

Almanac

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Pullout: November at Penn



UPS Transportation Professorship: Patrick Harker

Dr. Patrick T. Harker (*left*), an SEAS alumnus who has been on the Penn faculty since 1984, has been named the first UPS Transportation Professor of the Private Sector. The new chair is one of four endowed by United Parcel Service over the years, the others held by Dr. Howard F. Mitchell, Dr. Edward K. Morlok and Dr. Vukan Vuchie. The UPS Foundation also supports annual research grants and the new Academic Video Network component of the satellite program announced elsewhere on this page.

Dr. Harker, now on leave as a White House Fellow, was a winner of the NSF's Presidential Young Investigator Award in 1986. On his promotion to full professor of decision sciences last year, he became the youngest full professor ever appointed at Wharton, Provost Michael Aiken said. The deci-

sion science department chair, Dr. John Hershey, added, Pat Harker has an international reputation as a leading young operations researcher. His theoretical work is of the highest quality, and he is also working on very complex applications. Perhaps it is this combination—solid theoretical work and real problem-solving—that is the hallmark of his career to date.”

In 1981 Dr. Harker received both the R.S.E. and M.S.E. here, and in 1983 he took the Ph.D. in civil engineering's Program in Transportation Systems Analysis and Economics. After three years as an assistant professor of geography at Santa Barbara, he returned to Penn in 1984 as Wharton's Stephen M. Peck Term Assistant Professor of Decision Sciences.

(continued next page)

What's Up at the Annenberg School?

The change in skyline at The Annenberg School is the addition of a satellite dish. Its purposes are summarized here in a text based in information from Catherine Schifter, Assistant Dean and Director of Multimedia Technology at the School.

In early April 1991, a Simulcast-7 satellite antenna was installed on the roof of The Annenberg School for Communication. The receive-only antenna brings signals from 13 satellites in the North American domestic arc.

Dean Kathleen Hall Jamieson of the Annenberg School proposed establishment of satellite communication at Penn when she first arrived on campus. With financial support of The Annenberg Foundation, a satellite antenna large enough to provide service to the entire University was installed.

The purpose of the Annenberg satellite system is to provide a variety of educational, news, and cultural programs for the University of Pennsylvania. With this in mind, Provost Michael Aiken authorized establishment of an Academic Video Network for the campus, which was funded by a grant from United Parcel Services to distribute the programs received throughout campus. The department of Data Communication and Computer Services (DCCS) has been responsible for installation of the network, which links the satellite with most academic and administrative buildings including HUP, Penn Tower Hotel and Wharton's Aresty Institute, and some dormitories. Two free-of-charge (to the building/school) monitor hook-ups were installed in each building connected to the network. Additional lines are to be installed at a fee to the building/school upon request through DCCS. Locations for monitors linked to the network range from classrooms to labs to lounges.

Programming found on the network was chosen specifically for educational purposes:

- Four channels bring national programming to campus, including *CNN*, *C-SPAN 1* (U.S. House of Representatives), *C-SPAN 2* (U.S. Senate), and the *Weather Channel*.
- Specifically for the campus, a Bulletin Board is planned for the network which will provide information about events occurring on the Penn campus.
- *CNBC* broadcasts financial news.
- *The Learning Channel* and *The Discovery Channel* offer a variety of educational and cultural programs.
- Seven channels bring to campus programs in foreign languages: twenty-four hours a day, seven days a week, *SCOLA* rebroadcasts newscasts from over thirty countries; *The International Channel* offers variety programming from over twenty countries; and *Telemundo* and *Univision*, both provide Spanish variety programming. Limited programming can be found from *JIBO* (Japanese), *TV GLOBO* (from Brazil in Portuguese), *RAI* and *Radiotelevisione Italiana* (both in Italian).

Programming in languages taught at Penn can be useful for students trying to master another language. Mini-immersion in the culture of a country as well as the language can reinforce

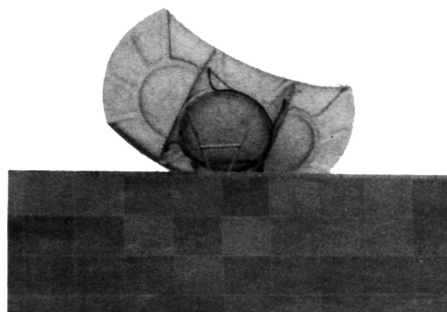
vocabulary and grammar. And, for foreign students, scholars, and professors, news from home in one's native language may bridge the gap to home.

Teleconferences: A second use of the satellite antenna is to receive national and international teleconferences on campus. An increasing number of these teleconferences are broadcast for specified audiences nationwide, allowing participants at remote sites to interact with panelists at the origination site via telephone.

To date four conferences have been downlinked to Penn, including *Psychopharmacology in Social Work Practice*, *Interactive Multimedia Technology, U.S. and Europe: Forging New Alliances*, and *The Greek System: Asset or Liability*. Upcoming are the November 1 videoconference on *Eldercare: Options for the 90's*, [see details in November at Penn], *Working Together for Healthy Children*, *Diversity in higher Education*, *Beyond the Dream IV*, and *Understanding and meeting the Needs of Gay, Lesbian and Bisexual Students*.

The satellite antenna has the capacity to view all 35 satellites in the North American domestic arc, though not all provide programming appropriate or available to the campus. Whether entertainment channels will ever be included is an issue to be discussed in the future. As the Penn community becomes familiar with teleconferences, more will be brought to the campus to stimulate discussion of nationally important topics.

A future goal is to establish uplink capacity for Penn through The Annenberg School. This will require a separate satellite antenna and installation of the technical equipment required to broadcast a signal to a satellite for national distribution. Between *ad hoc* videoconferences on specific topics and the potential of distance learning courses, there might be interest from the campus community for this type of service.



Almanac photo by M.F. Miller

UPS Chair for Dr. Harker from page 1

He also holds a secondary appointment in SEAS's department of systems, and is a member of the graduate groups in city and regional planning, transportation, and regional sciences.

Dr. Harker is also director of the Fishman-Davidson Center for the Study of the Service Sector, set up in 1984 to perform research, education and information services on the service sectors of the world economy.

Affiliated with eight scholarly journals and a referee for many more in operations, research, applied mathematics, economics, transportation and regional science, Dr. Harker has published over 50 papers and another dozen reviews, book chapters and monographs.

Among books he has edited are *The Analytic Hierarchy Process: Applications and Studies* (Springer-Verlag, Berlin 1989, with Golden and Wasil) and *Predicting Intercity Freight Flows* (VNU Science Press, Utrecht 1987).

He also holds, with his former doctoral advisee Dejan Jovanovic, the copyright on *A Scheduler Analyzer II: Scan II*, and they have a patent pending for *A Method for Analyzing Feasibility in a Schedule Analysis Decision Support System*.

FROM THE PRESIDENT

On the R.O.T.C. Debate

Earlier this month, the University Council voted to recommend the removal of the Reserve Officer Training Corps units from campus in June 1993 unless the ROTC adheres to the spirit and letter of the University's nondiscrimination policy. The Council believes that ROTC discriminates against students on the basis of sexual orientation in contradiction to the policies of the University.

I agree with Council that the current DOD policy on sexual orientation should be changed and have taken a number of actions that I hope will convince the policymakers in the Department of Defense and Congress. I am also currently soliciting opinions from area institutions served by the ROTC program at Penn that would be directly affected by any change in the status of these programs.

There appear to be three avenues of change that are now at work simultaneously

First, it appears that Secretary of Defense Cheney is more flexible on this issue than previous secretaries. It is possible that with the right amount of persuasion from universities like Penn, Secretary Cheney could change his mind. Penn, along with other institutions, has made its views clear and will continue to press the Secretary directly.

Second, there are cases before the courts in both California and Wisconsin that will test whether the current policy is legal. We will be monitoring their progress very closely.

Third, there may be relief from Congress. A number of members of the House have begun to think about drafting legislation to end the current policies. Penn and other universities, together with higher education umbrella organizations like the American Council on Education (ACE) and the American Association of Universities (AAU), are working with Congress to encourage them to move forward along this front.

It is my hope that these steps will lead to a change in the Defense Department's policy

—Sheldon Hackney

OF RECORD

The following new University policy on Acquaintance Rape and Sexual Violence was published For Comment in Almanac on July 16, 1991, and again on September 24, 1991. The President has adopted it as a University policy, effective upon the date of its publication in Almanac.

Acquaintance Rape and Sexual Violence Policy

Introduction

The University of Pennsylvania seeks a safe and healthy environment for all community members and visitors. Thus, Penn has developed the following policy on acquaintance rape/sexual violence to set forth definitions, to reaffirm Penn's commitment to providing resources and processes for prevention, education, support, reporting, adjudication, protection from retaliation, and to identify the range of sanctions. The University will also provide multiple access points for collection of information about incidents and a clear process for dissemination of acquaintance rape/sexual violence statistics to the community.

The University needs a specific policy on rape and sexual violence because the prevalence of rape and sexual violence on college campuses is alarming.

Statistics compel universities throughout the country to acknowledge that significant numbers of their members have been raped or will be raped.¹ Given Penn's history of providing national leadership with respect to rape and sexual assault education and counseling, it is timely for Penn to continue this role by adopting a specific policy on acquaintance rape and sexual violence. The personal trauma experienced by the victims/survivors and the nature and consequences of this crime undermine the trust essential to the process of education and the mission of the University. This crime also conflicts with our very basic standards of behavior. Indeed, this form of sexual violence is particularly damaging to our community because victims/survivors often are acquainted with and must continue to interact with their assailants. Moreover, for many men and women it is difficult to define this behavior as rape.

Definition

Acquaintance rape is a form of sexual violence. For the purpose of this policy, acquaintance rape/sexual violence is defined as any act in which a member of the university community forces another with whom he or she is acquainted to engage in sexual activity against her or his will or without her or his consent. Assent shall not constitute consent if it is given by a person who because of youth, mental disability or intoxication is unable to make a reasonable judgment concerning the nature of or harmfulness of the activity. This policy applies to groups as well as individuals.

