

NYSOBBA

Quarterly

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July 1993

From the Desk of Larry Cass

I look forward to serving as the ninth President of NYSOBBA over the next two years. After being Vice President and a Board member, I realize that being in a position of leadership in NYSOBBA is quite demanding and rewarding. As your new President, I pledge to continue to provide the credible leadership which my predecessors have established and continue to encourage greater participation from the membership.

Often I have heard Dick Augustine refer to the strength of NYSOBBA being in the regions and I too believe that active emphasis being placed upon new technologies and doing more with less, I see a greater need for the organization to move forward with in-service training and updating of skills. It is at the regional level where the organization can best meet these needs and to share ideas on innovative approaches to solving the problems we all face.

I know that for some of us, just getting through this week's crises is an effort, let alone thinking about participating in training programs or attending a regional meeting. However, when you look back over each crisis, I think that you will find that they are always solved and, just as certainly replaced by others. My point here is that, in spite of the challenges we face, we must continue to participate in and develop quality programs that can help us cope and manage a system of rules and regulations that are in constant flux. A case in point is the situation with regard to Direct Lending. Regardless of which side of the issue you identify with, for or against direct lending, in the end Congress will act and we will be left to orchestrate our respective delivery systems to accommodate direct lending. Additionally, we must come to terms with the increase in the student loan volume for 1993-

Larry Cass of SUNY Binghamton was elected as our new President at the General membership meeting June 15, 1993

Larry Cass (cont'd from pg 1)

94 as a result of the changes in the Federal Family Education Loan Programs.

We are continuing to operate in economic conditions which have proven to be persistent and all forecast seem to point towards a continued slow economic growth for the state of New York. The state's fiscal predicament will undoubtedly have an impact upon the operation of HESC and its ability to provide the service we have all become accustomed. Whatever changes may come as a result of the continuing fiscal crisis, I look forward to working with HESC to continue to provide stability in the scholarship and loan operations to the benefit of all higher educational institutions. In this endeavor, I feel that the involvement of each member of the organization will be crucial in being able to ensure stability in payment processing. We must persist in our effort to maintain a high level of performance on deference to reduced staffs and increasing work loads.

On behalf of the Board, I would like to thank you for your vote of confidence. I also encourage you to support your regional directors and to convey to the Board any concerns or programs needed. I pledge to put forth a concerted effort to move the organization forward and by working together, we can ensure the continued vitality of NYSOBBA.

In closing, I would like to thank Dick Augustine for his service as President over the last two years. His dedication and commitment to NYSOBBA

has been exemplary and I look forward to his association with the Board as past President. I would also like to welcome the new Board members and Regional Directors, as well as the continuing officers and directors. I am sure that the upcoming year will be both challenging and rewarding for all of us.

Larry Cass

The next newsletter will be published in October. Articles need to be submitted by September 15, 1993. I hope the momentum of fresh ideas from the membership will continue. Please submit your articles to Barbara Dupre at Suny Brockport, Rakov Center, Brockport, NY 14420. Or Fax to me at (71) 395-5445.

ADDRESS CHANGE

Mr. Frank Roa was listed in the Directory under Effective Recovery in error. Mr. Frank Roa is with Immediate Credit Recovery, Inc.. His address is The Atruim, Suite 417, 8 John Walsh Blvd., Peekskill, NY 10566. Telephone number is (914) 739-0200/800 234-ICRI. Mr. Brian Murphy should also be added to that listing.

I apologize for the error, the new directory will have a corrected listing.

B Dupre

Intellectual Stimulation

Last year I participated in the Kellogg Leadership Program offered by State University of New York at Binghamton's School of Management. The program suggests some behaviors, actions and characteristics of ideal leaders. One of the characteristics we studied was intellectual stimulation. A leader needs to intellectually stimulate his/her followers. The leader needs to develop and foster creativity in others, needs to challenge old ways and show a willingness to question his/her own policies.

After completing the workshop, I decided to attempt to intellectually stimulate the staff in my office.

I put together a very simple survey for staff to complete. When I distributed the survey, I told staff that completing the survey was optional although I knew most of them would complete it. I told them they could submit it anonymously, but in an office of fifteen nothing is anonymous. I also told them not to collaborate. I explained that I did not want someone else's views to influence their opinions or suggestions. Everyone returned the survey.

