What Are the Implications of Pension Portability?

by George F. McClure, Chairman
Career Activities Council

Last year pension portability bills were introduced into both houses of Congress. They were supported by IEEE and other groups of mobile professionals, such as other engineers and nurses, as well as women who interrupt careers to start families. Key provisions of these bills were shorter vesting periods and ways to reduce the ravages of inflation on future pension benefits when workers change jobs. While no pension portability bills were enacted into law, supporting testimony was heard, and new bills are being readied for introduction into the 103rd Congress.

Defined contribution and defined benefit are the two types of pension plans. In defined contribution plans, the dollar amount of the contribution is fixed, and the assets available to pay out on pensions depend on the investment performance of the plan’s funds. Defined contribution plans are inherently portable; the funds in the account are assigned to the plan holders and are under their control.

The popular 401(k) plan is an example of a defined contribution plan. The amount of funds available at retirement depends on the investment growth achieved before retirement, with no guarantees. By definition, defined contribution pension plans are fully funded.

Pension portability is a welcome addition to defined benefit pension plans, where the promised pension payout is fixed. The benefit payable is a function of length of service and final average pay (usually computed over the last five years of employment). The amount of money the employer must pay into the pension fund depends on employee turnover, present and future pension obligations, and the investment performance of the pension fund. More than 40 million U.S. employees are currently in 85,000 different defined benefit pension plans.

For workers who remain at one company for an entire career, the defined benefit pension plan is excellent. The employer promises a pension in an amount keyed to the salary level before retirement. This method offsets the effects of inflation over the length of the career.

For the employee who changes jobs several times and vests in multiple pension plans, the defined benefit plan has not been as favorable. Typically, the worker must reach retirement age before drawing any funds from the plan. By that time, a pension earned 20 or 30 years earlier may have suffered a significant loss in purchasing power, if no opportunity for investment growth were taken in the interim.

As an example, consider the engineer who leaves a company at age 45 with a pension entitlement of $1,000 monthly for life after reaching age 65. Assuming an interest rate of seven percent, it will take $128,983 at age 65 to provide this benefit. In 20 years, the purchasing power of $1,000 monthly will be noticeably less than it is today.

—continued on p. 6

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- What’s Your Opinion? p. 8
- Member Activities Council, p. 5
- Washington Scene, p. 3
- Rivers’ Employment Forecast, p. 6
On Pension Reform

In this issue of Impact, George McClure provides a recapitulation of IEEE-USA's efforts to encourage pension reform. IEEE's United States Activities Board (USAB) has placed a high priority on the TIAA/CREF system make defined contributions into a fully portable retirement system. The employer also makes a contribution. The faculty member may choose to receive his or her retirement contributions will be made into the same retirement fund.

Events during the past decade have changed our perception of career paths for electrical engineers. In part, this change is a result of the rapid shift away from vertically integrated structures. U.S. firms now are moving much closer to Japanese models, where firms producing components or commodities, or consumer markets rely on a broad array of suppliers. Will this type of industrial structure provide stable employment and adequate pensions for U.S. engineers? Only more experience with such structures can answer this question.

Beyond these changes, a more basic issue about pension reform remains. Engineers regard themselves as professionals. Is it proper to expect their employers to bear the entire cost of retirement plans? For example, faculty members in virtually all private and many public universities (but not in major industrial or commercial, or consumer markets rely on a broad array of suppliers. Will this type of industrial structure provide stable employment and adequate pensions for U.S. engineers? Only more experience with such structures can answer this question.

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The newsletter for IEEE-USA's Professional Activities Committees for Engineers

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IEEE-USA Calls for Policy Changes to Boost Technology Commercialization

In a recently approved position statement, Regaining Strength to Tackle Technology Commercialization, IEEE-USA recommended that the Department of Commerce (DOC) be strengthened to provide coordinated support for technology commercialization, encompassing all elements of engineering research and development. IEEE-USA also called for increased funding of the Advanced Technology Program within the DOC/Technology Administration (TA) and advised that TA be designated as the Federal Government's lead agency for coordinating support of technology commercialization ventures.

Federal Government policies and programs are needed that support and facilitate engineering R&D directed toward the efficient production of innovative civilian products and services, according to the statement. IEEE-USA also recommended that DOC encourage and facilitate U.S. industry investment in long-range strategic R&D and high-quality manufacturing; maximize use of technology resources in U.S. Government laboratories and research and development entities; and strengthen the U.S. technology infrastructure.