Intervention

The University of Pennsylvania will provide resources to support victims/survivors, will utilize University fact-finding and disciplinary procedures with appropriate jurisdiction, will publish annual statistics on incidents of acquaintance rape and other forms of sexual violence, and will provide comprehensive education for the prevention of sexual violence including acquaintance rape at the University of Pennsylvania. Incidents reported to the appropriate departments will be addressed promptly and will be treated confidentially. In addition, the University will, as appropriate, inform members of the Penn community when an incident has been so reported. The procedures which implement this policy will take into account the need to investigate charges which may be filed and the right to confidentiality of all involved parties. When appropriate, after an incident occurs, outreach and support to faculty, students and staff affected by the particular incident will be part of Penn's response. This support may include release time, leaves, or other accommodations.

Sanctions

University sanctions will be imposed in accordance with appropriate University processes upon persons found to have violated this policy. These sanctions can include but are not limited to suspension, expulsion, and/or separation from the University. In addition, an individual charged maybe subject to prosecution by the Office of the District Attorney under Pennsylvania Criminal Statutes.

¹ In a study of 32 colleges and universities, one in four college women reported being a victim of rape or attempted rape during the preceding year. Eighty-four percent of these victims/survivors were acquainted with their assailants.

—The National Institute of Mental Health (NIMH), "Ms.", Project on Sexual Assault, 1987.

To the University Community

In September 1989, the University of Pennsylvania received from the United States Department of Justice a request for information in connection with an inquiry on potential agreements among colleges and universities relating to financial aid, tuition, and faculty and administrative salaries. Cooperating fully with the investigation, the University provided many thousands of documents to the Justice Department.

The Justice Department's inquiry culminated in the entry on September 20, 1991, of a final judgment in the United States District Court for the Eastern District of Pennsylvania. Under the terms of that judgment, the University of Pennsylvania and seven other Ivy League schools agreed not to exchange certain types of information, such as financial aid data and "plans and projections, including budget assumptions, regarding future student fees or general faculty salary levels..." The University is also required to maintain an enforcement program that disseminates the rules set out in the judgment and monitors compliance.

In accordance with the requirements of the final judgment, I have been designated Antitrust Compliance Officer with responsibility for implementing the antitrust compliance program. While complying with the final judgment is a priority, it should not impede appropriate communication among schools. Accordingly, we are publishing the final judgment in *United States v. Brown University, et al.* and the University's guidelines on cooperative exchanges of certain University information. The attorneys for the University are available to confer with you regarding compliance with the final judgment and the antitrust laws. Please direct your questions to the Office of the General Counsel, 110 College Hall; telephone: 898-7660.

—Shelley Z. Green, General Counsel

Guidelines on Cooperative Exchanges of Certain University Information

1. These Guidelines apply to University information pertaining to tuition (including fees for room and board), financial aid and salary levels for faculty and administrative personnel.

2. University officials may disclose policies and information to the public and may communicate to others policies and information once they have been made public. However, no University official shall communicate to an official of another school any plans or projections, including budget assumptions, regarding tuition and fees or general faculty salary levels prior to their final approval by the administration or the Trustees, as appropriate.

3. University officials must not participate in one-on-one or roundtable discussions with representatives of other institutions about projected or anticipated levels of tuition, fees, and salaries, or budget assumptions, and if such discussions occur, University officials must excuse themselves.

4. Decisions by the University relating to the setting of tuition, fees and salaries or the awarding of financial aid must not be based upon or refer to projections of tuition, fees, and salaries or financial aid by other educational institutions. University officials cannot solicit information concerning projected levels of tuition, fees and salaries or the methodology for awarding financial aid at other educational institutions.

5. No University official may request from, communicate to or exchange with any college or University confidential financial aid information. For purposes of this policy, confidential financial aid information includes but is not limited to the application

of a Needs Analysis Formula to, or how family or parental contribution will be calculated for, a specific applicant; the University's plans or projections regarding summer savings requirements or self-help; the aid awarded or proposed to be awarded any applicant except as required by federal law.

6. In general, current and historical data relating to tuition, fees and salaries may be discussed and exchanged with representatives of other institutions, unless such disclosure is proscribed (for reasons other than the antitrust laws) by University or legal regulations. (For example, the University generally will not disclose the salary of any identified individual without his or her consent.) Thus, University officials may release to representatives of other institutions and to the press information relating to current or past levels of tuition, fees and aggregate salaries, and may participate in discussions with representatives of other institutions about such current or past information. However, University officials cannot disclose budget assumptions about future tuition, fees and salaries, or suggest that the University will maintain current levels of tuition, fees and salaries or will modify them in any particular way (e.g., to agree that tuition and fees will rise by a specified percentage).

7. Any University official who learns of a violation of these Guidelines or of Section IV of the Final Judgment, must report it to the Antitrust Compliance Officer.

Questions about these guidelines should be directed to the Office of the General Counsel.

**Final Judgment of the U.S. District Court for the
Eastern District of Pennsylvania begins next page**

**UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

UNITED STATES OF AMERICA,

Plaintiff,

v.

BROWN UNIVERSITY IN PROVIDENCE IN
THE STATE OF RHODE ISLAND
AND PROVIDENCE PLANTATIONS;

THE TRUSTEES OF COLUMBIA
UNIVERSITY IN THE CITY
OF NEW YORK;

CORNELL UNIVERSITY;

THE TRUSTEES OF DARTMOUTH
COLLEGE;

PRESIDENT AND FELLOWS OF
HARVARD COLLEGE, MASSACHUSETTS;

MASSACHUSETTS INSTITUTE OF
TECHNOLOGY;

THE TRUSTEES OF PRINCETON
UNIVERSITY;

THE TRUSTEES OF THE UNIVERSITY OF
PENNSYLVANIA; and

YALE UNIVERSITY,

Defendants.

Civil Action No. 91-3274

FINAL JUDGMENT

Filed:

September 19, 1991

Entered:

September 20, 1991

(D) "Financial Aid" means a reduction of the total Student Fees for a particular student. It consists of grants (gift aid) and self-help (loans and the student's income from term time employment offered by, or through, the college or university).

(E) "Merit Aid" means Financial Aid that is not based on economic need.

(F) "Needs Analysis Formula" means any formula for calculating or ascertaining a student's need or Family or Parental Contributions.

(G) "Summer Savings Requirement" means the amount the college or university requires the student to earn during the summer to contribute to his or her Student Fees for the following year.

III. APPLICABILITY

This Final Judgment shall apply to each defendant and to each of their officers, trustees, and other members of their governing boards, employees, agents, successors, and assigns, and to all other persons in active concert or participation with any of them who shall have received actual notice of this Final Judgment by personal service or otherwise.

IV. PROHIBITED CONDUCT

Each defendant is enjoined and restrained from:

(A) agreeing directly or indirectly with any other college or university on all or any part of Financial Aid, including the Grantor Self-help, awarded to any student, or on any student's Family or Parental Contribution;

(B) agreeing directly or indirectly with any other college or university on how Family or Parental Contribution will be calculated;

(C) agreeing directly or indirectly with any other college or university to apply a similar or common Needs Analysis Formula;

(D) requesting from, communicating to, or exchanging with any college or university the application of a Needs Analysis Formula to, or how family or parental contribution will be calculated for, a specific Financial Aid applicant;

(E) agreeing directly or indirectly with any other college or university whether or not to offer Merit Aid as either a matter of general application or to any particular student;

(F) requesting from, communicating to, or exchanging with any other college or university its plans or projections regarding Summer Savings Requirements or Self-help for students receiving Financial Aid;

(G) requesting from, communicating to, or exchanging with any other college or university, the Financial Aid awarded or proposed to be awarded any Financial Aid applicant except as required by federal law;

(H) requesting from, communicating to, or exchanging with any other college or university any information concerning its plans or projections, including budget assumptions, regarding future Student Fees or general Faculty Salary levels; and

(I) entering into, directly or indirectly, any contract, agreement, understanding, arrangement, plan, program, combination, or conspiracy with any other college or university or its officers, directors, agents, employees, trustees, or governing board members to fix, establish, raise, stabilize, or maintain Student Fees or Faculty Salaries.

V. COMPLIANCE PROGRAM

Each defendant is ordered to maintain an antitrust compliance program which shall include designating, within 30 days of the entry of this Final Judgment, an Antitrust Compliance Officer with responsibility for accomplishing the antitrust compliance program and with the purpose of achieving compliance with this Final Judgment. The Antitrust Compliance Officer shall, on a continuing basis, supervise the review of the current and proposed activities of his or her defendant institution to ensure that it complies with this Final Judgment. The Antitrust Compliance Officer shall be responsible for accomplishing the following activities:

(A) distributing, within 60 days from the entry of this Final Judgment, a copy of this Final Judgment (1) to all trustees and governing board members, and (2) to all officers and non-clerical employees who have responsibility for recommending or setting of fees, salaries, or financial aid in the offices of the President, Vice Presidents, Provost, Deans, Financial Aid, Admissions, Budget, Controller, Treasurer, and other similar offices;

Final Judgment

Plaintiff, United States of America, filed its Complaint on May 22, 1991. Plaintiff and consenting defendants, by their respective attorneys, have consented to the entry of this Final Judgment without trial or adjudication of any issue of fact or law. This Final Judgment shall not be evidence or admission by any party with respect to any issue of fact or law. Therefore, before any testimony is taken, and without trial or adjudication of any issue of fact or law, and upon consent of the parties, it is hereby

ORDERED, ADJUDGED AND DECREED:

I. JURISDICTION

This Court has jurisdiction of the subject matter of this action and of each of the parties consenting to this Final Judgment. The Complaint states a claim upon which relief may be granted against each defendant under Section 1 of the Sherman Act, 15 U.S.C. § 1.

II. DEFINITIONS

As used in this Final Judgment:

(A) "Student Fees" means the tuition, room, board, and mandatory fees, or any of these individually, a college, or university charges.

(B) "Family Contribution" means the amount the student and the student's family pay from their income and assets towards the Student Fees.

(C) "Parental Contribution" means the portion of the Family Contribution the student's parent or parents contribute from their income and assets.

(B) distributing in a timely manner a copy of this Final Judgment to any officer, employee, or trustee who succeeds to a position described in Section V(A);

(C) briefing annually those persons designated in Section V(A) on the meaning and requirements of this Final Judgment and the antitrust laws and advising them that each defendant's legal advisers are available to confer with them regarding compliance with the Final Judgment and the antitrust laws;

(D) obtaining from each officer, employee, or trustee designated in Section V(A) and annual written certification that he or she: (1) has read, understands, and agrees to abide by the terms of this Final Judgment; (2) has been advised and understands that non-compliance with this Final Judgment may result in his or her conviction for criminal contempt of court; and (3) is not aware of any past or future violation of this decree that he or she has not reported to the Antitrust Compliance Officer; and

(E) maintaining a record of recipients to whom the final Judgment has been distributed and from whom the certification in V(D) has been obtained.