One of the questions on the survey was "What is the dumbest thing we do?" As I read over the surveys, I realized 90% of the staff had the same answer to this question. They all felt the dumbest thing we did was have students complete a blue card indicating their semester enrollment each time the student received financial aid. I was shocked by the consistency in the answer. I looked at the surveys

of the 20% who did not list this as the dumbest thing and discovered that those who had not listed it were not involved in the process which used the card. I wondered, if they had been involved, whether 100% of staff would have reported the blue card as dumb. My immediate reaction was that I had been set up. The staff had collaborated and I was the victim of a practical joke. The staff in Student Accounts is capable of doing something like that for fun.

Confident that my premise was correct, I questioned them. To my surprise I discovered that they had not collaborated.

Faced with the overwhelming results, I started to think about the blue card.

Why had I implemented the signing of the Card?

I implemented the blue card because of a federal financial aid audit. I was not required to collect the information but felt it would eliminate the chance of disbursing aid inappropriately. We had not been criticized on audit for inappropriate disbursements but my sense was the federal government was cracking down. I needed to be prepared.

Why hadn't any of the staff spoken to me about the card or questioned me on the merits of the process?

I felt I was on open supervisor. Staff had always felt free to come into my office to complain about procedures or to suggest changes. We had been using the blue card for a whole academic year. Why hadn't anyone brought this to my attention?

Intellectual (cont'd from pg 3)

As I thought back, the pieces began to fall into place. I remember the day I "announced" the new procedure. I wasn't in a particularly open mood. It was near the beginning of the semester and I was busy. I never explained the process of the blue card. I never invited discussion and I presented the procedure as a "fait accompli". There was no dialogue.

I now had to face it. Maybe the blue card was a stupid idea. Worse yet, I had to face the fact that it was my idea. I never anticipated "the dumbest thing we did" would be something I implemented.

At our next staff meeting we discussed the card. I explained how they all were in agreement on the blue card. We discussed why they felt it was dumb. I explained my rationale. We had an exchange and they convinced me that the blue card was a dumb idea and that it would not eliminate inappropriate disbursements. I openly acknowledged the error of my ways and we discontinued the blue card process.

I learned a very important lesson that day. It is good to periodically ask why we do what we do. More importantly, open dialogue with staff is very important. For one year, the staff trusted that I knew what I was doing because of the way I presented the blue card. I was so emphatic they never approached me about the card. I am cautious now when I present ideas or changes. I make certain I present them in a way which encourages discussion. I try when possible to present the problem, not my solution.

Our simple survey taught me a great deal! It also has been a point of amusement for me. Whenever I think about the blue cards, I laugh. But I also wonder whether there are other blue card situations in the organization. Our blue card did not cost us much in time or money, but I was probably just lucky.

Does your organization have some unknown blue card situation???

Article submitted by
Nancy Boyd
Director of Student Accounts
SUNY Binghamton University

NYSOBBA SCHOLARSHIP

The Board of Directors presented to the general membership at the June conference a proposal for NYSOBBA scholarships to be given to two individuals from each region, one to a public institution and one to a private institution. The scholarships will be \$200 per year per individual.

Since the budget was set for 8 regions receiving \$400 each during the 1993-94 fiscal year, the new consolidation of the Northern and Northeast would not be effected. Members from the former northern region will be asked to submit names from their former region for the 1993-94 year. In the following year the new Northeast region will only get \$400 for the expanded region.

The criteria for selection of this scholarship will be established in each region. Directors are to bring

(Cont'd pg 5)

REGIONAL MEETINGS

The Financial Aid Community in the Genesee Valley Region holds regional meetings on a regular basis. One such meeting was held on April 30, 1993 at the Monroe Community College Conference center. They invited the Bursar Community to join them. This opportunity to join forces and share ideas on how the various individuals handle problems that are current was great.

The topics for that meeting were Pro-rata refunds, Loan tracking and Direct lending. All three topics generated lively discussion. Attendees also discussed which office handles details and paperwork on Pro-rata refunds and Loan tracking.

Lunch was served and everyone had ample time to socialize.

The format was great and I hope this cohesive atmosphere will continue.

B Dupre

DUES NOTICE

Dues notices will be going out in early July for the new fiscal year September 1, 1993 to August 31, 1994. Please take a few minutes when it arrives to ensure accuracy of the information and make payment before setting it aside. The new directory will be published in early September based on dues payments received by August 31, 1993.

The Board of Directors

NYSOBBA

A Mid-Hudson/New York City regional meeting was hosted by Chemical Bank on March 17, 1993 in New York City. There were a number of representatives from various colleges and vendors on attendance. A presentation was given by Craig Fennell, Assistant Director, Financial Aid at Marist College. This presentation included discussions on the Federal Stafford Loans. Also issues concerning the eligibility status of Stafford Loans were discussed. A presentation was given by Tony Olivero of Chemical Bank on the Electronic Fund Transfer of student loans. He explained in detail all the necessary steps in implementing EFT. Some very good questions and discussions were communicated during the day on the above subjects. A Fall 1993 regional meeting is being planned. Please contact William Iannuccilli at CUNY Hostos Community College or Joe Weglarz at Marist College for any items that you want discussed at the next regional meeting.