USAB Chairman Promotes U.S. Competitiveness

USAB Chairman Charles K. Alexander recently wrote a letter to the U.S. Department of Commerce (DOC) endorsing DOC's investigation into the national security implications of U.S. dependence on foreign imports of integrated circuit (semiconductor) chip packages. The investigation is being conducted in accordance with Section 232 of the Trade Expansion Act of 1962. DOC's letter promotes the competitiveness of the U.S. packaging industry. "Ceramic packaged semiconductors are incorporated in almost every U.S. defense system employing modern electronics and play a critical role in ensuring our national security," he said. Further, Alexander expressed IEEE-USA's belief that national security in the technological age requires the maintenance of strong, competitive domestic capabilities to meet U.S. defense needs in the event foreign supplies are disrupted.

Tort Reform Needed to Help Boost U.S. Economy

Congress is facing a complex issue as it considers comprehensive tort reform legislation. On December 3rd, the Professional Activities Committees for Engineers of IEEE's United States Activities Board by the Institute of Electrical and Computer Engineers, Inc., 345 East 47th Street, New York, NY 10017-2399, with the IMPACT Editorial and Administrative Offices at 828 L St., N.W., Washington, D.C. 20001-3048, telephone (202) 785-0017. Annual subscriptions are $1.00 per year and are included as a portion of the U.S. membership fee. All rights including translation are reserved by the IEEE. Second Class postage paid in New York, N.Y. and additional mailing office.

Postmaster: Please send address changes to IEEE IMPACT, 828 L St., N.W., Washington, D.C. 20001-3048.

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by Carl K. Kintzel, Chair

PACE Information Committee

Impact continues reporting local professional activities conducted on behalf of PACE leaders. We hope you will talk with the person responsible for the specific activity, in order to learn more about it.

Please refer to your IEEE-USA Directory to contact any of the people listed for information. We would appreciate any reader response or comments on this presentation of Regional and Divisional activities.

IEEE UNIT ACTIVITY CONTACT IEEE UNIT ACTIVITY CONTACT

Location Activity Contact

Lexington Held Career Conferences Don Hill, 606-325-2487
Workshop; planned Careers Phase II Workshop; addressed professional growth
Second Monday Section meetings; supported NEW; provided student-to-
career-person counseling

Memphis Participated in NEW activities; active in Memphis Joint
Engineer Council; assisted
Memphis/Shelby County Science Fair; obtained used equipment from industry for high schools; published monthly PACE articles in Section newsletter

New Orleans Supported S-PAC at Tulane University; participated in NEW activities; published PACE news on retirement and pensions in Section newsletter; trained a facilitator for Career Transitions workshops

Orlando Held Section meeting on "Combatting Obsolescence: A Guide to Survival"; initiated publication of suggestions for unemployed engineers in Section newsletter; initiated public establishment of local member list by employer; judged International Science and Engineering Fair.

Region 4 Cedar Rapids Conducted two Careers Phase II Workshops; provided two scholarships for electrical engineering students at two universities; supported an S-PAC at Iowa State University in Ames; provided judges, awards, and funding for the Eastern Iowa Science Fair; led efforts to establish a Challenger Learning Center in the State of Iowa; supported joint engineering society Career Guidance Conference for high school seniors; sponsored three IEEE video conferences.

---To be continued in future issues with programs in other Regions.

March 1993---IEEE IMPACT

News From the Regions

by John E. Martin, Editor
Member Activities Council

Because many readers find these Council reports informative, each issue of IMPACT will feature news of one of the four non-PACE Councils. These reports will provide readers with semi-annual updates of activities and a better look at the progress taking place in IEEE-USA committees. In this issue of IMPACT, MAC Editor John E. Martin reports on the activities of IEEE-USA’s Member Activities Council.

Salary Survey Committee Chairman Roy Harris and committee members have overseen the preparation and distribution of approximately 21,000 salary survey questionnaires to U.S. members and have been receiving responses at a normal rate. The survey should shed new light on the engineering employment situation, including information on salaries and income by such cross tabulations as industry, primary area of expertise, geographic area, and education.

The Committee expects to publish the 1993 U.S. Membership Salary and Wages Benefit Survey this spring. Before May 15, the discounted price for members is $64.95, plus tax and shipping. The list price is $99.95. After May 15, the price will be $74.95 for members and $119.95 for non-members. Call (800) 678-IEEE, ask for Publication Sales, and be sure to request Uh0/1994-I when ordering the Survey.

