A Message From Human Resources

IRS Releases Pension Plan Limits for Tax Year 2006

The Internal Revenue Service recently announced the annual cost-of-living adjustments for dollar limits applicable to contributions to qualified retirement plans. The dollar limits are as follows:

<table>
<thead>
<tr>
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<th>2005</th>
<th>2006</th>
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<tr>
<td>Maximum basic employee deferral to 403(b) tax sheltered annuity plans.</td>
<td>14,000</td>
<td>15,000</td>
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<tr>
<td>General “catch up” contribution limit for 403(b) plan participants age 50 and over.</td>
<td>4,000</td>
<td>5,000</td>
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<td>15 year catch up provision, for 15 years of service with the College. The lifetime maximum under this catchup contribution is 15,000 (subject to various limitations).</td>
<td>3,000</td>
<td>3,000</td>
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<tr>
<td>Basic deferral limit for 457(b) deferred compensation plans.</td>
<td>14,000</td>
<td>15,000</td>
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<tr>
<td>457(b) catch up contribution (subject to age and other restrictions).</td>
<td>14,000</td>
<td>15,000</td>
</tr>
<tr>
<td>Annual limit on compensation for retirement program purposes.</td>
<td>210,000</td>
<td>220,000</td>
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<tr>
<td>Social Security wage base.</td>
<td>90,000</td>
<td>94,200</td>
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<tr>
<td>Medicare wage base.</td>
<td>No limit</td>
<td>No limit</td>
</tr>
</tbody>
</table>

The first 3% you contribute to the College’s retirement program as a condition of employment does not count towards the maximum elective contribution you may make to the program. A calculation can be done to determine your maximum elective contribution for the 2006 tax year. Each individual who wishes to increase or decrease his or her elective contribution to the retirement program must sign a new salary reduction agreement form.

If you wish to do this, please call ext. 5465 and make an appointment with Loretta or Cheryl.

Did You know?

Human Resources has a lending library on-site that contains a variety of books and videos on a wide range of topics including: public speaking, sign language, personal investments, training, health/stress, managing change, career planning, team building, organization, and many more.

Come check out what we’ve got!

Annual Healthy Holiday Luncheon

Please join chef Patti McCaffrey on Tuesday, December 13 at noon, in Hamlin Grotto for the annual Healthy Holiday Luncheon sponsored by the Optimal Health Initiative Committee. In addition to sampling delicious and nutritious holiday fare, Patti will share her recipes. If you would like to participate, contact Melissa Nicklaw, Human Resources, to register. Seating is limited to 25.

In This Issue . . .

• 2006 Pension Limits
• Staff Book Groups
• New Employees
• Mark Palumbo Goes “Back in Time”
Going Back In Time

I was psyched for my vacation. We flew out of Boston to Heathrow Airport in London on a night flight. My cousin Brian picked us up and took us to my Aunt Hazel’s in Whitstable, a Roman seaport town outside of London. We visited the great gothic city of Canterbury – sight seeing and roaming about. We stayed three days in Whitstable. It brought back memories of previous visits. Canterbury is famous for its gigantic cathedral and famous burials. The city is surrounded by tall, thick Roman walls. We ate fish and chips (French fries) at the local pub, but my favorite was steak and kidney pie. That came with a tall pint. The expression, “Watch your p’s and q’s!” comes from pints and quarts.

After a trip on roads so narrow you would have to pull over to yield, past thatched roof houses, we took a train to London. We visited the flagship of my great uncle Rear Admiral Robert Burnett – the HMS Belfast. Because we are his descendents, we were allowed to go into his private quarters. It included a small bedroom, a study and a meeting room. We were shown his medals.

We left London for Aberdeen, Scotland on a train. It was a 7 hour trip. Like a magical, mystery tour. We passed by ruins of old castles, estates and sheep farms. A rugged coast line appeared as we approached Aberdeen. I met my cousin, Sandra Burnett, for the first time.

While staying with her, we visited my cousins at Barra Castle. My great aunt, who married into the Irving Clan, left the castle to her daughter, Mhairi, and to her son, Robbie. We spent the afternoon there, which included tea time. We got a tour of the castle and saw the secret room behind a panel. Mhairi, who is 88, lives alone in the castle. Her son visits from London once a month. There’s a domed ceiling dungeon in the basement that was once used as a kitchen. It was a beautiful afternoon. We saw the remains of what was once a beautiful garden – lawns now. My cousin lives in just part of the castle. Another day we drove to Kemnay House, a tower house in the middle of Aberdeenshire. A tower house is four plus stories with a spiral staircase – all made from granite. The Kemnay House has been in the family over 300 years. My second cousin, Susan, lives there. She used to show the house. Portraits of family line the walls. There is a domed ceiling kitchen in the house as well. We stayed for tea and beer.

We visited many other places including Crathes Castle, where we had our clan reunion. Crathes means branch of wood. My family were considered Highlanders. We go by my grandmother’s tartan, the Forbes’ tartan.

The Highland Games we got to see were impressive. I liked the Highland Dances the best. There were a lot of typical Highland games. When it was all over, 100 bagpipers came marching down the center of the field. It was hair-raising. As I said, I got to eat lots of steak and kidney pie.

We drove to Lock (Lake) of Leys where the family originated. They lived on a manmade island. Loch of Leys is one of many glacial lakes in Scotland.

At the end of the five day events, we met back at Crathes Castle where all my cousins from around the world met and had a photo shoot. Sir James Burnett, the head of our clan, had a garden party for his son, (and my cousin), who recently married. It was a formal party under tents on a hot summer day. They served salmon, a variety of cakes, sandwiches, and chocolate. There was a brass band set up in one of the nine formal gardens. In another garden there was a magician doing tricks. Actors were dressed in costume as characters from Alice in Wonderland: Alice, cards, Tweedledee and Tweedledum, and the White Rabbit. It was striking seeing the tartans and kilts.