Article submitted by
Joseph Weglarz
Director Mid-Hudson Region

Scholarship (cont'd from pg 4)

the names of the winners from there region to the Board of Directors meeting in October 1993. Payments to the winners will be made to the attending school for the Spring semester.

If you have any questions contact your Director.

B Dupre

TQM (TOTAL QUALITY MANAGEMENT)

Mr. Howard Tsurushima, President of Minolta, was the keynote speaker at the annual conference. The following article is his address to the membership.

I want you to remember the word Kaizen. I will tell you what it means in a moment.

I am very grateful for this opportunity to be the keynote speaker for your conference on Professional Development and Quality Management. There are, I believe, two reasons why I was chosen for this great honor. Neither has anything to do with my skill as a speaker. I'm okay in Japanese, but, as you will hear, not so good in English.

One reason for my being here may be the fact that I am Japanese, and many people believe that quality management is a Japanese trade secret. But the real reason has to do with the fact that I met your chairperson for this program, Barbara Weidner, at another conference. Since then, she has learned a lot about Minolta Advance Technology and our quality management policies. But I have to tell you the truth. Our quality management policies are not really Japanese. The secret of Japanese quality was made in the U.S.A.. It was imported into Japan many years ago by an American who is still more famous in my country than in the United States. Some of you may know his name. In Japan, every school child knows his name -- Dr. W. Edward Deming.

Dr. Deming came to Japan, first in 1947 then again in 1950 to work with the U. S. military occupation forces under a very famous man who was a

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graduate of West Point and served as its commanding officer. That man's name you all know, General Douglas MacArthur.

In post-war Japan, working with 21 leading Japanese industrial companies, Dr. Deming developed the philosophy we now know as Total Quality Management. Unfortunately, Dr. Deming's philosophy was not accepted at that time in this country. One reason was the opposition of American labor unions. Some unions feared that Dr. Deming's now famous quality circles would lead to harder work rules and lower pay. At the other extreme, he was also opposed by the late Senator Joseph McCarthy, who was then a very powerful man in America. Senator McCarthy believed that Dr. Deming's philosophy created possibilities for corporations to be taken over by communistic workers. Only recently, when they learned how successful Dr. Deming's methods had been in Japan, have some American companies adopted them. Now in his nineties, Dr. Deming is still very active as a consultant and lecturer. So maybe there is still some hope for America.

In Japan, he has been a national hero for many years. There are several reasons for this. First, Japan considered his philosophy not just a matter of quality control, but rather the primary principle of company management. Second, the Japanese understood that high quality was not only a product of the manufacturing division, but also involved marketing, research and development, business and financial administration, distribution, service and all the other divisions in a simultaneous, company-wide process. Without this

company-wide involvement, and without the active direction of top management, neither a high quality product nor a high quality process could be developed.

In Japan we also understood that the Deming philosophy should be studied and practiced, not only by the quality control personnel, but by all executives, managers and workers. They all learned and worked hard together to change the company.

Finally, top Japanese management took the long view and invested time and money to introduce Dr. Deming's philosophy, even though this effort lost money in the short term.

This evening, I've been asked to speak about what my company, Minolta Advance Technology, has been doing about total quality management. But, to be honest, I had to let you know that these ideas are not mine. I owe them to Dr. Deming, and I owe their successful practice to the American workers at our plant in Goshen, New York, which is not far from West Point. Our company is a totally automated factory that produces toner for copy machines. We employ about 40 people. Nearly all are American. And they are at least as productive as Minolta workers in Japan. Our plant has been very successful as Minolta's first production facility in North America. In terms of management philosophy, our success has been based on a pretty straight forward adaptation of Dr. Deming's principles.

The philosophy of Total Quality Management, as I understand it, is based on six inter-related principles. They are:

Long-term customer satisfaction.

Constant improvement.

Employee involvement.

On-going training.

Data-based decision making.

Management participation.

These principles were developed for private industry manufacturing. Japan's economic base been wiped out by World War II. Dr. Deming had a clean slate to write on. So did I, when I was given the job of creating our toner plant in Goshen.

