



THE POINT SOURCE

A quarterly newsletter for employees of The National Radio Astronomy Observatory

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Outlook for 1995

The new calendar year also marks the beginning of a new budget year for the Observatory. We do not have as yet any official notice of our 1995 budget level from NSF. The best guesses received from the NSF Astronomy Division are not encouraging, however, and indicate that the 1995 budget is likely to be about the same as last year's. That will be three years in succession of essentially the same amount of money to run the NRAO.

I want to assure our employees that every effort is being made to avoid a reduction in force. Unless the news that will eventually come from NSF is worse than anticipated, I am confident that a layoff can be avoided. However, I am equally confident that the budget news, when it comes, will not allow for a pay increase on January 1. In essence, cancelling a pay raise is what makes it possible to avoid reducing staff levels. We will also be forced to restrict new hires, replacements, overtime, promotions, visiting appointments, and travel to what is absolutely essential.

This would be, to my knowledge, the first time in the history of the NRAO

that no annual pay raise has been given. Pay raises have been delayed in the past, but never skipped entirely. This is symbolic of the situation in which science and all federally funded enterprises find themselves today. The federal budget cannot accommodate the present level of spending, let alone an increased level of spending, if the deficit is to be reduced without an increase in taxes.

Can we look forward to improvement anytime soon? If the economy continues to improve, if the new congressional agenda leads to a renewed emphasis on basic research at the NSF, and if the Millimeter Array is funded for development and eventual construction (and I believe all of these are reasonable prospects) then I am confident that NRAO not only has a future, but a bright one.

Employees will be kept informed of developments.

Paul Vanden Bout

Andres Gutierrez

Andy Gutierrez, the VLA Track Crew Foreman, died on November 16 after a long struggle with cancer. He kept a positive attitude throughout the ordeal. Andy joined the NRAO in May of 1983. He was a very productive employee, and was well liked. We will all miss him.

Andy is survived by three daughters, Rose Marie Gutierrez-Jewell, Mary Jane Gutierrez, and Zabrina Montoya. His brother, Ramon, works in Engineering & Services at the VLA. Andy died at the age of 49.

Where are they now?

*Each year AUI awards three or more scholarships to the children of regular full-time and eligible part-time NRAO employees. If you know the whereabouts of an AUI Trustee Scholarship winner and would like to share their accomplishments with the readers of *The Point Source*, please contact me at wmahle@nrao.edu or (804) 296-0265. Scholarship recipients may be the subject of a future article.*

Scientific news...

29th Annual Jansky Lecture Vera C. Rubin

The twenty-ninth Annual Jansky Lecture was given in Socorro on November 4 and in Charlottesville on November 15. Dr. Vera C. Rubin, Department of Terrestrial Magnetism, Carnegie Institution of Washington, was awarded the 1994 lectureship. The title of her lectures was "What's the Matter in the Universe?"

The Jansky Lectureship was established by the Trustees of Associated Universities, Inc., and was first awarded in 1966. It is named in honor of Karl G. Jansky, who in 1933 first detected cosmic radio waves from the Milky Way. Dr. Jansky's son, David, and his nephew, Curtis, attended the Charlottesville lecture and reception. They and other members of the Jansky family have attended the lecture for several years.

Reminder: December is the time to update or make changes to your Dental Assistance Plan coverage for the next two years.

What is the AIPS ++ Project

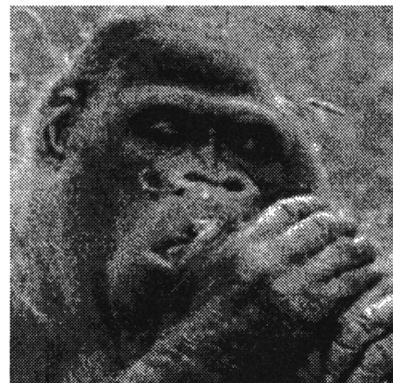
The NRAO has been participating in a consortium which is developing a software system primarily for astronomical data analysis called the Astronomical Information Processing System or AIPS++. The international consortium of institutions developing this software mainly supports radio telescope instrumentation. The members of this consortium are: ATNF, Australia; BIMA, USA; HIA/DRAO, Canada; NFRA, the Netherlands; NRAL, UK; TIFR/NCRA, India; and the NRAO.

The project began in earnest early in 1992, when twelve representatives of these institutions met in Charlottesville to begin the design process. The group was able to distribute the first library release of AIPS++ in October 1993. This release does not contain much that is of direct interest to astronomers, but does contain building blocks of interest to other software development groups.

The group admits to setting ambitious goals for further releases. The plans

are to release an alpha version (a version with limited distribution to individuals or groups who will use the software and assist in debugging it) of AIPS++ early in 1995, a beta version (a version with most features available, but possibly still buggy) later in 1995, and the first full release in January 1996.

The project is undergoing a major review by a panel of experts December 12-14, 1994. The review will examine all aspects of the project - management, organization, technical progress, and plans.