It was the trip of a lifetime.
Employees

Manuel Carballo
Associate Director of Admissions

Katie Ramsey
Admissions Counselor - Admissions

Gene Tougas
Custodial Supervisor - Facilities Services

Fran Meehan
Custodian - Facilities Services

Justin Allen
Maintenance Carpenter - Facilities Services

John Dugan
Team Leader - Facilities Services

Perry Blackshear
Media Graduate Intern

Pamela Anastassiou
Registrar

Namik Kirlic
Admissions Counselor - Admissions

Kimber Wukitsch
Career Counselor/Resource Coordinator
Career Services

John Santose
Custodian - Facilities Services

Laurel Keliher
Senior Nurse Practitioner - Health Services

Rick Hfand
2nd Cook - Dining Services
Benefit Plan SPDs
All benefits eligible employees should have received copies of the new Summary Plan Descriptions (SPDs) for the Health & Welfare and Retirement benefit plans. If you have not received your copy, please call Human Resources at x5465.

Faculty Grants
Jeffrey Carpenter (Economics) and collaborators from University of Minnesota and the University of Zurich have received funding from the MacArthur Foundation, the Sloan Foundation and a private company for a project titled, "Trackers and Turnover: Using field experiments to understand driver decision-making." The project will explore what can be said, using economic theory, the participating firm’s historical data, and newly collected data using experimental methods, about the causal factors in driver turnover and driver productivity at a large firm in the “truckload” segment of the U.S. trucking industry.

Kirsten Hoving (History of Art & Architecture) has received a grant for research in the archives of the Smithsonian American Art Museum this coming winter. This grant provides additional support for her 2005-2006 leave project titled, "Joseph Cornell and Astronomy.

Walker Connor (Political Science) has received a research award from the Fulbright Scholar Program to spend the fall semester and January 2006 at Queen's University in Kingston, Ontario, Canada. He is the first holder of the Queen’s University Fulbright Chair in Nationalism and Ethnicity. He will be working on a research project titled, "Critical Review of the Literature on Ethnonationalism."

~Reminder~
2006 Health and Welfare Benefit Plan Open Enrollment forms are due back to Human Resources no later than Thursday, December 8th!

Please call x5465 if you have any questions.

Classifieds
Classified ads are free for members of the staff, faculty, student body, and alumni of Middlebury College. Ads must be submitted seven days prior to the publication date. Please send your ads to: Classifieds, Midd Points, HR, Service Building, or via Outlook to: Middpoints Editor (electronic submissions preferred).

Auto
For Sale: 1995 Nissan King Cab XE 4x4, 2.4 L 4 cylinder, 60 K miles, 6 speed, great shape, new tires, includes cap, asking $3,500 OBO. Cell phone 207 650-4341.
For Sale: 1998 Ford Taurus SE. 93,000 miles, rebuilt title from Countryside Motors, purchased at 18,000. Excellent condition inside and out, scrupulously maintained, oil changed every 3000 miles. Must see. $3,100 OBO. 388-3605, or x5541.
For Sale: 1995 Nissan Pathfinder, 92k miles, 4WD + 4 good snows, red, 5-speed, a/c, cruise, power locks & windows. Great winter car. $3800 firm (below Blue Book). Call x5105.
For Sale: Just in time for the season! 2 nearly new Hakkapelia, 185/65R15 snow tires (used 1 short winter season only), for Saab 900 S or comparable car and 2 15 in. steel rims: $120 for the set, or best offer. Also, 2 older Traction snow tires, also 185/65R15, with good tread: $50 for the pair, or best offer. Call x5433 or 388-6488 evenings.

Real Estate
For Lease: Middlebury Village Home for short-term lease, January-March 2006, dates and rate flexible. 3 BR, furnished, garage, walk to campus and town. 388-0207/349-7523/vormontspider@verizon.net.

Wanted
Wanted: Bookshelves and portable dishwasher. Call 388-1308.
Wanted: Chop, chop wood splitting--$50 per cord. You provide the wood; I'll do the work. Call Ashley: x5919 or 989-3820.

Other
For Sale: Firewood $150.00 a cord. U-Pick Up. Call Lyle at 897-7271.
For Sale: Hardwood Table (can seat 6 people) & 4 sturdy chairs - $30 (could use refinishing but fine w/o); Men's ice hockey skates - CCM Rapide size 12 - $25 OBO. Call 388-1308
For Sale: Xbox console, 1 controller, 3 games. Unit is less than 1 year old. $100 for all. Call Laurie x5019
For Sale: Sharp digital laser copier / scanner (model AL-1641CS), $170; Haier 4.9 cu. ft. white refrigerator with full-width self-defrosting freezer (19 23/32"W x 23"D x 46"H), $190; Sharp 900-watt 0.9 cu. ft. black convection+microwave oven (model R-820BK), $90. All items in near new condition. Call x2431.
For Sale: KitchenAid Professional 5 Stand Mixer, mint condition in original box. White mixer includes wide, easy-to-use lift bowl, flat beater, dough hook, wire whip and pouring shield. Hub cover allows for easier access to add attachments. Features 10-speeds. Rugged all metal construction, with broad base and rubber feet for stability. Bowl and removable parts are dishwasher safe; seamless motor housing wipes clean. 350W. Includes extended replacement warranty. $200. x3330 or 388-4263.

Free
Free: Propane dryer, everything works, but the air doesn't heat up. Yours to repair or use for parts for free if you remove it from my basement. Jennifer Ponder 388-4378, x5822, ponder@middlebury.edu.