But you face a different challenge. You are not involved in manufacturing. You are working within long-established state organizations in the public sector. And so you must see how you can adapt the Deming philosophy to your situation. Take that first principle for example, Long-term customer satisfaction. Who are your customers? Are your customers, for example, the students who attend a state university? Or are your customers the university officials who use the professional skills and services that you provide as bursars or administrators? Whose long-term satisfaction does your career depend on? That's who your customer is.

At Minolta Advance Technology, for example, customer does not mean only the end-user who buys our toner. All the people who work with us are also our customers. Our administration department asks our production department to produce a certain amount of toner in a month. And the production department depends on administration to provide the necessary support. Each department respects and supports the other as though they were a real customer. To

work well together, they must provide each other with long-term customer satisfaction. To achieve Total Quality Management, we must do the same for all the people we work with.

When I set about adapting Total Quality Management to my situation as head of a new toner plant, I created a total of -- not six -- but nine key management policies. But don't worry about my nine policies, My advice to you will be to develop your own policies, keeping in mind the six principles I outlined.

Let's take a close look at the first principle, **Long-term customer satisfaction**. It is only by the repeat purchase of toner by satisfied customers that my company can produce, sell, and profit. So we do our best always to satisfy our customer, and we do it, always with a feeling of gratitude. Customers can sometimes be a pain in the neck. But we must always be grateful for the fact that we have customers. My product is toner. Your product may be the administrative service you provide. But no matter what our product is, to give customer satisfaction, our product must be high in quality, low in cost, and we must provide quick delivery and quality service. And so, at Minolta Advance Technology, we aim for the simultaneous achievement of quality, cost, delivery, safety and service.

Constant improvement of operations is the second principle. To achieve it, we believe in an open door policy.

Kaizen, that word I asked you to remember, is the Japanese ideograph that conveys the idea of constant improvement. If we could translate this into English by drawing an idea,
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rather than writing a word, we might draw a picture of an open door. The open door policy is the way we get everyone involved in the process of continuous improvement. Mutual understanding and the unity of all employees are necessary to the smooth operation of Minolta Advance Technology. Policies and targets are set clearly by top management. Opinions and suggestions for improvements are welcome from employees. We encourage frank discussion and constructive opinions.

I mentioned that in Japan Dr. Deming gets credit for Total Quality Management. But we also recognize that his ideas have been improved over the past 40 years by Japanese managers and workers. I know that many important inventions in this country are credited to one man, like Henry Ford and Thomas Edison, etc. In Japan, we honor such men, but we also know that innovation and invention happen only once. Therefore, we work with all our employees to have an on-going effort for constant improvement with cumulative effects as years go by.

This, I think, is a big difference between our two countries. Americans do better with inventions and new ideas. Japanese do better with constant effort and improvement. Maybe that's why America has a reputation for innovation. And Japan has a reputation for quality. Yes, we took an American idea from Dr. Deming. But we improved on it constantly for more than 40 years.

Our third principle, **employee involvement**, walks right through that open door we just talked about. Total Quality Management depends on the cooperation and commitment of every department and employee. We

stress teamwork and tell our employees that they should not confine their work but should try to expand the scope of their work. We work positively, not just to get our own job done, but to help each other.

Every morning, we have very short meetings, not more than five minutes, of workers in each department. We also have weekly and monthly meetings so there is a constant flow of information and a constant reinforcement of the idea of working together.

On-going training, our fourth principle, is also part of the process of constant improvement. We have company-wide professional development sessions on a regular basis to educate and re-educate everyone on quality improvement. These sessions include Total Quality Management orientation courses, training by consultants, statistical process control training and so on. You might wonder, with all these meetings, and all this training, do we ever have time to get any work done? Yes, we do. And our work is much more efficient and productive than it would be if we did not also work at constant improvement.

The fifth principle that we put to work is called **data-based decision making**. All of us sometimes make decisions based on experience, our "sixth" sense or just plain guts, without using any data. But at Minolta we try to move our decision-making process from "the seat of our pants" to the science of our computers. Using statistical data, we develop methodical strategies for improving our systems, not only in plant and lab areas, but also in administration, we apply statistical tools that generate objectives and efficient process