VI. CERTIFICATION

(A) Within 75 days after the entry of this Final Judgment, each defendant shall certify to the plaintiff whether it has designated an Antitrust Compliance Officer and has distributed the Final Judgment in accordance with Section V above.

(B) For 10 years after the entry of this Final Judgment, on or before its anniversary date, the Antitrust Compliance Officer at each defendant school shall certify annually to the Court and the plaintiff whether that defendant has complied with the provisions of Section V.

(C) At any time, if a defendant's Antitrust Compliance Officer learns of any past or future violation of Section IV of this Final Judgment, that defendant shall, within 45 days after such knowledge is obtained, take appropriate action to terminate or modify the activity so as to comply with this Final Judgment.

(D) If any person designated in Section V(A) learns of any past or future violation of this decree, he or she shall report it to the Antitrust Compliance Officer promptly.

VII. SANCTIONS

(A) If, after the entry of this Final Judgment, any defendant violates or continues to violate Section IV, the Court may, after notice and hearing, but without any showing of willfulness or intent, impose a civil fine upon that defendant in an amount reasonable in light of all surrounding circumstances. A fine may be levied upon a defendant for each separate violation of Section IV.

(B) Nothing in this Final Judgment shall bar the United States from seeking, or the Court from imposing, against any defendant or person any other relief available under any other applicable provision of law for violation of this Final Judgment, in addition to or in lieu of civil penalties provided for in Section VII(A) above.

VIII. PLAINTIFF ACCESS

(A) To determine or secure compliance with this Final Judgment and for no other purpose, duly authorized representatives of the plaintiff shall, upon written request of the Assistant Attorney General in charge of the Antitrust Division, and on reasonable notice of the relevant defendant, be permitted:

- (1) access during that defendant's office hours to inspect and copy all records and documents in its possession of control relating to any matters contained in this Final Judgment; and
- (2) to interview that defendant's officers, employees, trustees, or agents, who may have counsel present, regarding such matters. The interviews shall be subject to the defendants' reasonable convenience and without restraint or interference from any defendant.

(B) Upon the written request of the Assistant Attorney General in charge of the Antitrust Division, a defendant shall submit such written reports, under oath in requested, relating to any of the matters contained in this Final Judgment as may be reasonably requested.

(C) No information or documents obtained by the means provided in this Section VIII shall be divulged by the plaintiff to any person other than duly authorized representative of the executive branch of the United States, except in the course of legal proceeding to this the United States is a party, or for the purpose of securing compliance with this Final Judgment, or as otherwise required by law.

IX. LIMITING CONDITIONS

(A) Nothing in this Final Judgment shall prevent defendants that are members of a common athletic league from: (1) agreeing to grant financial aid to recruited athletes or students who participate in athletics on the sole basis of economic need with no differentiation in amount or in kind based on athletic ability or participation, provided that each school shall apply its own standard of economic need; (2) agreeing to permit independent auditors access to Financial Aid information to monitor adherence to this agreement so long as the monitoring process does not disclose financial aid information, needs analysis or methodology to other league members; or (3) interpreting this agreement and enforcing it so long as such interpretation and enforcement do not disclose financial aid information, needs analysis or methodology to other league members.

(B) Nothing in this Final Judgment shall prohibit any defendant from advocating or discussing, in accordance with the doctrine established in *Eastern Railroad Presidents Conference v. Noerr Motor Freight, Inc.*, 365 U.S. 127 (1961), and its progeny, legislation, regulatory actions, or governmental policies or actions.

(C) Nothing in this Final Judgment shall prevent any defendant from: (1) disclosing policies or information to the public; or (2) communicating to others policies or information once they have been made public. However, no individual designated in Section V(A) shall communicate to any individual similarly situated at another defendant institution any plans or projections, including budget assumptions, regarding Student Fees or general Faculty Salary levels prior to their approval by that defendant's Governing Board.

(D) Nothing in this Final Judgment shall prohibit any defendant from unilaterally adopting or implementing a Financial Aid program based, in whole or in part, on the economic need of applicants.

(E) Nothing in this Final Judgment shall prohibit or regulate conduct that federal legislation enacted subsequent to the entry of the Final Judgment authorizes or exempts from the antitrust laws.

(F) Nothing in this Final Judgment shall prevent the defendants from each unilaterally utilizing or appointing an independent agency, whether or not utilized by other defendants, to collect and forward information from Financial Aid applicants concerning their financial resources. The agency may only forward the financial aid information requested by that particular defendant.

(G) Nothing in this Final Judgment shall prohibit defendants or their representatives from continuing their consultations with the College Scholarship Service concerning the processing and presentation of its data in the same manner and degree as currently exists.

(H) Nothing in this Final Judgment shall prohibit an individual designated in Section V(A) from serving as and performing the normal functions of a trustee or governing board member of another college or university that is not a defendant to this action. However, the individual may not disclose any non-public information including student fees, faculty salaries, or financial aid to any other college or university.

(I) Nothing in this Final Judgment shall prohibit any defendant from disclosing information as part of the accreditation process. However, any individual participating in the accreditation process may not disclose any non-public information including student fees, faculty salaries, or financial aid to any college or university.

(J) Nothing in this Final Judgment shall prohibit any defendant from providing financial aid for an individual student in situations where such defendant is jointly providing education or financial aid for that student with another college or university.

X. FURTHER ELEMENTS OF DECREE

(A) This Final Judgment shall expire 10 years from the date of entry.

(B) Jurisdiction is retained by this Court for the purpose of enabling any of the parties to this Final Judgment to apply to this Court at any time for further orders and directions as may be necessary or appropriate to carry out or construe this Final Judgment, to modify or terminate any of its provisions, to enforce compliance, and to punish violations of its provisions.

(C) Entry of this Final Judgment is in the public interest.

Dated: September 19, 1991

—Louis C. Bechtle, Ch.J.

Report of the Task Force on Retirement

July 29, 1991

I. Introduction

Although federal legislation passed in 1986 prohibited mandatory retirement based on age (except for small businesses and some top echelon executives) as of January 1, 1987, exemption was given to tenured faculty members at educational institutions until January 1, 1994. By that date, the University's policy of obligatory retirement for tenured faculty at age 70 must terminate. The potential for the University to experience substantial academic and fiscal problems after this uncapping occurs led Provost Michael Aiken to form a Task Force on Retirement to examine the issues. His charge to the Task Force given at an initial meeting on May 25, 1989, was:

- To estimate the financial and academic consequences to the University of uncapping of retirement age for the Standing Faculty (tenured and clinician-educators), which is scheduled to be effective January 1, 1994.
- To recommend academically, legally and fiscally sound plans for guiding the University into the era of uncapping.

The initial composition of the Task Force was as follows:

Janice Bellace, Legal Studies	John Quinn, Engineering
Barbara Butterfield, Human Res.	Jerry Rosenbloom, Insurance
Peter Cassileth, Medicine, Chair	James Ross, Philosophy
Richard Clelland, Deputy Provost	Sheldon Rovin, Dental Medicine
Oscar Gandy, Annenberg	Glenn Stine, Budget
Larry Gross, Annenberg	Walter Wales, CAS
Morris Mendelson, Finance	Cam Enarson, Staff

The Task Force met on 13 occasions from September 25, 1989, through June, 1991. During the course of these meetings, several members (Cam Enarson, Larry Gross, Barbara Butterfield and Glenn Stine) had to terminate their participation because of relocation or schedule conflicts. The Task Force's expertise was enhanced by the later addition of Susan Shaman, Director of Research and Planning Analysis for the University, and Shelley Green, the University's General Counsel.

Four subcommittees, composed of Task Force members, were established to develop data and analyze results in selected areas relevant to the Task Force's deliberations. The focus of the subcommittees and the names of the subcommittee chairpersons follow:

- Retirement Benefit Packages, Jerry Rosenbloom
- Status of Emeritus Faculty, Sheldon Rovin
- Faculty Demographics, Walter Wales
- School of Medicine, Peter Cassileth

The last of these four subcommittees was formed because the Task Force believed that uncapping mandatory retirement might have somewhat different implications for the School of Medicine than for the University as a whole. Unfortunately, the School of Medicine was in the process of reconfiguring its faculty database, and baseline demographic data needed to make future predictions were unavailable during the life span of the Task Force. The report that follows, therefore, does not address whether the Task Force's conclusions and recommendations are entirely applicable to the School of Medicine. The School of Medicine intends to form its own group to examine this question.

The three other subcommittees met separately on two to four occasions and then presented a written and verbal report to the Task Force as a whole for further discussion. To gain specific information about retirement status and views on retirement the Task Force developed a questionnaire, which was mailed to Emeritus faculty of the University of Pennsylvania. Summary data from the returns of this Penn Emeritus Survey appears in Appendix I.

II. Legislative Background

In 1920, the passage of the Federal Employee Mandatory Retirement Law appears to have been based on the premise that age-mandated employee retirement was required for efficient and economical business practices. The advent of Social Security in the 1930s and the favorable tax treatment of pensions and benefits in the 1940s and 1950s helped to make forced or voluntary retirement a potentially desirable prospect. But in the 1960s, America began to recognize and attack the inherent inequities of various categories of discrimination in employment. This led to the Civil Rights Act of 1964 prohibiting discrimination in employment on the basis of race, religion, color, sex or national origin and to the Age Discrimination

in Employment Act (ADEA) of 1967. This initial step barred arbitrary age discrimination but allowed for age-related retirement guidelines to continue under certain circumstances. Indeed, the courts interpreted this ADEA to mean that mandatory retirement of pension-covered workers at or before age 65 was not necessarily prohibited.

Because of their increasing number, older individuals became a major political force in the U.S. in the 1970s and 1980s. Retirees were increasingly squeezed between inflation and relatively fixed incomes from Social Security funds and other retirement pension benefits. Lobbying pressures from the elderly plus the government's need to respond to a declining Social Security pool of dollars in the 1970s resulted in the ADEA amendment of 1978, which extended the mandatory retirement age from 65 to 70. Concerns voiced by the educational community caused Congress to allow delayed application of this change to tenured faculty for 3-1/2 years (until July, 1982).