New Employees

Charlottesville

Edward Wollack, Research

Green Bank

Dana Balsler, Research

Wes Grammer, Electronics

Michael Stennes, Electronics

Tucson

Kathryn Mead, Research

Socorro

Garry Morris, Engineering & Services

Richard Murillo, Engineering & Services

Jose Navarro, Research

Betty Ragan, Array Operations

Christopher Taylor, Student Support

Russell Taylor, Research

Qiang Wang, Student Suppt

Transfers Socorro to Charlottesville

Andrew Lobanov

Kari Leppanen

Anton Zensus

Departures

Green Bank

John Downs

Dorothy Mercer

Doug Williams

Socorro

Richard Davis

Ricky Lopez

Tucson

Paul Gensheimer

9/1/94 - 11/30/94

Scoping the sites...

Charlottesville

○ Charlottesville employees donated over \$80 to The March of Dimes for the annual *Blue Jeans for Babies* day. Employees who made contributions received a button and the opportunity to dress casually for work one day. This was particularly welcome for employees in the Business Office who rarely dress casually. Most importantly, all donations went to the March of Dimes.

Green Bank

○ Green Bank walkers participating in the Walk to the VLBA Sites as part of the Wellness Program are soundly ahead of the Charlottesville walkers. At the time of this printing, the 21 walkers from Green Bank have walked a total of 1630 miles and are well on their way from Hancock, NH to North Liberty, Iowa. The 21 Charlottesville walkers have walked a total of 1288 miles. While the Charlottesville group does not expect to catch up with Green Bank, both groups are proud of the miles they have accumulated and the exercise they are receiving from the program.

Late in December, all of the walkers will have the opportunity to compare their vitals to their pre-program vitals and see the result of their efforts.

Socorro

○ The NRAO softball team, Evil Luggage, finished in first place in the summer New Mexico Tech Recreational League and finished the fall league with 3 wins and 2 losses.

○ Several NRAO-Socorro employees were actively involved in hosting the *First Annual Enchanted Sky Star Party* of the New Mexico Tech Astronomy Club from September 30 to October 2. The event was hosted at the Campus Observatory. Astronomical education was the theme of the weekend. Speakers included astronomers from NRAO, New Mexico Tech, the University of New Mexico, New Mexico State, and the University of Chicago. The Saturday night observing session was open to the public and area residents took the opportunity to use the wide variety of telescopes and learn from astronomers and amateurs alike.

The New Mexico Tech Astronomy Club was originally chartered to nurture student interest in astronomy. Many NRAO employees have been active in fulfilling this goal by providing public observing opportunities and informational lectures for Socorro-area schools. The Campus Observatory was built in 1993. Jon Spargo of the Computing Division was instrumental in initiating this project, donating a complete (optical) telescope and pier to the Club.

Next year's event is planned for September 21-24. For more information, contact Jon Spargo or Dave Finley in Socorro.

Tucson

○ In October, Tucson distributed their new, completely revised safety manual. A committee is being organized to meet quarterly to promote safety awareness.

○ Nancy Clarke and Lisa Engel have been gathering ideas for the new NRAO display at the Kitt Peak Visitor Center. Four areas have been targeted: displays, post cards, T-shirts, and brochures. They expect the new postcards, T-shirts, and the brochures for the 12-m to be ready around the first of the year. Lisa has outlined a general plan for updating the existing model and design for the allocated space, but she and Nancy would welcome any suggestions or ideas.

Maximum Social Security tax to increase for 1995

Beginning January 1, 1995 the Social Security taxable earnings base will increase from \$60,000 to \$61,200. There will be no limit on the wages subject to Medicare tax.

The FICA tax rate is the combined social security rate of 6.2% and the Medicare rate of 1.45% for a total of 7.65%. The maximum social security tax employees and employers will each pay is \$3,794.40 (\$61,200 x 6.2%). Persons earning over \$61,200 in 1995 will pay Medicare tax on all of their earned income and social security tax on the first \$61,200 of income.

Retirees age 65 through 69 can earn up to \$11,280 (\$940 per month) without losing any benefits. Those below 65 can earn up to \$8,160 (\$680 per month). For retirees age 65 through 69, \$1 in benefits will be lost for each \$3 in earnings above \$11,280. Those under age 65 will lose \$1 in benefits for each \$2 in earnings above \$8,160.

A worker retiring in January 1995 at age 65 will receive a maximum monthly social security benefit of \$1,199. The average monthly social security benefit starting in January will be \$698.

Late Opening Procedure

Occasionally weather or other special conditions necessitate placing an Observatory site on Emergency Operation Status. Follow these procedures when you suspect the weather might be affecting the opening of your work site:

Charlottesville: Call 296-0200 after 7 a.m. for a recorded message.

Green Bank: Call 456-2330 for a recorded message. Closings are also announced on the radio.

Socorro: Contact the Business Office at 835-7115 or the Director's Office at 835-7300 to determine if office hours have been adjusted or the bus departure to the VLA has been delayed.

Tucson: If the weather looks unsafe for travel, contact your supervisor.

**Remember that if the emergency period covers only a portion of your shift and you do not report to work for the balance of the shift, the *entire day* is charged to vacation or leave without pay.