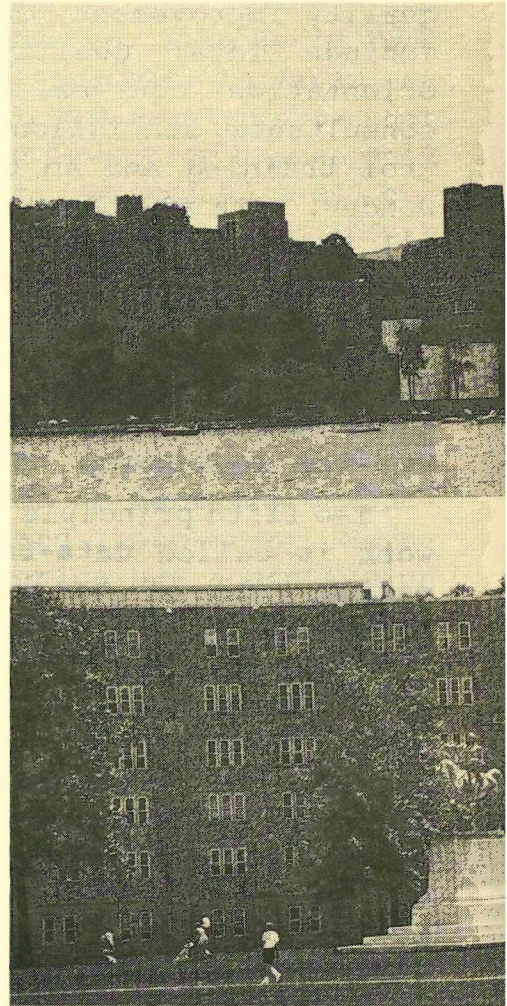
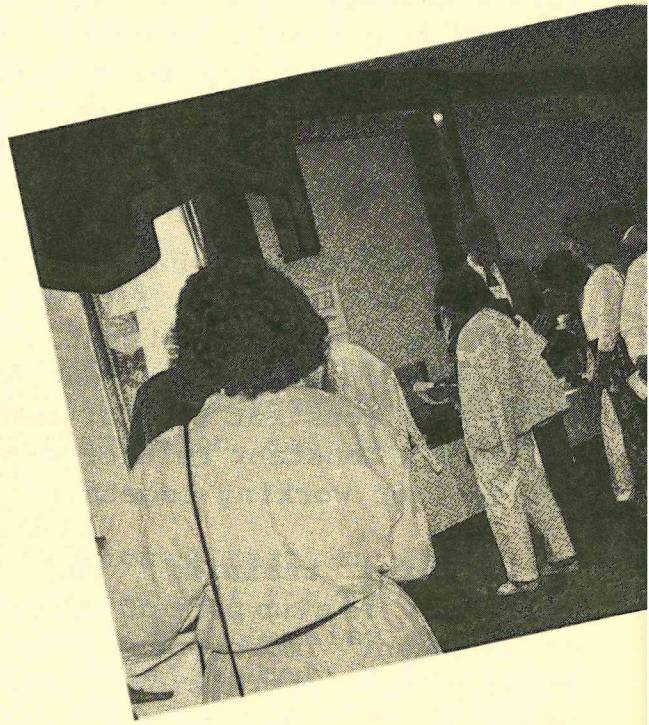
improvement.

