

NYSOBBA

Quarterly



Vol. 6 No. 2

April 1993

From the President

It seems like ages since I last spoke with many of you. The winter seems exceptionally long due to a poor summer and fall season. I hope this note finds all of you in good health and spirits as we near the end of another academic year. I also hope that many of you will attend this year's conference. The setting is a unique one as we will be at West Point in the famous Hotel Thayer. The program looks excellent for the conditions we are bracing ourselves for in the next year. We should also have a good general meeting with election of new officers and a proposal or two for the general membership to discuss and ratify.

Looking at other topics of concern, we must look at the myraid of changes being proposed that affect our way of doing our job and our comrades in Financial Aid. The reauthorization act has thrown in some massive curves that we must adjust to in order to keep our institutions in compliance.

We should all be thinking about these issues and bring those concerns and/or suggestions to the conference for discussion. The implications of a new refund policy for first time freshman students may give some cause to worry at some schools. The unsubsidized loan is presenting a problem with the multiple application process which may cause a delay in the funds reaching your campuses. The revised national application and promissory note is still being revised and discussed. I would suggest you speak with your Financial Aid Offices to acquire a better perspective on the proposal.

EFT seems to be a problem in that not enough banking institutions are opting to use this system which is causing institutions to avoid enrolling. It is apparent the colleges and universities prefer to work with one system rather than two. The Privacy Act as covered in our last conference seems to be an increasing issue in higher education. We are finding that an array of information cannot be disclosed to the general public. I would suggest you review your

policies on this issue to ensure compliance by your institutions.

The latest suggestion by the Governor's budget is creating some significant changes for TAP next year. Please review the proposed changes I have listed at the end of this article. I think you will find them rather interesting as the cuts are far greater than those being discussed in open forum or the news media by HESC and the Governor's Office.

I hope that we can continue to give some more serious thought to active participation to the in-service training idea we discussed during the past years. I feel that we just might be able to do a little better in this area by consolidating presentations in maybe three (3) locations in the state. This would make travel a little more acceptable to allow your staffs to participate. Perhaps this can be discussed in more detail at our June conference in the General Meeting segment.

My final comments have to do with the Newsletter. It is my sincerest hope that we do not let this publication die or cease to exist. We must all remember that this is our individual means of communication between annual and regional meetings. I strongly urge each and everyone in the membership to contribute articles covering educational matters as they originate in your own communities. Also, it is a great device to ask questions about problems you may be having. There is enough expertise out in the membership that should give you the answer you are pursuing. Your articles can be submitted as easily as by the use of

a FAX to Barbara Dupre.

I must close in expressing my sincere thanks to all the regional directors, officers and you, the general membership, for your loyalty and support during my term as president the last two years. You have all been extremely supportive in all the ventures we have trod.

I look forward to seeing all of you at the conference in June.

Richard Augustine
President NYSOBBA

Governor's Proposed 1993-94 Budget Overview

Bundy Aid

The Governor has proposed a cut of \$3 million from 1992-93 funding of \$39 million to 1993-94 funding of \$36 million. This represents a 7.7 percent reduction from the 1992-93 level and a 70 percent reduction from the full statutory funding level of \$119 million.

TAP Aid

All cuts from prior years are continued, including a \$39 million cut (\$75 - \$420 to all students), and an \$18 million cut to 1992-93 freshmen. The independent sector's share of these cuts is \$15 million and \$13 million, respectively.

In addition, our incoming freshmen in 1993-94 will have their maximum award reduced to \$3,375. This compares to a maximum award of \$4,125 for 1990-91 freshman and \$3,575 for 1992-93 freshman. On top of this cut, and more devastating, are the changes proposed in the TAP reduction formula. Some examples: a freshman with a gross family income of \$40,000 will be

eligible for a TAP award of only \$465 in 1993-94, compared to \$1,310 this year. With a family income of \$42,000 the award drops to \$165 compared to \$1,070. Even for students with very low family incomes, the cuts are significant; reductions of \$545 for family incomes at \$30,000 and \$200 at \$20,000. In 1990, a freshman with a gross family income of \$30,000 received a TAP award of \$3,205. Under the Governor's proposal, a freshman with the same family income would be eligible for only \$1,965. These reductions in the 1993-94 freshman awards total \$20 million statewide, \$12 million of which is applicable to independent sector students.