Three later legislative acts dealing with benefits are important because of their impact on retirement policies. The first two substantially increased the cost of benefits for universities. The Consolidated Omnibus Budget Reconciliation Act (COBRA) of 1985 stipulated that employers were required to provide comparable health benefits to all employees between the ages of 40-70. This caused Medicare to become a secondary payer, subordinate to employer-sponsored health plans for employees aged 65-70. The Omnibus Reconciliation Act of 1986 mandated that continued contributions to an employee's pension plan could not be stopped or reduced after a certain age. The Tax Reform Act of 1986 set limits on: pretax contributions to popular 403(b) retirement plans; maximum benefits payable under defined benefit plans; and maximum annual contributions to defined contribution and individual retirement plans. The net result of these laws was to foster later retirement and reduce the range of options to establish incentives for early retirement. This legislative evolution culminated in the ADEA amendment of 1986, which removed all references to age 69 as the upper age limitation for group health plans and effectively eliminated mandatory retirement based on age.

Again, because of the concerns of the academic community, tenured faculty were exempted from these provisions until January 1, 1994. The arguments advanced in opposition to ADEA legislation by the educational community were based on academic, procedural and financial issues, which can be summarized as follows:

- The opportunity for young people to secure jobs and advance within the academic system would be compromised.
- The affirmative action efforts for women and minorities would be adversely affected as a result of the logjam of older faculty staying on for additional years.
- Financial pressures on the universities and college would significantly increase due to the higher salaries and benefit costs of the elderly faculty who can continue to work indefinitely.
- The influx of new ideas, skills, and programs would be restricted because fewer younger faculty would be hired.
- Frequent faculty evaluations would be necessary to establish grounds for forced retirement, thereby visiting indignities on older faculty.
- The tenure system would possibly have to be abandoned, because its proper function is dependent on a mandatory retirement age. Tenure can only be terminated for 'cause' and it is very difficult to determine when a tenured faculty member's performance is so deleterious to a school that proceedings 'for cause' are justified.

Whether these problems will occur, what is the potential magnitude and impact of these changes, and what can the University do to modulate adverse effects are the issues that the Task Force evaluated.

During the past two years, other groups have been conducting analyses of the impact of uncapping of mandatory retirement. For example, the AAUP, AAU, COFHE (Consortium on Financing Higher Education) and the National Association of State and Local Grant Colleges are jointly supporting a study called the Project on Faculty Retirement, led by Sharon Smith and Albert Rees of the Sloan Foundation at Princeton University. Ms. Smith kindly met with the Task Force and shared some preliminary findings that are discussed later in this report. A congressionally mandated study by a committee of the National Research Council, chaired by Ralph Gomory, was recently completed. A second study by Brett Hammond

of the Institute of Medicine is also underway. These, and other analyses conducted by peer universities, may not necessarily be directly translatable to the University of Pennsylvania whose structure, style, organization and history are uniquely its own. The Task Force therefore sought to address the larger issues of uncapping against the framework of the specific concerns of this University. The Task Force was fortunate to have as a resource document the November 10, 1989, *Report of the Administrative Working Group* (chaired by Richard Clelland) on *Faculty Retirement*. This Working Group had looked at a number of issues relevant to uncapping and developed a computer model of the flux of entering and exiting faculty and costs of salaries and benefits. This model permits future projections of financial costs under a range of different assumptions. In considering this and other models, *the Task Force took it as given (based on current University consensus) that the total number of tenured faculty is fixed and will not increase with time.*

III. At What Age Will Faculty Retire After Uncapping?

This is the central question upon which all concerns, financial and academic, rest. If faculty, freed of mandatory retirement at age 70, stay on in large numbers into their 80s, a number of adverse consequences will occur. The costs of salaries and benefits would escalate dramatically. Departments and schools would become top-heavy with senior faculty and the University would lack space and financial resources to accommodate the recruitment of junior faculty. Academic self-renewal and revitalization of disciplines would falter.

The available data suggest that lifting of age limits for retirement produces relatively modest increments in the mean age of retiring faculty. A number of studies show that mean age at retirement only increased 1.4-1.6 years when the mandatory age for retirement was changed by 5 years from age 65 to age 70. The increase was slightly greater in private compared to public universities. During the past 10 years, a number of institutions, including the Universities of Wisconsin, Florida, Maine, Virginia and Connecticut, Bates and Beloit Colleges and Johns Hopkins University voluntarily uncapped retirement age without suffering severe problems. Smith and Rees of the Sloan Foundation found that in uncapped public institutions, the mean retirement age was actually lower (65.4 years) than in capped public institutions (65.6 years). In private colleges, the reverse was true but the differences were small. *The fact is that with increasing retirement age or uncapping a major shift in faculty retirement ages has not occurred, at least up to now.* The bulk of data on retirement patterns, however, has not been obtained from elite research institutions, such as the University of Pennsylvania. After uncapping, the Task Force anticipates that the rate of delayed retirement at this University will be somewhat greater than the mean for institutions of higher learning generally. The recently published report of The National Research Council draws two "key conclusions" about the effects of eliminating mandatory retirement. One is that "at most colleges and universities few tenured faculty would continue working past age 70 if mandatory retirement is eliminated", and the second states that "at some research universities a high proportion of faculty would choose to work past age 70 if mandatory retirement is eliminated."

Even with current obligatory retirement age, many faculty choose to retire early voluntarily. At the University of Pennsylvania, the Administrative Working Group found that more than 1/3 of faculty currently opt for retirement prior to the mandatory retirement age of 70. Similar results are observed nationally. In the past five years 42% of faculty in Arts and Sciences retired at ≤ 65 years old and 38% at age 70. Some differences in the patterns of retirement among schools are noted. For example, only 25% of School of Medicine faculty retired prior to age 65 and 43% of Wharton School faculty have elected to remain until age 70. *Whatever plans are used to smooth the transition to uncapping will have to consider these differences among Schools and be flexible enough to respond to the variable patterns of retirement.*

The Penn Emeritus Survey revealed that 28% of retired faculty would choose to retire later if they were able to make the choice again, including 17 faculty (15% of total responders) who retired at age 70. This seems to support the likelihood of increased numbers of faculty working into their 70s and 80s. Projections of what individuals think they will do or would have done with varying scenarios, however, are intrinsically flawed. *The Task Force, considering all the data, believes it is unlikely that >20-25% of faculty will choose to work beyond the age of 70 years, barring double-digit inflation.*

IV. Problems, Prospects and Possibilities

The potential for problems after uncapping is created by the tenure system, which establishes lifetime employment. Involuntary termination of tenure can only occur for just cause or financial exigency. Currently, tenured faculty may not be discharged without demonstration of severe dereliction of responsibility, incapacity, or flagrant disregard of University rules or the customs of scholarly communities. With the threat of

uncapping looming, some campuses have considered abolition or substantial modification of the tenure system. The Task Force thought such a response to uncapping of retirement age was both counterproductive and unnecessary.

It is clear that current annual faculty reviews for salary determinations lack significant force to encourage retirement of non-productive faculty. One solution, even within the tenure system, is to establish a system of more stringent faculty review, which would allow identification and retirement of individual faculty members with declining capacities. The ADEA, its subsequent amendments, and court interpretations indicate that policies, even if not explicitly age-based, that are administered so that they result in age discrimination are illegal. To have such a review process that was truly age-blind might require that regular periodic, highly structured reviews be conducted for all faculty members. This would first require definition of standard teaching loads to balance the distribution of responsibilities among faculty for teaching, research and administration in order to establish fair productivity expectations. Given the size of the University faculty, routine productivity reviews would consume too much faculty time and University resources. Colorado's experience with a system of post-tenure review revealed not only the extraordinary burden that such a review process generated, but also the fact that it was largely ineffective in eliminating non-productive faculty. Despite the intent to conduct a stringent review process, the weighty financial and personal implications of a negative review on an individual faculty member so moderated final assessments that the review process was reduced to a pro forma exercise.

After uncapping, tenured faculty will be able to work indefinitely, placing an additional burden on the University's financial resources because of escalating salaries and markedly increasing benefits costs. Given this potential, and regardless of whether the percentage of faculty opting to work past age 70 is large or small, it behooves the University to institute some measures to limit its financial risk and to reduce the financial incentives for faculty to work indefinitely.

Apart from the financial considerations, increased numbers of older tenured faculty means decreased recruitment of younger faculty and reduced opportunity to revitalize the University's academic and intellectual base. For example, based on its faculty flow model, the Task Force projects that over the decade from 1993-2003, only 344 faculty members out of a total pool of 1,924 or 1/3 of the faculty will retire. An additional concern is that faculty with impaired teaching, research, or administrative capacity will stay on to the detriment of their department or school if they continue to participate actively. Alternatively, if they are excluded from participation, they would throw an increasing burden on the remaining faculty. Fortunately, previous studies indicate that important motivating factors in faculty retirement are a desire to make way for younger colleagues and concerns about whether they are performing adequately. These issues are at least as important as financial considerations in the minds of many faculty contemplating retirement.