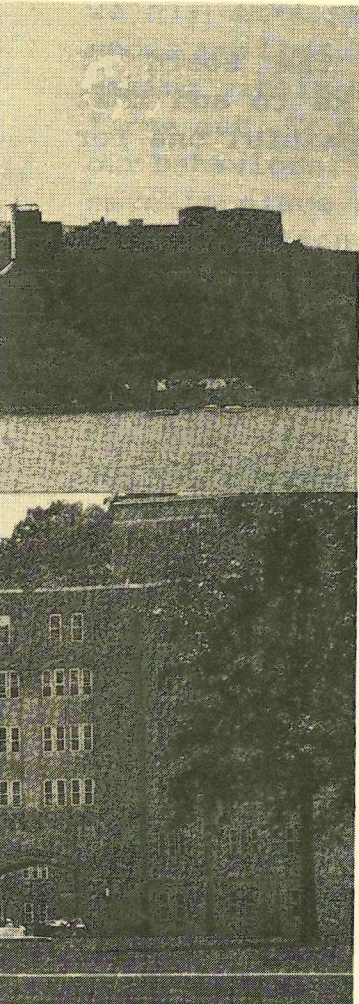
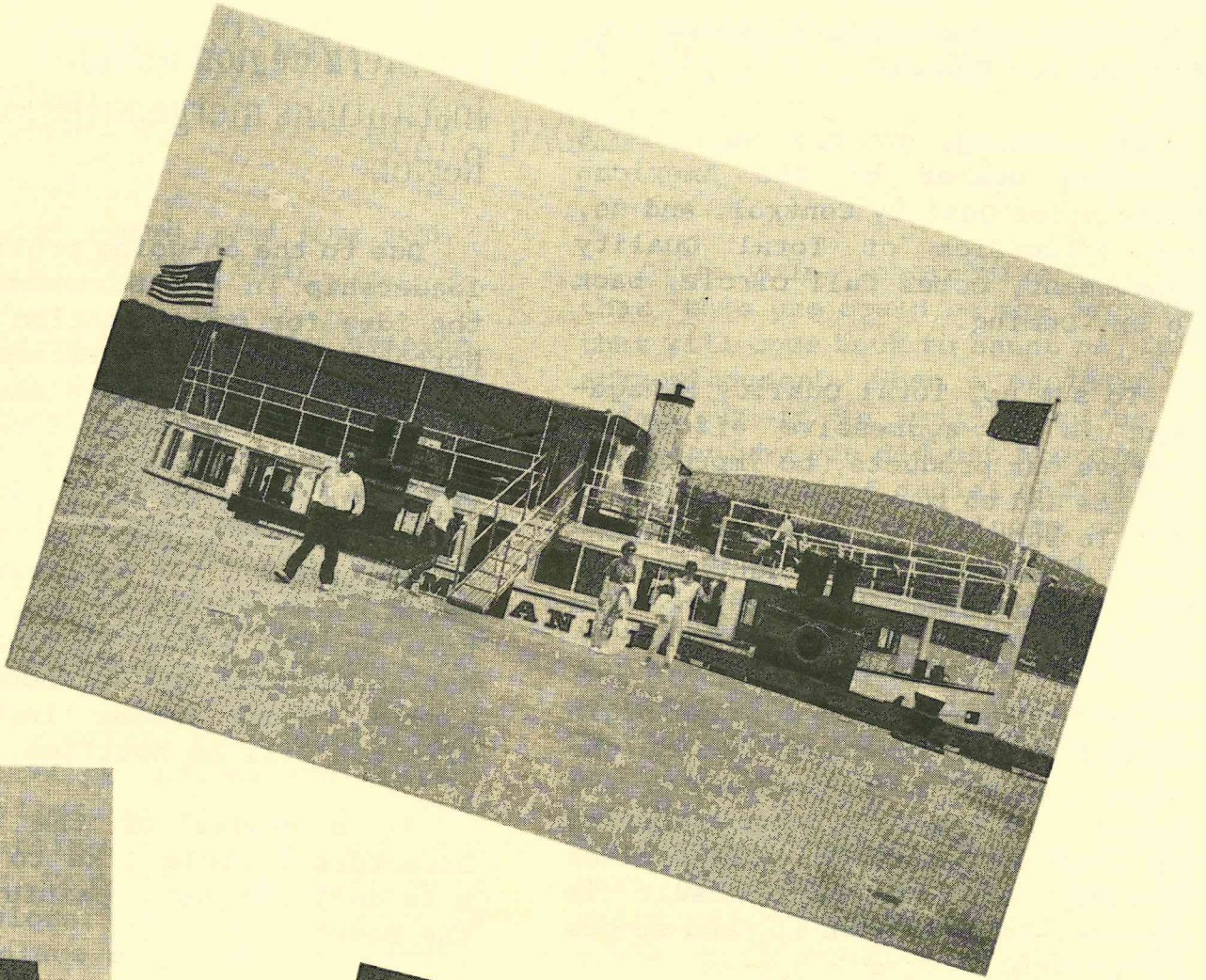
Every year, math and science teachers in the Hudson Valley visit our plant to learn how we use data to develop decision making. They all seem to be impressed.

The final, and perhaps most important of our six principles is **management participation**. Total Quality Management must begin at the top and prevail all through the company. Employee participation and an open door policy, constant improvement, training and data-based decision making all are vital. But without the active participation of top management the process can not succeed. At our plant, I am top management. Therefore, no problem. But some of you may have to convert top management. You can begin to show results on your own. But then, to complete the process, you must convert and involve top management.

In our company, we have five-year planning that sets out our goals and vision. Every year, we revise the five-year plan. On the basis of this middle-term planning, our yearly policy is given to all managers, for them to carry out in their departments. Each manager then sets departmental policy according to my company policy. For example, one of our current targets is to achieve what is known as ISO 9000.

As many of you know, this is the universally recognized standard for quality systems. The International Organization for Standardization, the ISO, is made up of 91 member organizations. The United States is represented by the American National Standards Institute through a technical advisory group that is





administered by the American Society for Quality Control.

Dr. Deming, by the way, is a founding member of the American Society for Quality Control. And so, our discussion of Total Quality Management, comes full circle, back to Dr. Deming.

To sum up, Total Quality Management is an aggressive effort to improve our products, to improve our service and to increase our reliability. To succeed, we must make a non-stop commitment to identify and fulfill both immediate and long-term goals.