Also, the Governor has proposed eliminating graduate TAP beginning with no new participants in 1993-94. Graduate TAP currently is funded at \$11 million. The 1993-94 cut will amount to \$6 million, 50 percent affecting independent sector students.

HEOP

Current funding remains virtually unchanged at \$20 million.

Liberty Partnership

Current funding of \$7.5 million is proposed to be eliminated.

STEP, CSTEP

Current funding of \$5.2 million is proposed to be reduced to \$4.6 million.

Teacher Opportunity Corps

Current funding of \$1.1 million is proposed to be eliminated.

Article Submitted by
Richard Augustine
SUC Buffalo



STUDENT LOAN REPAYMENT BECOMES AN ART

Can living in a store front window help one pay off a student Loan? Stephanie G. Pierce certainly hopes so.

Ms. Pierce plans to set up house in the display window of a store called "Where's the Art!!", an offbeat, coin-operated art gallery she owns here. The Portland State University graduate plans to live in the window, furnished with a bed, a portable range-top, and a small refrigerator—until she raises \$6400 to pay off her graduate student loan to the Oregon State Scholarship Commission. Ms. Pierce borrowed the money to attend Georgetown University Law Center. She graduated in 1980 but decided to give up corporate law in 1983. Later she put her artistic talent to work by opening the art gallery. But the business hasn't been profitable, and Ms. Pierce has fallen behind on her loan repayments. Now the State of Oregon is pressuring her to pay up.

So far, Ms. Pierce has received \$375. She is expecting more money to roll in after she moves into the space.

Article reprinted from the Chronicle of Higher Education
B Dupre

PLAN TO REPLACE THE GUARANTEED-LOAN SYSTEM WOULD BE PRESENTED AS WAY TO EASE THE DEFICIT

The Clinton Administration is considering the creation of a national direct-lending program as early as next year to replace the system of federally guaranteed loans, according to sources familiar with the proposal.

The Administration is thinking about including the plan in its fiscal 1994 budget as a way to ease the federal budget deficit.

Educators' primary arguments in support of direct lending include streamlining the studentloan system and reducing the cost to students by elimination the profit motive from the programs.

The direct-lending proposal is not a done deal. According to two sources, some Clinton aides believe that the gains made by eliminating interest subsidies to the banks will be gobbled up by administrative costs in getting direct lending off the ground.

MOMENTUM APPEARS TO BUILD

Several recent events bolster the assertion that support for direct lending is gaining momentum, despite some lingering doubts about the Education Departments ability to manage and operate the program.

The General Accounting Office — which reported last year that direct lending could bring five-year savings of more than \$4 billion — last week issued a rebuttal to a study that challenged the validity of the GAO findings. A report commissioned by the Consumer Bankers Association

concluded that direct lending would be less responsive to borrowers than the current system based in the private sector.

The bankers' group is cranking up its campaign to protect the existing guaranteed loan programs by organizing a March lobbying assault on Capital Hill.

Many of Washington's leading higher education organizations are lining up behind the direct-lending idea.

The Education Department has, as President Clinton does so well, taken their ideas on the road to gain support for the program. The following article describes information gained from one such meeting held in Albany recently to explain when and how the Education Department plans to implement the program.

BDupre

Direct Lending Meeting Held at SUNY Central

On February 26, 1993, Financial Aid, Student Accounts and Admissions representatives of the SUNY system met with Chancellor Bruce D. Johnstone and John Curtice of Central Office Financial Aid Services, Larry Oxendine of the Department of Education and Tom Butts from the University of Michigan to learn more about the Direct Lending Demonstration Program. The Higher Education reauthorization legislation authorizes a limited direct lending demonstration program. The legislation authorizes approximately 250 schools to participate in a program that will loan 500 million

dollars to students.