At the same time, it is well to be aware that studies of teaching effectiveness with age indicate only minimal decreases for faculty in the Biological and Physical Sciences and minimal increases for faculty in the Humanities and Social Sciences through age 70. In fact, adverse selection is noted, because faculty in the Humanities and Social Science tend to retire somewhat earlier than those in the Biological and Social Sciences. While considering ways to reduce incentives for indefinite postponement of retirement, one must bear in mind that the great majority of older faculty remain highly effective academically. One would not wish to create a system that discourages such faculty from continuing to work. Moreover, it is apparent that over the next two decades, the pool of Ph.D.s available to enter the tenure track at universities will decline. It will be to the University's advantage over the next 20-30 years to be able to retain its senior professors on a part-time or full-time basis in order to maintain the overall quality of its faculty. *A balance must therefore be struck between the competing needs for the University's financial protection and the continuing availability of its successful older faculty.*

V. What Are the Potential Added Financial Costs of Uncapping?

Susan Shaman and the Administrative Working Group used a cohort survival method to develop their model for projecting future excess costs of delayed faculty retirement after uncapping. Historical data were used to determine the rates of retirement. The assumption was made that the additional costs to the University of uncapping could be measured by the difference between the salary and benefits of a faculty member who continued to work past age 70 compared to the salary and benefits cost of a replacement assistant professor if retirement continued to be mandatory. The period projected was 1990-2004. The model assumed an inflation rate cycling between 3% and 7% during those years, and that the inflation rate would correlate inversely with retirement rate. Since the historical data perforce lacked information about rates of retirement after age 70, the assumption was made that faculty would retire at a fixed rate from ages

70 to 80 when all faculty would have retired, and that 50% of faculty would continue to work beyond the age of 70. The conclusions based on these and other assumptions in the model was that by the year 2000 the University would be experiencing extra annual costs for salary and benefits in the range of 1-2 million dollars above what would have been predicted without uncapping. Some of the assumptions used in the model are questionable. For example, the model assumes that 50% of faculty will defer retirement beyond the age of 70 when current experience with early retirement is quite different and a trend to earlier retirement age has been noted in recent years. Regardless, the University's current budget for faculty salaries is approximately \$150,000,000 annually, so that the Working Group's projections of the added costs of uncapping represent less than 2% of the total. *The Working Group and the Task Force both concluded that there will be increased but manageable costs from uncapping given a variety of assumptions, providing there is no severe inflation.*

The Task Force did its own modeling to project future faculty composition in the years 1990-2030 in the School of Arts and Sciences, according to two different scenarios. The first scenario assumed that uncapping of retirement would not occur and that faculty would retire as they do now at age 70. The model assumed that 10% of faculty at any given age would retire annually between the ages of 65-70 and the remainder at age 70. A second scenario assumed that uncapping would take place and that no one would retire before the age of 70, 50% of the faculty would retire at age 70 and that 10% of the remaining faculty would retire annually thereafter. The intent was to compare two extremes, the projection without uncapping versus markedly delayed retirement after uncapping, a worst case scenario. Input into the program was based on 1990-91 distribution by age and rank of standing faculty with projected rates of resignations, deaths, replacements and promotions based on those actually experienced in recent years. The model also made assumptions that replacement of annually tenninating faculty at different ranks would be variably replaced by internal promotion or external hiring.

With either scenario, the average age of the faculty increased somewhat through to 1997-98, plateaued subsequently, and then declined slightly. The current average age of the tenured faculty is 52.4 years. Under the first assumption of continuing mandatory retirement at age 70, the average age of the faculty would increase to 53.4 years whereas under the second scenario of delayed retirement, the average age would increase to 55.2 years. In constant 1990-91 dollars, standing faculty base salaries in Arts and Sciences would decrease under the obligatory retirement assumption by \$1,465,000 by the year 2003-2004 whereas, under the delayed retirement assumption, these base salaries would decrease by \$930,000. Using either assumption, the distribution of faculty ranks is little changed. Using constant 1990-91 dollars, the total increment in faculty salaries in the academic year 2003-04 because of uncapping is projected to be \$535,000. The added expense to the University estimated by the Task Force (0.5 million dollars) is lower than the Working Group's estimate of 1-2 million dollars because the Task Force's projections do not factor in an inflation adjustment or benefits cost.

The Task Force wanted to consider changes in the costs of retirement benefits under the different scenarios and assumptions used in the model. Because so few faculty have continued to work beyond the ages of 65 or 70 and receive full benefits, data needed to make reasonable projections were unavailable. Comparison of projected benefit costs pre- and post-uncapping are also problematic because federal legislation regarding retirement age, retirement benefits, and the taxation of retirement benefits constantly changes. For example, it is already Federal law that in the year 2003, eligibility for full social security retirement benefits will not be obtained until age 67, compared to age 65 as it is now.

It is apparent that a range of differing assumptions regarding the timing of retirement does not make a dramatic impact overall on finances, distribution of faculty ranks, or faculty age. This is true despite the fact that the computer modelling by both the Task Force and the Working group involved the fixed assumption that 50% of faculty will retire after the age of 70 after uncapping, a rate of delayed retirement 2-3 times greater than we anticipate. *Much greater changes would occur if there was a change in the hiring pattern (replacing more retiring faculty with tenured rather than assistant professors) or runaway inflation which would discourage retirement.* For example, changing the assumptions in the model to include replacing retiring faculty with more senior faculty than is currently the practice could have at least as much, if not more, financial impact than does the uncapping of retirement.

Although the impact of uncapping on the University as a whole will not be great for the reasons noted, a caveat is in order. For small Schools and Departments, substantial problems may result. For example, if a Department has only 12 tenured faculty and 4 elect to stay on to age 80, there will be substantial skewing of Departmental perspectives and recruitment of younger faculty will be strikingly impeded.

To highlight differences that could appear in similar analyses of schools

other than Arts and Sciences, the age distribution of current faculty in the School of Medicine was compared to all other schools. In contrast to the normal distribution in other schools, the School of Medicine's age distribution is skewed heavily towards younger faculty, due to the great increase in junior faculty members in recent years. It is apparent that through the year 2005, a substantially smaller proportion of faculty in the School of Medicine will reach conventional retirement age compared to other faculty. Therefore, the financial impact over the next 10-15 years of uncapping of retirement should be less in this School than in the rest of the University. In summary, *it did not appear to the Task Force that uncapping would lead to substantially increased costs for faculty salaries, but useful projections of the potential increased costs of benefit packages for older faculty could not be made.* In the face of this uncertainty, the Task Force believes it is necessary to reexamine the University's benefit package.

VI. Benefits

The Task Force's model involved no estimate of benefits cost, whereas the Administrative Working Group's model assumed that the current benefit rate of 30% would remain fixed. The continued escalation of health care costs and the increasing costs of life insurance benefits for an aging faculty population after uncapping make it likely that the cost of benefits will increase substantially beyond 30% (with or without uncapping) unless some adjustments are made. The incremental costs will be exacerbated even by the relatively small shifts in average age of the faculty that the Task Force anticipates will occur after uncapping.

The University currently has an Early Retirement Program that commences for faculty at age 55, with vesting in varying components of the benefit program dependent on length of service. For example, a tenured faculty member retiring at age 55 may receive payments for up to 5 years equal to 27-33% of the average salary for full professors at the same school plus full medical benefits (after 15 years of service), and if the faculty member has 10 years of service, tuition benefits for life for the faculty member, spouse (1/2 tuition) and dependent children. For faculty opting for early retirement status, the University continues to pay the full cost of medical benefits with no employee contribution or cost sharing. This liability extends up to age 65 and is then somewhat reduced after the age of 65 when Medicare coverage begins. By fiscal year 1993, the University is required to show on its financial statements the total liability for retirement health benefits for eligible employees. Minimum eligibility requirements for vesting in the tuition plan is lower than in most institutions, consisting of attaining the age of 55 with 10 years of service to the University.

The magnitude of the benefits liability to the University is apparent from the fact that the University currently has 1,950 tenured faculty. Half of these are married and half are single (including widowed and divorced employees). Approximately 30% of benefits eligible faculty/staff have more than 10 years of service and 22% have more than 15 years of service to the University. Currently, 15% of the group at issue are more than 55 years old and 2% are 65 or older. The extent of the University's liability for this group of former employees is uncertain, but it is in the millions of dollars. The continued viability of the existing Early Retirement Program is uncertain due to potential adverse tax consequences for faculty tenured after August, 1986 and the uncertain legal status of early retirement incentive plans under the Older Workers Benefit Protections Act. Even if the Early Retirement Program was disbanded, however, under the University's current policies, the University remains responsible for the expanding financial obligation created by full vesting in the benefits component. The Task Force was concerned about the potential inequities of the Early Retirement Program. For example, a faculty member who meets the eligibility requirements could opt for early retirement at age 55 or 60, and leave the University with full tuition and medical benefits for life. Such a faculty member could later accept a position elsewhere.

The Task Force did not consider in detail all aspects of the Early Retirement program, which seems to be administered on a highly individualized basis. Although better definition of an early retirement program and greater uniformity in its application is theoretically desirable, the Task Force believes that it is preferable from a practical point of view to allow substantial flexibility in this area for negotiations between individuals and the University.

In the era of uncapping of mandatory retirement age, the concept of early retirement becomes ambiguous. The Task Force agreed to use age 65 as the working definition of "normal retirement" age in part because this represents the start of Medicare eligibility and currently is the starting age for full Social Security payments.

In considering adjustments to retirement benefits, the Task Force first, sought to establish the underlying philosophy for its recommendations. If the current structure of benefits for working faculty were to continue into the age of uncapping, incentives would be present for faculty to continue working to increase their assets in funds intended for their earlier retire-

ment and to maintain levels of life insurance whose principal value would devolve on their heirs. *The Task Force agreed that the primary aim of the University's Benefit Program is to ensure a comfortable retirement status for faculty and that benefits should not be a vehicle for enhancing faculty members' estates.* The Task Force considered several general approaches to modify the University's Retirement Benefit Packages. These include: limit identifiable areas of risk exposure; choose to incent or disincent retirement; or create a "retirement neutral" program. The Task Force consensus was to limit identifiable areas of risk exposure while not altering benefit packages to provide incentives for retirement or disincentives for staying on. *The Task Force believes that the Benefits Program should be retirement neutral.* The necessary flexibility to retain older faculty should be with incentives provided by other means, including cash allowances and/or salary adjustments. The Task Force proceeded to evaluate each component of the University's benefit program. The University/Senate Committee on Benefits will need to consider the implications of the Task Force's suggested changes in benefits structure.

A. Health Care Coverage

For full-time faculty, the University is the primary insurer. Even for Medicare eligible faculty over the age of 65, continuing University employment leaves the University as the primary insurer. The potential risk exposure for the University for an aging faculty population is substantial. It is projected, for example, that 340 faculty will reach age 70 in the decade from 1994-2004. Currently, the insurance premiums for all faculty are kept uniform by averaging the University's costs over the entire faculty. Recent legislation on benefits allows the employer to relate benefits to the real costs of those benefits without running afoul of age discrimination regulations. The Task Force concluded that the University should consider instituting a gentle step-wise escalation of faculty contributions to health care premiums based on the actual costs.