Awards and Recognition Committee The Committee, chaired by Leroy S. Ramsey, sent letters to all U.S. Section, Council, Area, and Awards Chairman and local PACE leaders soliciting nominations for 1993 IEEE-USA awards. Letters requesting nominations for the Harry Diamond Memorial Award were sent to Federal laboratories and facilities directors. The media also received correspondence from the Committee about IEEE-USA’s biennial awards. The deadline for all nominations is March 31. Please consider nominating a worthy individual for the IEEE-USA award.

Opinion Survey Committee Under Chairman Gerald W. Gordon, the 1993 Opinion Survey Committee has been established to conduct another of these periodic surveys of members. A timetable for the survey has been determined, and the Committee is about to begin selecting a contractor to develop, tabulate, and analyze the survey. Chairman Gordon is asking IEEE-USA members to send him topics for possible inclusion.

Employment Assistance Committee As Employment Assistance Committee Chairman, I along with IEEE-USA staff met recently with the PEER II contractor, Success Systems, to resolve problems that have surfaced in the first year of PEER II operation.

Committee member Alan B. Showalter conducted a successful Employment Assistance Workshop for IEEE’s Rochester Section. In addition, he will present a paper on IEEE-USA employment assistance efforts at the upcoming National Aerospace & Electronics Conference as part of the conference session, “The Impact of Defense Budget Restructuring on Engineering Employment.”

Contract discussions are under way between job fair operators—the Laser Group, the Professional Exchange, and WESTECH—and Sections and Councils for cosponsored job fairs in 1993. A tentative calendar is included in this issue of IMPACT.

The senior edition of the Employment Guide for Engineers and Scientists is still being distributed free, along with a packet of additional information, to unemployed non-student members who request it in writing from the IEEE-USA Office in Washington, D.C.

Private Practitioners Task Force (PPTF) Chairman Irwin Weinerman and PPTF members are developing a newsletter for self-employed IEEE members. The newsletter is a response to a questionnaire in The Inquirer about PPTF and consultants’ networks. The Task Force continues to consider future directions after its two-year mandate from USBAT is completed in 1993.

Communications Committee, Impact Editorial Board, and Professional Perspective Editorial Board The first series of meetings of the three communications-oriented groups took place in February, in Washington, D.C. The Communications Committee, chaired by Daniel Rosich, plans to continue implementing The Communications Plan, which includes developing a marketing effort for IEEE-USA publications. Eight issues of Impact, with Robert T. Nash serving as Editor in Chief, are planned for 1993. Four issues of Professional Perspective will be published in 1993, with two issues appearing as inserts in The Inquirer and two issues appearing in Spectrum. Michael J. Whitleaw is Editor in Chief.

Preliminary Grade Committee Chairman by Michael B. Andrews, the Committee’s shelf presentation on the engineering profession is nearly completed. Slides have been assembled, and the script is being finalized.
Economic Disarray Affects Rivers' Engineering Model

by Frank E. Lord, Editor  
Career Activities Council

This forecast is the tenth in a series of quarterly engineering employment forecasts produced by Robert A. Rivers. Each quarter’s projections form the basis for the next seven quarters. Rivers reports that the economy is in such disarray that his previously successful model is still not producing meaningful results.

Rivers’ model has been based on three major factors—the general state of the economy, exports, and defense spending. Taken together, these factors exert the most influence engineering unemployment seven quarters into the future.

Projections now extend only three quarters instead of seven. Rivers intends to continue analyzing and commenting on engineering unemployment, even if he can present only the actual figure for the most recent quarter. If and when the economy stabilizes, Rivers may be able to derive longer projections from his model once again.

While the Clinton Administration ponders what actions to take to stimulate the economy, engineers wonder how such actions will affect them. Since experts are a factor, moves to improve U.S. competitiveness should favorably influence engineering employment.

Long-term activities that increase industrial productivity would also create a greater demand for engineers. Rivers points to the economic conference Clinton held in Little Rock, Arkansas, after the Presidential election. One participant noted that a stimulus to small business of approximately $86 billion would result from bank regulators backing off from their recent overregulation.

Rivers has also observed that the new Administration is talking in terms of the next yearly defense budget cut being as high as 20 percent. Some of the funds made available from such a cut could be directed to improving the country’s transportation and communications infrastructure, another possible plus for engineering employment.

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<td></td>
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*Note: Bureau of Labor Statistics data (Oct) 60: 2.16

PENSIONS—continued

Pension portability would allow engineers to receive the present values of their pensions to invest now, allowing for growth by age 65. The portability mechanism would work by computing the present value for the value of the pension at age 65, discounted at the capital interest rate of three percent. Three percent represents the cost of money without an inflation component. Since the rate is discounted, a smaller number is better for the recipient.