The direct lending concept is not a new one, having been originally proposed in the early 1970's. Under Direct Lending, banks, guarantee agencies, and loan services would be eliminated from the process of issuing a student loan. Capital used to issue student loans would originate from the sale of US Treasury bonds, replacing the private capital banks have traditionally supplied. Plans for the Direct Lending Program would have students and/or parents continue to apply for Stafford, Supplemental Loans to Students, or Parents Loans in the same manner using the free federal application or an application from an approved needs analysis processor. Eligibility requirements would remain the same as under the current loan programs. Once eligibility is determined by the college's Financial Aid Officer, the process changes dramatically. Instead of completing a bank loan application, the student (or parent in the case of a Parent Loan) signs a Direct Lending promissory note at the college. One copy of the note is given to the borrower, one is retained at the college, and one is sent to a loan servicer which will be contracted with the direct loan demonstration program. Computer software is being developed which will allow the college to electronically send to the loan servicer promissory note information, as well as disbursement and redeposit information. Once the loan servicer receives the physical promissory note, an electronic acknowledgment is sent to the college. It is planned that only one promissory note need be executed for an academic year. Promissory notes will be processed for the student's maximum eligibility for the year. If, during the academic year, the student

or parent is not actually disbursed the full amount authorized on the promissory note, no adjustment to the note will be required. Disbursements for Direct Loans will be accomplished by electronic transfer of funds directly from the US Treasury to the college. Electronic disbursement information will be used by the loan servicer as the basis for collecting the loans. Accordingly, the loan servicer will be able to have a running total of the amount borrowed, which should eliminate the need for the college to reconcile promissory notes with disbursements. Once the promissory note has been acknowledged by the loan servicer, disbursements of loan proceeds are estimated to be issued on a maximum of three business days. Since the funds are being disbursed electronically, multiple borrowers' disbursements are possible for a single electronic transfer, thereby providing the potential for batch processing of student loans instead of processing individual checks.

Implementation of the Direct Lending Demonstration Program is scheduled for July 1994. This is an ambitious schedule and there are many details yet to be worked out. Participants in the Direct Lending Demonstration Program can expect a shift in workload from that experience under the current Stafford, SLS, and Plus Programs. Entrance and exit counseling requirements would change as would paperwork and associated tracking systems. There would also be a need for significant communication to the college's faculty, staff, and students concerning Direct Loans. Colleges participating in the Direct

Lending Demonstration Program would not be permitted to make loans under the current Stafford, SLS, and Plus arrangements with banks. There would be implications for students transferring to or from colleges participating in the Demonstration Program. Current requirements for the Demonstration Program call for identifying participating colleges by February 1994. Mr. Oxendine indicated that a legislative amendment was being sought to move that date up to October 1993. Participants will be selected on a voluntary or involuntary basis if needed. Other colleges will be asked to serve as "control" colleges comparing their operations under the current programs to that of Demonstration Program colleges. The Direct Lending Demonstration Program is authorized to operate through 1997. It has been proposed that the current Stafford, SLS, and Parent Loan programs be eliminated at that time.

Article Submitted by
James Vetuskey
SUNY Brockport

Fleet Bank Announces Promotion

Carol Shea-Duggan Promoted to Assistant Vice President.

Carol Shea-Duggan has been promoted to Assistant Vice President of the Education Loan Department, it was announced by Robert W. Ranger, Senior Vice President, Consumer Banking Division, Fleet Bank of New York.

Shea-Duggan joined Fleet Bank in 1988 as Student Loan Sales Manager.

A native of Syracuse, she received an Associates' degree in Liberal Arts from Onondaga Community College and a dual Bachelor's degree in public relations and consumer studies from Syracuse University, in addition to completing various professional courses.