B. Life Insurance

Faculty can variably opt for term life insurance coverage equal to 1-5 x their salary benefits base, with a maximum life insurance benefit of \$300,000. In the current menu driven system whereby faculty members choose among various dental, health, and life insurance options, the University contributes "Penn Flex" dollars to the purchase of benefits. The amount of this contribution is equal to the premium required to purchase term life insurance equal to 1 x the salary benefits base. The cost of such a premium will represent a remarkable expense for the University as faculty members age because of their increasing salaries and progressively unfavorable actuarial mortality rates. After uncapping, this will clearly generate excess expenses for the University because currently after retirement life insurance coverage is reduced to a flat \$2,000 paid-up whole life policy intended to cover funeral expenses. The Task Force concluded that the University should consider instituting a gentle, stepwise escalation of faculty and other employees' contributions to life insurance premiums based on the actual costs.

C. Tuition Benefit

The Tuition Benefit was instituted to serve active and full-career staff. For individuals opting for early retirement under the current early retirement program, this has become a potential "portable benefit" for noncareer employees. That is, faculty may decide to retire early from the University and retain the tuition benefit from the University even though they find employment elsewhere. This distortion of the program, irrespective of uncapping, is best handled by existing mechanisms at the Provost level responsible for review and appointment of faculty to emeritus status. If the potential for abuse of this program is checked, the Task Force believes that continuing the tuition benefit at current levels up to and including continued coverage for retirees does not represent a substantial risk to the University. This benefit should not be altered.

D. Dental Plan

The current relatively limited dental benefits program currently costs the University \$2,000,000 annually. Extensive discussion by the Task Force of dental coverage led to the conclusion that this benefit was more likely to be highly utilized by younger rather than older faculty. Uncapping of retirement of itself should not result in increased costs to the University. Nevertheless, the cost of this benefit will escalate with time. The Task Force concluded that the University should consider instituting a schedule of step-wise cost-sharing with faculty for this benefit based on actual costs.

E. Retirement Pension Program

The Retirement Pension Program as currently constructed obliges the University to contribute 9% of faculty salaries toward retirement pension accounts. The University is also liable for Social Security Taxes for faculty who continue to be employed above the age of 70. The existing Federal legislation is in remarkable conflict because working faculty members must nevertheless commence pay-outs from retirement funds after the age of 70.5 years. Clearly, the University can do little about Social Security

Taxes. The University is at risk for escalating payments towards pension funds as faculty members age, despite the fact that pensions may already have reached levels of comfortable financial support for faculty who are over the age of 70. The Task Force believes that a defined benefit program would serve faculty and institutional needs better than our current defined contribution retirement plan. A defined benefit plan utilizes a targeted goal, and employer contributions to retirement pension ceases when funding is actuarially sound. In contrast, payments toward a defined contribution retirement plan continue indefinitely throughout employment. The complexity of changing the entire design of the University's pension program and the potential hazards of a defined benefit program if an era of double digit inflation occurs led the Task Force to conclude that we should nevertheless continue with the defined contribution program. As an approach to controlling the escalating costs of the University's contribution after uncapping, the Task Force suggests a step-wise reduction in the University contribution towards pension based on salary. The University could continue to pay 9% of salary toward pension up to a specified salary level. Graded decrements in the percentage of the University contribution could then be made for salaries in excess of this amount with a view to reducing the University contribution to zero when salaries reach the compensation limits defined by applicable tax law. *If the base at which the decrement starts is appropriately chosen (and adjusted periodically for increases in the cost of living) faculty will still accumulate adequate funding for retirement while the University is protected against the potential of escalating costs of high salaried employees.*

F. Long-Term Disability

The long-term disability benefit currently ceases at retirement age. In some circumstances, long term disability must become a retirement transition benefit. Since these plans were developed to bridge from disability to mandatory retirement, some changes in these plans are needed to reflect the absence of a mandatory retirement age. The Older Workers Benefit Protections Act may require additional changes. Under the Act, long-term disability benefits may not be cut off because an employee chooses or is eligible to receive pension benefits.

VII. Status of Emeritus Faculty

After uncapping of retirement age occurs, whether faculty choose to continue at the University is determined in part by their health, job performance and expectations, job satisfaction, financial circumstances and outside interests. For many faculty, a substantial part of their lives have been spent working at the University. The relationship between the faculty and the University is very important, and for many faculty the ability to continue the relationship to the University after retirement is greatly valued. In the era of uncapping, how retirees are treated by the University and how they view their post-retirement relationship is important from two different perspectives. If we wish to encourage faculty not to stay on when their productivity falls, the opportunity to continue to play a role in University life makes retirement more palatable. At the same time, the declining pool of entry level Assistant Professors makes it likely that we will want to have access to capable older faculty in the future. *The Task Force believes that a mutually beneficial interaction between older faculty and the University will be of critical importance for the University, both academically and financially.* After retirement, productive faculty members should be encouraged to continue part-time work on a contractual basis with the University. This would help the University maintain the pool of high quality faculty without the benefit costs of full-time employment. For these reasons, the Task Force believes the University should re-examine the existing interactions with retirees to optimize the continuing relationship to the University after retirement. *The choice of a planned, phased reduction in workload and salary could be made an attractive option for faculty contemplating retirement.* The Task Force recommends that the University make every effort to maintain its faculty to their own best advantage and to the advantage of the University by encouraging them to pursue their strengths and providing the means for this effort. The needed resources will be outside the capacity of a number of Schools and Departments, and University support will be required to accomplish these aims. The University is asked to explore ways of implementing these approaches.

All standing faculty who retire automatically receive Emeritus status. Certain entitlements are provided by the University to Emeritus faculty, including the following: library privileges; eligibility for membership in the Faculty Club; attendance at Faculty Senate meetings; a University Identification Card; the use of University Recreation Facilities; Phone Directory Listing in the University phone book; the right to retain parking privileges at reduced rates; mailings of *Almanac*; maintenance of a University mailing address and access to intramural mailings. None of these items represent significant direct expenses to the University.

Emeritus faculty are eligible for other privileges including: office space; the right to submit applications for research and/or travel grant awards;

laboratory facilities; postage for extramural mailings; access to computers and computer support; secretarial, administrative and clerical support, telephone expenses; and the opportunity to participate in graduate groups or to have work-study student assistance. These items are only provided in certain circumstances at the discretion of either individual Departments, Schools, or Graduate groups.

The Task Force holds the view that greater effort should be made to encourage Emeritus faculty to participate in a wide-range of University activities at the level of their department and/or school including social events, lectures, symposia and other scholarly exercises. Although access to certain privileges listed above should remain discretionary, the Task Force believes that faculty members should not be unreasonably denied access to University activities based solely on their Emeritus status.

A measure of the financial and personal circumstances of the University's Emeritus faculty can be gleaned from the Penn Retirement Survey in Appendix I. Approximately one-third of faculty opted for early retirement, even though only 70% of the faculty were aware that an early retirement program existed. More than two-thirds of faculty, if given the choice over again, now say that they would retire at the same age. However, 28% indicate that they would retire later if given the option again. In this group are 17 faculty members who retired at the age of 70. This again raises the question of what percentage of faculty will retire after the age of 70 in the future.

Considering that the Task Force is proposing changes in some of the University benefits, it is worth noting that the currently available benefits for retirement either positively influenced retirees' feelings about retirement (47%) or had no influence on their attitudes towards retirement (50%). Only 22% recall having negative feelings about approaching retirement and only 10% were dissatisfied with their preparations for retirement. Among the 28% who believed that they should have paid more attention to retirement planning, most believe that the emphasis should be placed on finances and investment (46%), post-retirement work opportunities (40%) and post-retirement health insurance needs (35%). Nevertheless, almost all of the Emeritus faculty who responded to the survey were either very (53%) or reasonably (45%) satisfied with retirement. Although only one-half of the faculty believed before retirement that they would continue to work, nearly three-quarters continue to work after retirement in their field of expertise. A somewhat greater proportion of retired medical faculty (60%) versus non-medical faculty (40%) are currently working for compensation. Of individuals pursuing post-retirement work, 30% indicated that they work full-time. Most of the work performed after retirement, is unchanged from their pre-retirement duties, involving teaching, consulting, writing and research. It is reassuring to note that only 6% indicated that post-retirement work was motivated solely by financial reasons, whereas for 59% the reasons were non-financial, and for 35% both financial and non-financial factors were involved in their continuing employment. Approximately two-thirds of faculty devote substantial time to charitable activities. Given that many Emeritus faculty are involved in charitable and educational pursuits and that remuneration is not a major factor for many of them, it may be that Emeritus faculty could be a resource for voluntary efforts in needed University activities.

A great majority of Emeritus faculty (77%) are married to spouses who for the most part were not employed. Only one-third of spouses are receiving some form of pension. Despite median age in the 70's, 91% of the Emeritus faculty described their health as good to excellent; they consider their health to be the same (60%) or better (6%) in comparison to their health at retirement; and 89% describe their spouse's health as good to excellent. Given the health and financial status of these retirees and the health of their spouses, it is not surprising that only 3% of retirees are unhappy with life in retirement.

In comparison to pre-retirement status, the overall financial situation of retirees was described as being about the same in 53%, better now in 37%, and worse now in 10%. The average and median current income was 100% of pre-retirement income. Because of the wording of the Questionnaire, it is not clear whether this question about comparative incomes was answered in terms of absolute dollars or purchasing power. Major sources of their current income were approximately as follows: 37% from TIAA-CREF; 22% from Social Security and 31% from interest and dividends. More than three-quarters of retirees own their principal residence, and 80% of these were free of mortgage payments. Approximately 16% describe that they were living in a nursing home or extended life care facility.

In the section of the Questionnaire requesting comments for improving University retirement policy, the retirees suggested improved and more-widely publicized early retirement policy, continuing opportunity for at least part-time employment in teaching or research, better opportunity for continued involvement and access to University facilities; and upgrading and continuation of dental, life, and health insurance benefits beyond retirement.

The Task Force was impressed by the good health, financial and personal contentment of the retirees, their continuing involvement with education, and the large number of individuals still working at least parttime with or without compensation. The results of this survey are similar to those found by other groups who have studied the status of university retirees.

VIII. Summary

The Task Force believes that the projections, conclusions, and recommendations outlined above are reasonable, providing double-digit inflation does not occur. If sustained marked inflation were to develop in the future, substantial changes based on financial exigency would be necessary for the financial viability of the University. The Task Force believes that it is more appropriate to develop such contingency plans when these events are upon us rather than attempting to respond to hypothetical circumstances without knowledge of what future changes in federal legislation, funding of higher education, or employee benefits will occur.

