or 473-2456 evenings.

DRIVERS - There are only 2 of us left. Would like to join existing carpool or form new one from Patchogue. Bob, Ext. 2265.

DRIVER - Wishes to join or form carpool from Syosset area. J. Dobesh, Ext. 7782.

DRIVER - Wishes to join carpool from East Northport, Elwood area. T. Webb, Ext. 2967.

DRIVERS - For carpool, Stony Brook or East Setauket area. B. Wilber, Ext. 2409.

FOR RENT

HOUSE - Unfurnished 3½ bedroom house, all electric kitchen, economical hot air heat, deep one car garage. Setauket. Ext. 2958 or 751-1315.

WANTED

BANJO - Old or new. B. Holland, Ext. 2293.

WHEEL CHAIR - For sweet 85-year-young lady (amputee). Present one must be replaced by Christmas. Used, good cond. preferred. Jimmie, Ext. 2191.

TYPEWRITER - And letter-size vertical file (\$10/\$5). Any age but working. Sherman, Ext. 2341.

FIREPLACE SCREEN - Also playpen, crib & mattress. YA 4-6972.

BOY'S BIKE - Used, 24". Frank, Ext. 402.

CROSLY TRANSMISSION - Ext. 7781 or 878-0123.

WHITE ANGORA KITTEN - For Christmas present. Will give him or her a good home. R. Sollanek, Ext. 311.

SKI BOOTS & SKATES - Junior ski boots, size 4; girl's figure skates, good quality, size 4; boy's hockey or figure skates, size 1. SH 4-5998.

PERSIAN OR ANGORA KITTEN OR CAT - Preferably male or spayed female. Resnick, Ext. 7651 or 281-6960.

GIRL'S BICYCLE - 20". F. Walsh, Ext. 2184.

OLD ELECTRIC TRAINS - Any make, any gauge. Manufactured before 1950. A. Reichler, Ext. 7642 night shift.

FURNISHED ROOM - Near Lab. Bill, Ext. 2334.

HOMES - For puppies. Will be ready for Christmas. Come & make your choice now. Four males & 1 female. FREE. C. Nagle, Ext. 7111.

FISH TANK - 10 gal. or larger with appurtenances. Claire, Ext. 2907.

SOLUTION TO CHESS

- | | |
|--|------------------|
| 1. R-B2 | 1. B-N7 |
| 2. R-N2. Threatens | 2. K-K1 |
| R-N8 mate. If Black would move 2. B-N2, RxP would win for white. | |
| 3. R-N8 check | 3. K-Q2 |
| 4. N-B7 (threat | 4. P-B4 |
| 5. R-Q8 mate) | |
| 5. R-Q8 check | 5. K-B3 |
| 6. R-Q2. Now White threatens N-Q8 mate. | 6. P-B5 |
| 7. N-Q8 | 7. K-B4 |
| 8. NxP check | 8. K-B3 |
| 9. N-Q8 check | 9. K-B4 |
| 10. RxB | 10. P-R8 (queen) |
| 11. R-N5 check | 11. K-Q3 |
| 12. R-Q5 mate. | |