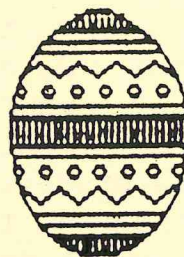
She is a member of the New York State Financial Aid Administrators Association, New York State Organization of Bursars & Business Administrators, Eastern Association Student Financial Aid Administrators, Women in Communications Incorporated, and New York State DECA Advisory Board.

Carol resides in Syracuse.

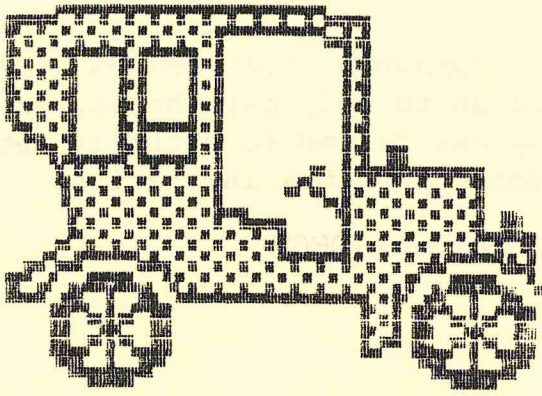
Fleet Bank of New York is a subsidiary of Fleet Financial Group, a \$47-billion diversified financial services company listed on the New York Stock Exchange (NYSE-FLT) with approximately 1,200 offices nationwide. Fleet Financial Group's lines of business include commercial and consumer banking, mortgage banking, consumer finance, asset-based lending, investment management, and student loan processing.

Article submitted by
Karen Wodarczak
Fleet Bank

Happy



Easter



Spring '93 Conference update

The 11th Annual NYSOBBA Conference is scheduled for June 13-16, 1993 at the Hotel Thayer on the picturesque grounds of the U. S. Military Academy at West Point. Comfortable and stately accommodations overlooking the Hudson River, fine conference facilities and historic points of interest are but a few trademarks of the Hotel Thayer that promises to make this conference the best ever!

An extensive program focusing on this year's theme, Professional Development, has been prepared that is sure to be informative and thought provoking as well as entertaining.

Sessions will address numerous current issues such as reauthorization and new technological advances like touch tone charge payments, local area networking and kiosk student information terminals. Discussions on Career Development and TQM are sure to be absorbing as will our special keynote speaker scheduled for our banquet dinner Sunday evening. The detailed agenda will be included in the registration material sent the end of March.

Our ever popular golf tournament is scheduled for Monday, June 14. We have also arranged for a cruise on the Hudson River with a cocktail hour, an

educational tour of the Academy and a very special surprise at dinner you'll not want to miss. Other recreational activities such as bowling, tennis, exercise rooms, museum tours and horseback riding are available on the premises or nearby.

Look for our full registration and information packet in the mail. Reserve June 13-16 on your calendar now for a NYSOBBA Conference you'll want to be a part of.

Article submitted by
Cathy Rehman
SUNY Stony Brook

Central Region Meets

Co-hosted with EACUBO

The Central Region of NYSOBBA and EACUBO co-hosted a one day workshop last October at the Syracuse Marriott. The workshop offered a choice of six different tracks of which participants could select any three to attend. Topics covered ranged from Planned Giving in Higher Education to Management Recognition of Sexual Harassment in the Workplace.

Presenters included partners from Bond, Schoenek and King, Coopers and Lybrand and Peat Marwick, Vice Presidents from the Common Fund and Syracuse University and the CEO of Windham Professionals.

The workshop was attended by over seventy participants from colleges and universities all over the Central Region and beyond. Feedback from participants was extremely positive and another workshop is being planned

for the Fall of 1993. All NYSOBBA members will be welcome to attend.

If you think you may be interested in attending next fall's workshop or have suggestions on topics you would like to see covered, please contact the Central Region Director, Jim Sunser of Onondaga Community College.