A summary of the Task Force's principal conclusions and findings follows.

Findings

1. Uncapping of retirement age will cause some increase in the mean age of standing faculty as a proportion (perhaps as much as 20-25%) of faculty will choose to retire later than age 70. Except for a few Schools, Departments or Graduate Groups; this change should not substantially imbalance faculty distribution or impair recruitment of junior faculty.
2. A declining pool of entry level Ph.D.s over the next 20-30 years will make retention of some senior faculty both necessary and desirable.
3. Uncapping is projected to result in increased but manageable costs for the University, providing there is no double digit inflation.
4. The rising costs of benefits is a matter of concern, regardless of faculty retirement age.
5. The overwhelming majority of Emeritus faculty retirees are in good health, financially secure, and personally content with retirement. Nearly 3/4 of retirees continue to work in the educational sphere in their areas of expertise, and financial considerations are not primary motivating factors in post-retirement employment for most of these individuals.

Conclusions

1. The University's Benefits Program should be retirement-neutral, not constructed so as to incent or disincent retirement.
2. The primary aim of the Benefit Program is to ensure comfortable retirement status for faculty. Benefits should not be a vehicle to enhance faculty members' estates.
3. Health Care, Life Insurance, and Dental Care premium payments should be changed to incorporate a gentle step-wise escalation of faculty contributions based on the actual costs.
4. Incentives or disincentives for retirement can be flexibly developed based on salary adjustments.
5. The Early Retirement Program should be reexamined for approaches to curb abuses.
6. The role and duration of long-term disability benefits needs to be redefined in the absence of a mandatory retirement age end point.
7. The University should consider instituting a step-wise reduction in the University's salary contribution to faculty pension funds above a specified salary level.
8. Increased efforts are needed to improve the University's interactions with older faculty, both active and retired. The intent is to improve the environment for retiring faculty and to increase the appeal of part-time employment. These changes should prove to be mutually beneficial academically and financially, for the University as a whole and individual faculty members.
9. None of the anticipated changes resulting from uncapping warrant the use of University-wide faculty performance reviews or alteration or abrogation of existing tenure policies.

Appendix I

Retirement Questionnaire Summary

(260 questionnaires sent; 123 (47%) returned)

Q1. Discipline:			Q3. Year of emeritus status:		
Humanities	15/123	12%	1950-1954	1/118	<1%
Social Sciences	21/123	17%	1955-1959	0	0
Phys./Biol. Sciences	26/123	21%	1960-1964	0	0
Law	4/123	3%	1965-1969	8/118	7%
Medicine	39/123	32%	1970-1974	15/118	13%
Dentistry	4/123	3%	1975-1979	22/118	19%
Nursing	1/123	1%	1980-1984	29/118	25%
Business	10/123	8%	1985-1989	42/118	36%
Veterinary Medicine	3/122	2%	1990-	1/118	<1%
Q2. Tenure:					
Came with tenure	40/112	36%			
Awarded at Penn	72/112	64%			

survey data continues next page

Q4. Age at retirement:			Q17. Areas needing more attention			Q33. Activities currently pursued:			Q38a. Present health:				
<60	0	0	Finances/Income	17/37	46%	Writing/edn'l pursuits	80/118	68%	Excellent	34/119	28%		
60-62	7/121	6%	Investment	13/37	35%	Gardening/home improvement	53/118	45%	Very good	39/119	33%		
63-84	5/121	4%	Hobbies	6/37	16%	Hobbies/crafts	38/118	32%	Good	36/119	30%		
85	17/121	14%	Housing	4/37	11%	Attending formal/in-formal educational programs	31/118	26%	Poor	8/119	7%		
66-69	41/121	34%	Post-retirement work	15/37	40%	Fitness program	19/118	16%	Very Poor	2/119	2%		
70	51/121	42%	Info from Personnel	7/37	19%	Recreational travel	70/118	59%	b. Spouse's health:				
Q5. Emeritus status:			Post-retirement health insurance needs	13/37	35%	Community service/political activity	24/118	20%	Excellent	26/92	28%		
Early	41/118	35%	Legal affairs	6/37	16%	Professional associations	57/118	48%	Very good	32/92	35%		
At mandatory age	77/118	65%	Q18. In general, satisfied with retirement?			Religious organizations/activities	14/118	12%	Good	24/92	26%		
Q6. Why retired:			Very	62/116	53%	Creative pursuits	32/118	27%	Poor	8/92	9%		
Preplanned	43/114	38%	Reasonably	52/116	45%	Reading	83/118	70%	Very poor	2/92	2%		
Unhappy with work situation	5/114	4%	Not satisfied	2/116	2%	Q35a. Current age:			Q39. Health compared to health at retirement:				
Not performing job up to expectations	1/114	<1%	Q19. Post-retirement work expectation?			65-69	6/122	5%	Same	70/117	60%		
Concern for younger colleagues	3/114	3%	Yes	57/119	48%	70-74	41/122	34%	Better	7/117	6%		
Sufficient income	4/114	3%	No	62/119	52%	75-79	36/122	30%	Not as good	35/117	30%		
Spouse retired	2/114	2%	Q20. Post-retirement work:			80-84	22/122	18%	Worse now	5/117	4%		
Wanted more personal time	3/114	3%	Yes	93/122	76%	85-89	14/122	11%	Q40. Happiness in retirement:				
Wanted to pursue other activities	2/114	2%	No	29/122	24%	90-94	3/122	2%	Very happy with life	63/116	54%		
Health reasons	4/114	3%	Q21. Work related to field of expertise?			b. Marital status			Fairly happy with life	49/116	42%		
Reached mandatory age	47/114	41%	Yes	92/94	98%	Married	94/122	77%	Not happy with life	4/116	3%		
Q7. Knowledge of ERP?			No	2/94	2%	Widowed	16/122	13%	Q41. Sources of current income as percentage of total income				
Yes	83/118	70%	Q22. Currently working for compensation			Never married	9/122	7%	For space reasons, this wider table has been placed at bottom of column.				
No	35/118	30%	Non-Medicine	27/67 = 40%	Medicine	Separated/divorced	3/122	3%	Q42. Current overall financial situation:				
Q8. Eligible for ERP?			No	40/67 = 60%	12/30 = 40%	Q36a. Spouses age			Better now	42/115	37%		
Yes	75/82	91%	Q23. Post-retirement work:			< 60	3/94	3%	Worse now	12/115	10%		
No	7/82	9%	Part-time	66/94	70%	60-64	7/94	7%	About the same	61/115	53%		
Q9. Participated in ERP?			Full-time	28/94	30%	65-69	25/94	27%	Q43. Comparison of current income to previous income:				
Yes	31/85	36%	Q24. Classify self as retired?			70-74	29/94	31%	More	46/120	38%		
No	54/85	64%	Yes	68/97	70%	75-79	15/94	16%	Same	32/120	27%		
Q10. If able to do again, would retire at:			No	29/97	30%	80-84	8/94	9%	Less	42/120	35%		
same age	76/113	67%	Q25. Type of work alter retirement?			85-89	7/94	7%	Q44. Current income as a percentage of pre-retirement income:				
younger age	5/113	4%	Teaching	38/88	44%	b. Spouses employment status:			For space reasons, this wider table has been placed at bottom of column.				
older age	32/113	28%	Consulting	52/86	60%	Fully retired	49/81	61%	Q45. Current resident:				
Q11. Retirement benefits received:			Writing	48/86	56%	Partially retired	7/81	9%	Own home	79/122	65%		
Parking	26/107	24%	Research	48/86	56%	Employed part-time	6/81	7%	Own condo/co-op	13/122	11%		
Office Space	65/107	61%	Q26. Reason for Working:			Never employed	19/81	23%	Rent apartment	6/122	5%		
Clerical support	33/107	31%	Non-financial	56/95	59%	Q37. Spouse expecting/receiving own pension/annuity?			Rent house	4/122	3%		
Lab privileges	18/107	17%	Financial	6/95	6%	Yes	32/95	34%	Live with relatives	0	0		
Health insurance	95/107	89%	Both	33/95	35%	No	62/95	65%	Nursing home	20/122	16%		
Library privileges	74/107	69%	Q27. Looked for work?			Uncertain	1/95	1%	Q46. Mortgage payments?				
Q12. How benefits have influenced feelings toward retirement:			Yes	17/113	15%						Yes	21/99	21%
More positive	52/110	47%	No	96/113	85%						No	78/99	79%
More negative	3/110	3%	Q28. Charity Involvement?										
Have not affected	55/110	50%	Yes	78/121	64%								
Q13. Pre-retirement feelings:			No	43/121	36%								
Looking forward to it	47/114	41%	Q29. Current charitable activities:										
Neutral	42/114	37%	Yes	61/98	62%								
Disliked	25/114	22%	No	37/98	38%								
Q14. Preparing for retirement:			Q30. Weekly hours devoted to charity:										
Very thorough	40/120	33%	≤ 5 hours	38/74	51%								
Plann'd some extent	61/120	51%	6-10 hours	25/ 74	34%								
Did not plan	19/120	16%	10+ hours	11/74	15%								
Q15. Satisfied with preparations?			Q31. Type of charitable activity:										
Very	54/118	46%	Community/civic	32/69	47%								
Reasonably	52/118	44%	Educational	38/68	56%								
Not satisfied	12/118	10%	Cultural	22/68	32%								
Q16. Should have paid more attention to retirement planning?			Church related	16/68	24%								
Yes	32/114	28%	Helping the elderly	13/68	19%								
No	82/114	72%	Q32. Have considered participating in charitable activities?										
			Yes	59/95	62%								
			No	36/95	38%								

Q41. Sources of Current Income as Percentage of Total Income				
	<i>Number</i>	<i>Range</i>	<i>Average</i>	<i>Median</i>
TIAA/CREF Annuities	97	1-80%	37%	32%
Social Security	107	2-73%	22%	20%
Other pension	26	2-32%	13%	10%
IRA/TDA/SRA, Xeoqh Plan	29	1-20%	6%	5%
Current employment	47	1-80%	21%	18%
Interest/dividends	96	1-94%	31%	26%
Drawdown on princpallassets	7	1-84%	26%	6%
Rental income	11	1-18%	7%	5%