Questions/Suggestion email Box

Thanks to Vince Summers of Charlottesville for suggesting using ordinary ethyl alcohol instead of freon to remove flux from soldered boards/pieces. Mike Balister, Assistant Director of Technical Development, says that ethyl alcohol can be used in some instances. In the CDL, acetone is used for initial cleaning followed by freon 113 for a final cleaning. This procedure reduces the total amount of freon used. NRAO recently confirmed that our use of freon for this purpose is in compliance with all federal regulations.

Suggestion and questions may be sent to me in the Personnel Office or by email to wmahle@nrao.edu.

Wendy Mahle, Editor

Personnel news...

Portions of your Group Life Insurance benefit may be taxable

If you've ever wondered why your income tax withholding and FICA taxes don't add up to the standard amounts based on your wages, it may be because you're having to pay taxes on part of your group life insurance. The Fiscal Office reports that they receive calls each year from employees asking how this additional tax is computed. Well, here goes an attempt to explain the subject in everyday terms. If we don't succeed you can always call the Fiscal Office again.

The Internal Revenue Service requires that state and federal income taxes, as well as FICA taxes, be paid on employer provided life insurance amounts whenever the coverage exceeds \$50,000 and no premium is charged or whenever the employee is charged a premium that is less than the IRS deems appropriate. The IRS publishes a rate table that specifies the appropriate premium, based on age, that employers should charge for group life insurance. If the employer charges less than the amount specified, the difference represents taxable income to the employee. The value of such taxable life insurance is referred to as "imputed income" and it appears on your pay stub under the heading "Life Earnings". (For those of you unfamiliar with the term, "imputed income" is something you can't spend at the grocery store but you get taxed on it anyway.)

Each eligible employee at NRAO is covered by a Basic Group Life Insurance policy which provides coverage equal to one times annual salary, rounded to the next highest \$2500 amount. Eligible employees can purchase supplemental life insurance which will bring their total coverage up to a maximum of three times their annual salary, rounded to the nearest \$500. The supplemental coverage costs each employee 35 cents per \$1000 of coverage each month.

IRS regulations permit employees to receive their first \$50,000 in life insurance coverage with no tax consequences. But when the coverage exceeds \$50,000 certain calculations must be made by the employer which may result in additional taxes for the employee. The simplest of these is the situation where the employee has basic life insurance over \$50,000 and no supplemental

life insurance. The amount over \$50,000 results in imputed income, the precise amount of which depends on the employee's age. The older the employee, the greater the value of the free insurance, and hence the greater the imputed income.

The second situation, where the basic and supplemental coverages combined total more than \$50,000, may result in imputed income dependent upon the employee's age. Generally under these circumstances, if the employee is under age 50 and the basic coverage alone is less than \$50,000, there is no imputed income. But if the employee is 50 or over, there will be imputed income and a tax withholding on the combined amount over \$50,000.

A third situation, where the employee has basic insurance over \$50,000 plus supplemental insurance, will always result in imputed income for persons age 50 and over, but may not be taxable for persons under age 50. (If you've gotten this far you're probably beginning to develop some sympathy for those poor souls in Fiscal who have to explain this. You've also reached the point where the Personnel Office in Charlottesville will gladly do a custom calculation of your taxable life insurance. Just call Billie Rodriguez at 804-296-0312 to request your report. We've put this free offer here, hoping that most of you won't get this far in the article.)

If you are required to pay income tax on any portion of your group life insurance coverage the appropriate amounts are being deducted from your regular wage payments. These deductions begin in February each year and conclude with a double deduction in December, making a total of 12 deductions. If you're paid on a semi-monthly or bi-weekly basis, one salary payment out of the month is affected by these requirements.

Finally, when you receive your W-2 form early next year, the additional imputed income from your taxable life insurance, if any, will be listed in Box 13 with the Code Letter "C" next to it. Still have questions about your life insurance taxes? If so, please contact Billie, or take a Fiscal employee to lunch.

As the year ends, review your financial health

As year end approaches, you might want to take a few minutes to review your current financial health. Jim Gibb, NRAO Fiscal Officer, recommends that you assess the following items:

1. Federal and State Withholding Allowances - Don't wait until April 15th to determine if you have to add or subtract dependents from your withholding. If circumstances warrant, you may wish to have an additional amount withheld from each paycheck.
2. Beneficiary - All employees received a Benefit Statement during the first half of this year with a beneficiary record for review. If your beneficiary status has changed and Personnel has not been notified, now is the time.
3. Insurance Coverage - Once again, is your dependent coverage up to date? This includes marital status and dependent children.
4. Retirement Plan Contribution - If you are a qualified employee, AUI contributes an amount equal to 10% of your base salary to your retirement fund. You may make additional voluntary tax-deferred contributions of up to 20% of your taxable income or \$9500, whichever is less. Contact Personnel to take advantage of this benefit.
5. Will - Most of us do not like to think about this, but it is in your best interest to contact an attorney and have one prepared. Don't let someone else determine how your estate will be distributed.

After you take a few minutes for this review, you may think of other items to consider.



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