Article Submitted by
Jim Sunser
OCC

Department Looking for Funds to Monitor Postsecondary Institutions

The Education Department (ED) is looking for money to fund a state postsecondary institution monitoring initiative included in the recent Higher Education Act (HEA) reauthorization, P. L. 102-325, according to an article in the TORCH (Newsletter of the Coalition of Higher Education Assistance Organization).

The HEA gave state officials authority to monitor postsecondary schools which may be misusing or wasting federal student aid funds. If it is found that funds are indeed being misused, state officials could then ask the Department to remove an institution's eligibility to participate in federal student aid programs. The initiative is designed to bolster program integrity efforts and to give state officials an increased role in this process.

However, states are not required to take on these responsibilities if federal money is not provided for this

purpose. The Administration asked for \$50 million to help pay the states, but congress failed to actually set aside money for this initiative.

Reprinted in part from the TORCH
B Dupre



This has been one of the most exciting newsletter issues to put together in the four plus years that I have been your editor. Why you might ask? The answer to that question is simple. I received so many of the articles you are reading from a source other than myself.... I enjoy bringing this newsletter to the membership but it is impossible to write every issue without help.

NYSOBBA QUARTERLY used to be published semi-monthly and I would like to see it go back to a semi-monthly publication. That can only happen if I have material to print.

One article a year from every member would make that possible.

Barbara Dupre

NYSOBBA

Who's On First?

Telephone Conversation with Parent--Fall
1993 A.R. (After Reauthorization)

Mom: I'm calling about the bill you sent me. Why have you sent me a bill for \$2,000? This should have been covered by the \$4,000 Parent Loan I just endorsed over to you!

Us : The \$2,000 bill is for the remainder of your student's Fall charges after we applied half of the Parent Loan check.

Mom: What have you done with the other \$2,000 — the other half of the loan?

Us : We're refunding it to you.

Mom: But why don't you just take the \$2,000 out of it?

Us : Because under federal regulations, if your student doesn't return for the Spring Semester, we can't use more than half of the Fall/Spring proceeds to cover Fall charges. It's called default management. If we kept the entire \$4,000 now, and if your student doesn't return, we would have to return \$2,000 to the bank and bill you. That's bad for the college. So, the only way to keep the federal default rate and college bad debt rate to a minimum in the event your student doesn't return is to insist that you pay us now from personal funds for the difference between our costs and the amount you borrowed for the Fall — just like families with student loans whose Fall disbursements represent only half the award.

Mom: But I don't have another \$2,000 to give you. You may have a debt problem now. I'll have to use the refund you're sending me now.

Us : No, ma'am. You may not. You must use other funds.

Mom: You mean I can't just endorse

the refund check back to you?

Us : Let me explain it this way. When you get our check, you can endorse it and send it back to us, or you can deposit it in your personal checking account and draw us an exchange check (ha, ha...a little accounting humor there). You can give it to your aunt Millie and ask her to write us a money order. No matter what you do, we're going to believe in our hearts that the \$2,000 you send us is not loan money. We're going to believe you had \$2,000 in hand to pay us before receiving our check.

Mom: Let me get this straight. If you send me \$2,000 and I endorse it back to you, and if my student doesn't come back for the Spring, I owe you nothing but I owe the bank \$4,000. On the other hand, if you keep the entire \$4,000 and my student doesn't come back for the Spring, you'll return \$2,000 to the bank and I'll owe \$2,000 to you and \$2,000 to the bank. I fail to see the distinction.

Us : Ma'am, the problem is that you're treating like a science what is really an art. We're simply trying to make single disbursement Student loans, and you're just not cooperating. If you would only agree that the \$2,000 you send us now is your own money, everything would be clear — the same as if your student got a first disbursement student loan covering only a portion of his Fall costs and you needed to pay the difference out of pocket. It's not our fault that you've got money.

Mom: Speaking of art, can I fax the endorsed check back to you?

(Click)

Article submitted anonymously

MENTAL FITNESS MADE EASY...ALMOST

Just as it takes energy and attention to stay physically healthy, it takes time and effort for us to keep fit mentally. And, just as we've learned to exercise and watch our diets, we can learn to "think like a shrink" for optimum mental health.