Q44. Current Income as a percentage of pre-retirement income				
	<i>Number</i>	<i>Range</i>	<i>Average</i>	<i>Median</i>
Non-Medicine	93	30-300%	104%	100%
Medicine	30	30-300%	90%	85%

Comments on Retirement

	Number	%
C1. Absence of mandatory retirement age—helpful or detrimental		
Helpful	29/98	30%
Detrimental	52/98	53%
Both	17/98	17%
C2. Suggestions for Improving University retirement policy:		
<i>Retirement policy:</i> Independent committee/ board to monitor retirement practices appeals; annual meeting for discussion of retirement matters; making early retirement more attractive financially through incentives; negotiated retirements		
	20/64	31%
<i>Retirement planning:</i> Regular seminars on nutrition, new skills; individual help with financial planning		
	8/64	12%
<i>Continued employment:</i> Qualified retirement teaching/research activities on a limited/part-time basis; funding salaries by special grant. "Think tank" concept.		
	10/64	16%
<i>Information/Networking:</i> Newsletter, formal structure of office; identification of opportunities for scholarly/volunteer activity; networking of prospective retiree with alumni companies or governmental agencies.		
	5/64	9%
<i>Continued involvement/access:</i> Encourage emeritus faculty participation/involvement in university activities; access to facilities (office space, parking, clerical support, etc.)		
	20/64	31%
<i>Benefits:</i> Pension adjustments for inflation; continuation of dental insurance; upgrade benefits (life insurance, health)		
	14/64	22%
C3. Continued University Involvement since retirement?		
Somewhat involved	35/99	35%
Involved	34/99	34%
Not Involved	30/99	30%

Correlations of Selected Questions

1. Participated in early retirement?		Yes	No			
<i>Retired at:</i>						
< 60		0		0		
60-62		4		1		
63-64		1		0		
65		8		3		
66-69		18		11		
70		0		38		
		31		53		
2. If could do it again would retire at:		Actual Retirement Age				
< 60	60-62	63-64	65	66-69	70	
Younger Age(N=5)	0	0	0	1	3	
Same Age(N=76)	0	7	4	11	26	
Older Age(N=31)	0	0	1	4	9	
31/112 (28%) would retire at an older age						
17/112 (15%) plus perhaps 9/112 (8%) would want to stay on after 70 years old						
5/112(4%) would retire sooner						
3. How did you feel about the prospect of retirement before retiring?		If you did it again, would you retire at:				
		<i>Younger Age</i>	<i>Same Age</i>	<i>Older Age</i>		
Disliked the idea		0	9	14		
Those who disliked the prospect of retirement accounted for 14/31 who now would prefer to retire later.						
4. How did you feel about the prospect of retirement before retiring?		How satisfied are you with retirement as whole?				
		<i>Very</i>	<i>Reasonably</i>	<i>Not</i>		
Looking forward to it		36	11	0		
Neutral about it		22	19	0		
Disliked the idea		2	19	2		



The Phantom of the Opera: The Gala

Thursday night, for the 20th Halloween in a row, *The Phantom of the Opera* haunts Irvine Auditorium. In two screenings of the 1925 silent film classic Lon Chaney is again accompanied by the legendary Curtis Organ. To celebrate the 20th anniversary on campus of the horror film that tempts organists pull out all the stops, the Curtis Organ Restoration Society will deck the hall in homage to the Paris Opera, complete with a giant balloon chandelier. Audience members are welcome to dress in costume. At 8 p.m. the organist is Lee Erwin, the last of the veteran silent movie accompanists and the one credited with keeping the art form alive after the talkies came in. At 10, the new generation's Adlai Waksman takes over. According to the Society's Kevin Chun, the landmark organ owes its survival mainly to *The Phantom*, which he estimates 45,000 people have seen in its two decades as a Penn tradition. This year as in the past, proceeds (at \$5/ticket) go to the restoration fund.

Brown-Bag Seminar on Home Buying, Refinancing

The Treasurer's Office and the Philadelphia Savings Fund Society will present a home-buying seminar at noon Friday, November 1, in Room 720 Franklin Building. The program includes information on the University Mortgage Program and on refinancing current mortgages. Participants can bring lunch (beverages will be available) but space is limited to 25; to reserve, call Jean Crescenzo at Ext. 8-7256.

University of Pennsylvania Police Department

This report contains tallies at part 1 crimes, a listing of part 1 crimes against persons, and summaries of part 1 crime in the five busiest sectors on campus where two or more incidents were reported between **October 21, 1991, and October 27, 1991.**

Totals: Crimes Against Persons-2, Thefts-34, Burglaries-2, Thefts of Auto-1, Attempted Thefts of Auto-0

Date	Time	Location	Incident
Crimes Against Persons:			
10/22/91	11:19 PM	Lot #5	Cash taken/suspect apprehended
10/26/91	4:09 AM	Lower Quad	Acquaintance rape/treated at hospital

34th to 36th; Spruce to Locust

10/23/91	9:31 PM	Williams Hall	Bike taken
10/24/91	3:55 PM	College Hall	Unattended knapsack taken
10/25/91	11:47 PM	Houston Hall	Unattended knapsack taken
10/26/91	1:07 PM	Williams Hall	Secured bike taken from rack

39th to 40th; Spruce to Locust

10/22/91	10:37 AM	Harrison House	Bike taken
10/23/91	5:32 PM	Harrison House	Bike taken
10/24/91	5:01 PM	Harrison House	Bike taken from rack
10/25/91	11:47 PM	Harrison House	Secured bike taken from handrail

39th to 40th Locust to Walnut

10/24/91	2:17 PM	High Rise North	Bike taken
10/25/91	8:37 PM	High Rise North	Secured bike taken
10/27/91	2:23 AM	High Rise North	Secured bike taken from rack

37th to 38th; Spruce to Locust

10/22/91	9:16 AM	McNeil Building	Notebooks taken from unsecured room
10/25/91	10:04 AM	Vance Hall	Wallet taken/recovered
10/27/91	8:06 PM	Vance Hall	Bike taken/chain cut

32nd to 33rd; South to Walnut

10/21/91	2:59 PM	Rittenhouse Lab	Secured bike taken from rack
10/22/91	11:19 PM	Lots	See above under Crimes Against Persons
10/23/91	11:07 AM	Rittenhouse Lab	Phone taken from room

Safety Tip: To discourage bike thefts: lock your bike with a kryptonite lock and keep a record of the make and serial number. Register your bike free with the University Police.

18th District Crimes Against Persons

Schuylkill River to 4901 Street, Market Street to Woodland Avenue
12:01 AM October 14, 1991 to 11:59 PM October 20, 1991

Totals: incidents-14, Arrests-3

Date	Time	Location	Offense/Weapon	Arrest
10/14/91	1:31 AM	4300 Pine	Robbery/unknown object	No
10/14/91	2:45 AM	300S.47	Robbery/strong-arm	Yes
10/14/91	7:19 PM	4300 Regent	Robbery/gun	No
10/14/91	9:21 PM	300 S. 46	Purse Snatch/strong-arm	No
10/16/91	2:48 PM	4200 Chestnut	Robbery/strong-arm	No
10/16/91	3:00 PM	3200 Ludlow	Robbery/gun	No
10/17/91	5:00 AM	3729 Locust	Robbery/strong-arm	No
10/17/91	5:05 PM	4409 Chestnut	Rape Attempt/strong-arm	Yes
10/17/91	9:20 PM	4800 Warrington	Robbery/unknown weapon	No
10/18/91	10:46 PM	4300 Sansom	Robbery/strong-arm	No
10/19/91	12:39 AM	3700 Walnut	Robbery/golf club	Yes
10/19/91	10:05 PM	4820 Warrington	Aggravated Assault/gun	No
10/19/91	10:30 PM	4200 Walnut	Robbery/gun	No
10/19/91	11:35 PM	3600 Chestnut	Robbery/gun	No

Faculty/ Administration Blood Drive

In June of this year, many University faculty and administrators volunteered to donate blood and helped to produce an extremely successful American Red Cross Blood Drive. Their efforts contributed to the collection of 125 productive donations, 60% beyond the goal of 75 pints.

The first blood drive for this academic year is scheduled for Monday, November 4 in the Faculty Club. Once again, your cooperation is needed to make this blood drive as successful as the last.

Please support this vital community service by volunteering to donate blood. You may schedule a donor appointment by contacting your departmental recruiter or by calling Ext. 8-7202.

—Cheryl Hopkins, Director,
Community Relations

Update

OCTOBER AT PENN

TALKS

30 *Identities Constructed and Reconstructed: Representations of South Asian Women in Britain*; Parminder Bhachu, Clark University; 11 am.12:30 p.m., Classroom 2, University Museum (South Asian Regional Studies).

Turn-of-the-Century Racial Differences in Family Structure; Philip Morgan, sociology; noon-1 p.m., 167/168 McNeil (Sociology).

Sexual and Love Addiction: Part II; Martha Turner, Mary Jo Porreco, Outpatient Addiction Treatment Service (OATS); 1-2 p.m., 2nd floor Seminar Room, 4025 Chestnut (Marriage Cncl).

Hormonal Modulation of an Everchanging Brain; Bruce McEwen, Rockefeller University; 4 p.m., 140 John Morgan (Mahoney Institute).

Film Production and Distribution; panelists Toni Cade Bambara, Louis Massiah, Ed Guerrero, and Manthia Diawara; Issues in Independent Black Cinema series; 4 p.m., 110 Annenberg School (Afro-American Studies Program, Center for the Study of Black Literature and Culture).

Media Giants in the '80s: from Conglomeration to Synergy; Joseph Turow, Annenberg School; 6 p.m., Institute of Contemporary Art (ICA).

31 *Developing an Agenda for Women's Health Research for the Next Decade*; Jeane Ann Grisso, epidemiology/HUP; 9-10 am., 313 NEB (GIM).

Sub-Piconewton Force Fluctuations of Actomyosin In Vitro; Toshio Yanagida, Osaka University, Japan; 4p.m., Lecture Room B, John Morgan Building (Physiology, Pennsylvania Muscle Inst.)

Setting Public Health Care Policy By Default: Is a Bone Marrow Transplant a Right or a Privilege?; Woodrow Myers, Samuel P. Martin, III, visiting professor, 4:30-6p.m., Colonial Penn Center Auditorium (LDI of Health Economics).

Almanac

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