In the example, the present value of $128,983 is $71,414. The terminating engineer would receive this amount. He or she could then put this sum into an Individual Retirement Arrangement or into the pension fund of the next employer, if that option were offered.

Note that this total represents 55 percent of the amount due in 20 years. If the discount rate were seven percent, rather than three percent, the amount received would be 26 percent of the future value. When the engineer retires 65 years of age in 20 years, the value would be $276,350, if the $71,414 were invested in a tax-deferred account at seven percent.

With 20 years to go before retirement, our engineer may decide to place the pension’s proceeds in a stock investment similar to Standard & Poor’s 500 which has historically grown at 10 percent per year. That investment could allow the fund to grow to $480,438 by retirement age. The monthly payment starting at age 65 would then be $3,725, if annuitized at seven percent, or $4,636, if the balance were left in a 10 percent stock fund and shares were cashed out monthly. In either case, purchasing power is considerably improved over simply waiting to draw the $1,000 per month from the former employer’s defined benefit plan.

Another pension portability advantage is the removal of liability from the Pension Benefit Guaranty Corporation (PBGC). The PBGC is an independent agency funded under the Employee Retirement Income Security Act of 1974, to ensure that employees entitled to defined benefit pensions received them, even if the company promoting the pension became financially bankrupt or insolvent.

To achieve this goal, each employer was charged an annual premium to build a fund that would provide for payment of most of the pension entitlement as a last resort. The premium, initially $1 per covered employee per year, has grown to as much as $72 per person. The cap on increases in insurance premiums could drive out the least risky, better funded plans. Many small employers have already terminated their pension plans, in part because of PBGC’s added premium costs.

Portable pensions are necessary to cope with today’s changing corporate environment. Employees probably will be unable to stay with one company throughout their careers. While Social Security has never been considered a substitute—only a supplementary for a pension plan—a trust fund will probably run out by the year 2030. Employees must make their own plans for funding their retirements. The time for portable pensions has arrived.

In the previous issue of Impacted, I mentioned that communications is our weakest link in helping our members. In fact, most engineers could benefit from improving their communications skills. An important part of our communication is the reading you are now doing, because even if we do the best job possible of writing, our efforts are in vain if people don’t read. My biggest emphasis this year will be on trying to improve USAB’s ability to communicate, not only with you, the leaders, but with all members and with one another.

A key element of almost every presentation I give places emphasis on communications. When I was a college student, I really wasn’t convinced about how well I wrote or spoke. I have joked that my English skills were so bad in college that my Ph.D. Committee seriously considered allowing me to use English to satisfy my foreign language requirement. But I learned that good communication skills is a necessary part of being a good engineer. I believe that a successful engineering career is directly proportional to one’s ability to communicate—a message I give to all of my students.

Engineers spend approximately 80 percent of their time communicating and only about 15 percent doing engineering. I think that engineers communicate better than individuals in other professions. We have to—we are always working together in groups. People’s lives depend on what we do. However, I feel we still have room for improvement.

Chairman’s Message

USAB

For example, IEEE does a great deal for its members. IEEE-USA is aggressively promoting portable pension legislation. We asked for your support last year and will need it again this year. I wonder how many of our members know about these efforts, even though we have tried several ways of communicating with them about this issue.

Continuing education programs are another example. IEEE has several continuing education programs, yet very few people take advantage of them. One of the best insurance policies that you can take out for yourself to help avoid obsolescence is refining and strengthening your skills. How can we get our members interested in continuing education?

I’ve been studying communication skills for 20 years. A stubborn problem in terms of reaching a solution is how to get engineers to read or listen to important career messages. Please write to me in care of the IEEE-USA Office, if you have any ideas or comments on continuing education.

I will be examining all aspects of communications within IEEE-USA. Hopefully, you will see some improvements to help you communicate with and help you to communicate with other members. Again, any suggestions from you will be appreciated.

—Charles X. Alexander

March 1993—IEEE

USAB United States Activities Board

IEEE-USA Chairman's Message

Job Fairs Update

IEEE cosponsored job fairs are planned (although not all contracts have been finalized) in these locations in 1993:

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<td>April 26-27</td>
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<td>May 3-4</td>
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<tr>
<td>May 18-19</td>
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<td>June 7-8</td>
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<td>June 21-22</td>
<td>Chicago Section (LG)</td>
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<td>July 12-13</td>
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<td>August 2-3</td>
<td>Detroit Section (LG)</td>
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August 16-17—Boston Section (LG)  
September 15-16—Chicago Section (LG)  
September 13-14—San Jose Section (LG)  
September 20-21—Detroit Section (PE)  
October 16-19—Naval Capital Area Council (LG)  
October 18-19—Cleveland Section (LG)  
November 8-9—Detroit Section (PE)  
November 15-16—San Jose Section (LG)  
December 6-7—Detroit Section (PE)  
December 6-7—San Clara Section (W)