What is mental Fitness? The ability to overcome self-pity, anger, guilt, and emotional isolation, in favor of self-esteem, usefulness, wonder, intimacy...and the other joyful feelings that give life meaning.

Therapists who focus on solving problems quickly use an active, systematic approach to help patients identify and resolve troubling issues and emotional problems. They are called short-term therapists. We can use their techniques in our daily lives as ongoing strategies to maintain mental fitness.

HOW A SHRINK THINKS

An effective therapist helps the patient address the universal issues with which we all struggle...

- *Dependence versus independence.
- *Inappropriate attachment versus the ability to separate.
- *Self-sabotage versus Self-actualization.
- *Chronic grief versus acceptance of loss.
- *Emotional isolation versus the ability to feel one's feelings.
- *Distancing versus intimacy.

All of us have developed ways to avoid examining our most troublesome behaviors and feelings. The short-

term therapist takes an "observant posture" to identify the patient's defenses — the common techniques we all use to shield ourselves from painful truths about our present or past experiences.

Defenses always conceal hidden feelings. So the therapist intervenes when the patient makes a defensive statement, and pursues the defense rather than the content of the statement.

By actively challenging a patient's defenses, the therapist helps him/her to recognize the underlying emotions and associations. The therapist can then issue a call to action: What are you going to do about remedying your problem?

The "work" of therapy involves learning to take an inventory of our mixed emotions. We can learn to do this on our own.

Required: A sensitivity to — and understanding of — common defenses...and unrelenting honesty.

The Aim: To reach a sense of emotional balance. This lets us see our options clearly, to let go of our anxiety or fear of intimacy, to take action on our own behalf. Change our self-defeating behaviors and move forward.

THE DEFENSES

Each of us favors certain defenses over others. When you notice yourself being defensive, challenge yourself to search for the emotions and associations beneath the defense. There are three types of defenses: Helpless, emotional and intellectual.

The defenses of helplessness often reflect a lack of self-esteem.

Vagueness: I guess I feel... Maybe, I don't know...I suppose.

Passivity and Helplessness: I can't do anything about it...really means I won't do anything, I won't change.

The emotional defenses are used to mask underlying pain.

Crying is an appropriate response to sadness or loss. But often it masks anger, hurt or guilt. I got so frustrated I cried.

Depression is also an appropriate response to grief. But defensive depression usually has a self-devaluing quality, and tends to come and go. My life is worthless.

Anger is an appropriate response to an attack or threat. Defensive anger is a way to feel powerful to mask feelings of hurt, insecurity, inadequacy or powerlessness.

The intellectual defenses are used to avoid dealing with the emotions.

Rationalization: Explaining or making excuses to hide feelings. She only said that because she was under a lot of stress.

Intellectualization: Retreating into philosophy to avoid taking action. Man was meant to be alone.

Avoidance: Distancing from situations that are painful or intimate. Leaving the room to avoid conflict, avoiding social situations, using sarcasm to keep people away, being bossy or controlling to avoid feeling out of control.

Denial: Denying that feelings or behaviors exist. I wasn't drunk, the cop was a moron. I wasn't upset at all.

Projection: Attributing one's own unacceptable feelings or qualities to another.

SOCIETY'S DEFENSES

Defenses work on a community level as well as a personal one. The more we understand about how defenses work in our own lives, the better we are able to understand the greater issues that trouble us.

Example: Many Americans responded defensively to the Japanese accusation that American workers are lazy and illiterate, angrily Japan-bashing and smashing cars. If we were mentally fit, we would have accepted the comment in a spirit of challenge, rather than in rage. Underlying truth: Faced with a rather long, demoralizing recession, we have lost faith in ourselves. Our anger is a shield against the pain of believing the Japanese message.