At Minolta, quality does not begin and end with our products. It is an on-going process that touches on all aspects of research, manufacturing and administration. It is an endless process, and the end result is success. We have done it, and so can all of you.

Mr. Howard Tsurushima
President of Minolta

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HORSE SENSE

A friend's grandfather came to America from Europe and after being processed at Ellis Island, he went into a cafeteria in New York City to get something to eat. He sat down at an empty table and waited for someone to take his order. Of course, nobody ever did. Finally, a man with a tray full of food sat down opposite his and told him how things worked.

"Start at that end," he said, "and go along and pick out what you want. At the other end they'll all

Northern Region member institutions merge with Northeast Region

Due to the on-going problems with leadership in the Northern Region, the idea for consolidation with the Northeast Region was discussed at the last Board of Directors meeting and presented to the general membership at the June conference. Discussion on the issue centered around the future loss of scholarship dollars allocated to that region. Lia Catalano, Director of the Northeast Region, agreed to take on the added responsibility. Motion was made and seconded. Motion passed. Those member institutions affected will be notified.

As a member of the Board of Directors I would like to add that this decision was a painful one for the Board.

B Dupre

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tell you how much you have to pay for it."

"I soon learned that's how everything works in America," Grandpa told our friend. "Life is a cafeteria here. You can get anything you want as long as you're willing to pay the price. You can even get success. But you'll never get it if you wait for someone to bring it to you. You have to get up and get it yourself."

Article from Bits & Pieces
Economics Press, Inc.

B Dupre

CONFERENCE 1993 WEST POINT

NEXT 3 PAGES

How to protect yourself, avoid being sued and assure personal legal safety

At the outset of this session, attorney Joan Goldberg stated that it was not possible to come up with an insurable package for not being sued. People have different views of being wronged and, as most people statistically are not litigious, the odds are in our favor for not being sued. The focus of the session became, then, a study of prevention and protection.

It is important to recognize that we all have prejudices and preferences and that, in matters of decision making within our jobs, we must keep those out. To do that, we must change our behaviors. Our institution should have in place policies that prevent discrimination, whether intentional or unintentional. First, make sure that there are written policies/statements -- rules that ensure that everyone has a uniform behavior. Secondly, provide a place to go for appeal. Rules are not made to be broken but to be improved.

With the appeal process comes decision making. Decision makers are empowered with discretion. Therefore, we, the yielders of discretionary powers, must examine the reasons for one decision over another in a complaint. We all make decisions based on our humanistic elements, a compulsion that must be avoided. Rendering a decision should be made with separate and concise attention to detail, avidly ignoring prejudices and preferences.

Give your instinctive feeling that "this one could be the decision that will come back to haunt me" full acknowledgment. When a decision is made, put it in writing so as to document why you did not approve the request. Proof of denial should be a matter of record and those records should document unprejudiced thinking. It should bear out proof that your use of discretion was the same for everyone. Records are to protect you, not harm you. An important point is that a paper trail is what saves you when you are being sued.

The last issue to be covered was that of discrimination - specifically, discrimination on the workplace. What constitutes discrimination? Remarks about people's backgrounds, stereotyping of a group, an unnecessary calling of attention (by words or actions) to differences are all conducts of behavior that are out of place. Business practices should adhere to providing a safe work environment for all. The duty of personnel in charge is to determine what is or what is not offensive. Immediate investigation upon a complaint should be made and all offensive action stopped. In particular, sexual harassment complaints are costly and time consuming. Safeguarding of this occurrence should be strongly maintained.

There is no sure way to avoid being sued. Most importantly, build a credible defense for yourself by documenting your actions. As decision

Legal issues (cont'd from pg 13)

makers, it is important to be consistent with our actions. In the area of sexual harassment, take every complaint seriously regardless of how you feel about the complaint.

Article submitted by
Jim Osborne
Ass't Director of Student Accounts
Binghamton University

Booze Cruise News

Our Hudson River Booze Cruise was a huge success. Thanks to the organizing efforts of Jack Edwards and the crew of the vessel Commander, we all enjoyed a leisurely and picturesque three hour cruise on the Hudson River.

In tribute to the student lines we experience at our offices, there was a constant line at the open bar! There was plenty of food on board to confirm one member's observation that this year's conference was in fact a food orgy!

A very special thanks to Pete Gully who, by his own admission, balanced the back of the boat by remaining down below guarding the food!

Article submitted by
Dan Maguffin
SUNY Stony Brook

Starting with a Mount Everest type climb,
the NYSOBBA Golf Tourney started off on time.