Job fairs are open to all engineers. For more information concerning the locations of the job fairs marked (LG), please call (800) 562-2823; Virginia residents should call (800) 333-8027. For fairs marked (PE), call (800) 338-4539; fairs marked with (W) call (408) 970-8800. In all cases, ask for the IEEE Career Fair Coordinator.
What’s Your Opinion?

by Harold S. Goldberg, Editor
Government Activities Council

Of all of IEEE’s vice presidents, the one with the most direct impact on individual members is the Vice President for Professional Activities, who is also Chairman of the United States Activities Board (USAB). Within the United States, this position may be more powerful than that of IEEE’s President.

With the help of USAB’s Councils, the Vice President of Professional Activities formulates IEEE professional activities policy for presentation to USAB and to IEEE’s Board of Directors. He is the spokesman for IEEE’s U.S. members to various government branches. The Vice President makes speeches, holds seminars, and promotes the existence and aspirations of U.S. members in all matters not specifically technical.

Yet this officer is not elected by the U.S. members. This individual, as well as the other IEEE Vice Presidents of Publications, Technical Activities, and Educational Activities, is elected by the 23 directors that constitute IEEE’s Assembly. The Assembly consists of ten Regional Directors, ten Division Directors, and IEEE’s President, President-elect, and immediate past President. Within this Assembly, six U.S. Regional Directors and three of the ten Division Directors, nine in all, are members of USAB. The other Assembly members may not know the candidate at all, except through mutual membership on IEEE’s Board of Directors.

The Assembly elects vice presidents for one year. However, since 1978, most IEEE vice presidents have been re-elected for a second year. Since that time, all Vice Presidents for Professional Activities have been elected for a second term. In 1992, the Assembly refused the incumbent a second term, voting instead for a retiring Regional Director as 1993 Vice President and USAB Chairman.

Of course, the Assembly members do not announce the reasons for their actions. Their justifications could range from philosophical differences to personality conflicts. Politics may play a role in rejecting a good performer and electing “one of their own”—a former Director. Perhaps none of the above apply. Their reasoning is not the issue.

The issue is that IEEE’s U.S. members have never been offered the chance to decide whether candidates for this important office should continue to be chosen by a few directors or by a direct vote of the U.S. members. Like a select few people in the Assembly, the U.S. members could not possibly know all about a particular candidate for Vice President. In that sense, the Assembly could probably screen the candidates more effectively. On the other hand, politics could dominate, with the “good ol’ boy” network presiding over the selection. Arguments can be made for both sides. The critical point is that neither the members nor the volunteer leaders have ever chosen a method of electing the Vice President for Professional Activities.

I submit this opinion to you, since the candidate selected for this important position directly represents IEEE’s U.S. members, especially when addressing Congress and the new Administration. The decision is not simple. What are your thoughts?

Let your opinion be known after due consideration. Write letters to the editor of Impact about your views on this topic in care of the IEEE-USA Office in Washington, D.C. It will be interesting to find out how our U.S. members would like this issue to be determined, if given a choice.

A Minute For PACE

by Carl K. Kintzel, Member
PACE Workshop Planning Committee

This issue of Impact continues “A Minute for PACE,” a column presenting brief announcements and news bulletins that local PACE leaders can read at Section or Chapter meetings. Our purpose is to give higher visibility on the local level to current concerns of IEEE United States Activities and its PACE network. Here is this issue’s PACE Minute.

National Engineers Week 1993 (NEW ’93) is now history. Many significant events took place February 14-20, including an evening gala at Intelsat headquarters in Washington, D.C. Guests included representatives of participating engineering societies, government agencies, Congress, corporations, students, and children. Dr. James W. Mitchell of AT&T Bell Laboratories was honored as the Black Engineer of the Year for excellence in American engineering in Baltimore, Maryland. Winners of the first Future City Competition regional programs headed to the U.S. Department of Energy for the finals.

NEW was an exciting time, especially for IEEE as the lead sponsoring society. Let’s not put the memories aside, however, until all the activities have been duly reported. Send a detailed description of the activities your Section or Society conducted during NEW ’93. Write to Ann Hartfiel, IEEE-USA, 1828 L Street, N.W., Suite 1202, Washington, DC 20036; or fax (202) 785-0835.