BALANCE YIELDS WISDOM

The therapeutic process produces a growing awareness that an array of conflicting feelings usually lies beneath our defenses... that among them are positive feelings that can help balance the negative ones. (I am angry at my father's coldness, I feel the hurt of wanting intimacy and I also feel love and gratitude for the lessons he taught me and our moments of tenderness.)

In taking responsibility for our own contributions to our problems, we learn to stop searching for outside solutions and are no longer hostages to situations.

The quest for balance — pro and con...Yin and Yang — yields wisdom: Understanding of the world's complexity.

Article reprinted from
Bottomline Newsletter
B Dupre

APPLYING FOR TAP

To apply for TAP, a student must complete a TAP application and a Free Application for Federal Student Aid (FAFSA) according to a letter from Cornelius Foley. The student may use FAFSA distributed and processed by American College Testing (ACT), or College Scholarship Service (CSS), or the U.S. Department of Education. This information was supplied to financial aid officials by Mr. Foley in Bulletin #101.

The TAP application and the FAFSA must be submitted separately by the student with the FAFSA being returned to the respective distributor and the TAP application to NYSHESC.

Also of interest, as indicated in Bulletin #100 NYSHESC, is arranging to have the new TAP application processed by National Computer Systems, Inc. (NCS). They expect this to begin about the end of February or the beginning of March. TAP applications will be processed by NCS and the data matched with the student data from the Free Application for Federal Student Aid if the student has already filed a FAFSA. If there is no match, the TAP application will be held for 14 days and a match attempted during that period. At the end of that time, if there is still no match, the information from the TAP application will be forwarded to NYSHESC. NYSHESC will follow up with the student to obtain any missing information necessary to determine eligibility for a TAP award.

It is NYSHESC's intent to begin processing application data at the beginning of April if the 1993-94

State Budget is enacted. The bulletin further stated that NYSHESC would issue award certificates or letters to students requesting missing information or corrections. If the budget has not yet been enacted, we will proceed as we did in 1992 to process applications and to send letters to students requesting missing information or corrections and denial notices based on the TAP award schedules in effect for 1992-93. This approach allows students time to provide the information necessary to determine their eligibility for TAP or to correct information so that their eligibility can be determined as soon as possible after the State Budget is enacted.

The development of this new form and process has been difficult according to Mr. Foley and had to be accomplished over the short period of time, since the Federal Reauthorization Act was signed on July.

BDupre



"As a matter of fact, we do offer parents an opportunity to help reduce their child's financial obligations."

BAD BOSS MAKES STAFF TIRED

St. Paul, Minn. — One in three workers surveyed by an insurance company had neutral or negative feelings about their bosses, which could lead to diminished productivity.

Of those who said they had a bad supervisor, 76% percent said that co-workers talk about leaving the company, 68% percent said they are tired during the workday, and 65% percent said that their productivity could be improved.

“You can't emphasize enough the effect the supervisor has on the ability to realize potential,” said Stacey Kohler, a psychologist who supervised the survey of 28,000 workers in 215 companies.

The survey by the St. Paul Fire & Marine Insurance Co., the nations largest medical liability insurer, found that problems at work are more likely than personal problems to have a negative effect at work and at home.

Companies can ensure that supervisors do the best they can by providing proper training and support, Kohler said.

Employees look for a few basic qualities in a supervisor, the survey said. They are: setting clear and reasonable goals, not being overly critical, and listening to employees and involving them in decisions that affect them.

Other important factors are a sense that everyone is contributing relatively equally and is being treated fairly and an environment

that allows workers to have some balance between work and other parts of their lives.

Article picked up on EMAIL
at SUNY Brockport
B Dupre

**Every Member
is requested
to bring a
College Catalog
to the
Annual
Conference
at the
Hotel Thayer
West Point
Academy
June 13-16th.
Please
present your
school's catalog
to the registration
table for a
special gift.**



APR 08 1993

NYSOBBA NEWSLETTER

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Brockport, NY 14420

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Annual Conference June 13-16, 1993.
See page 7 and 13 for details.