The competition was stiff, but the spirits were high,
but after each shot, on the mountain our balls did lie.

We were up hills and down valleys in the water and woods,
I think a few of us even hit some car hoods.

There was alot of laughing and whiffing and cuss words galore,
but this game we call golf is something we adore.

Most would say that the West Point course was tough,
with giant hills, lots of trees, sand and stuff.

The sun was hot, we got burned and sticky,
and those darn little gnats made playing icky.

A hole-in-one was recorded by a player that day,
the news of the feat spread through the foursomes each way.

A hole-in-one by Dick, oh! my god, what an art,
but his head was so big, he could hardly drive the cart.

Afterward, lots or horror stories did we hear,
but after it all, we can't wait for next year!!!!!!!

Poem submitted by
Linda Chrzan
SUNY Brockport

The "Just" Rewards of Living the Good Life

What? No way! How could anyone gain five pounds at a three day conference? We may not want to know how but, unfortunately, we do know that it can be done. Maybe that trifle wasn't quite that trifling, or the weight of the mousse had nothing to do with its caloric content. For that matter, the term "light" as it applies to beer is only relative at best.

Now the point is how are we going to shed that NYSOBBA poundage. We could live on bread and water for a few weeks, but our jobs can be punishing enough with out inflicting any additional pain.

First and foremost, think about how much fun those three days were and discard any vestige of guilt. With a clear conscience, we can make a few changes in our usual schedule which should return us to our former svelte selves.

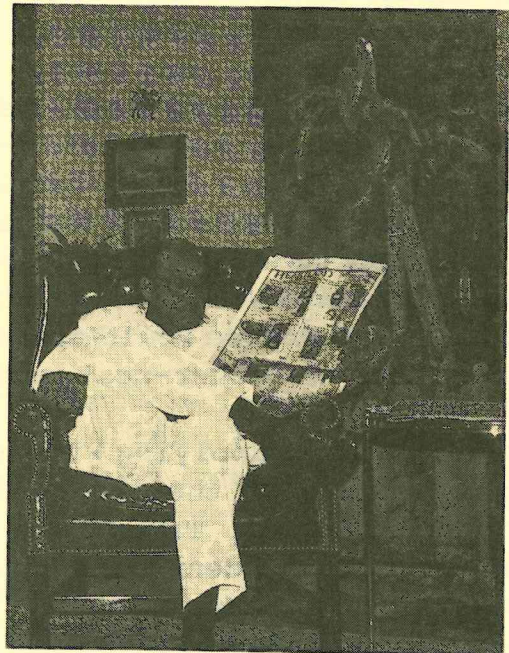
Start by substituting water for the coffee, tea, and soda (not to mention those "other beverages"). If there isn't a water fountain nearby, keep a large container filled and within easy reach. Ideally, we should try to get in at least eight glasses of water per day. The added bonus is that this liquid consumption is going to automatically increase our need to do a little extra walking whether we like it or not.

Oh yes, let's stop circling parking lots for that space closest to the door and bravely explore the outer perimeters. With just this small lifestyle alteration, we will already

be taking two short walks per day. If this is in addition to our present exercise routine (or lack thereof), we're already on our way.

If we make just a few small changes and exert a little effort, those excess pounds will be gone well in advance of the next conference--and then we can do it all over again.

Article submitted by
Judy Bourgeois
Academic Management Services



Pete Gully (pictured above) takes time during the conference to practice relaxing. Pete will be doing a lot of that soon I am told. He is retiring from SUNY Buffalo on July 15, 1993. We wish him all the best in retirement.

B Dupre

Another rough year for College Admissions as Competition and Family Finances Take Toll

Despite glowing press releases from many public and private institutions trumpeting an increase in applications, most college admissions officers are bracing themselves for another rough year. Fierce competition for high-school graduates and comparison shopping by recession-weary families promise to make this admissions season stretch beyond its normal close in May.

Add delays in the distribution of financial aid forms this year and admissions officers say they are sticking Pepto-Bismol in their desks.

Colleges have a good reason to be nervous. Last year, many private colleges had to admit more students than ever before and introduce new tuition plans to woo middle-income students who otherwise would probably have enrolled in lower-cost public institutions.

Students are applying to more colleges because of the uncertainty of financial aid. Times are so precarious that students are trying to cover all the bases.

The concern over financial aid budgets may also have left the impression with high school counselors that students whose parents have money are more likely to be admitted. High school counselors from private schools are calling and saying 'This is a full-paying kid,' and the implication is that the private colleges will take these kids because they can pay.

While many institutions say they received more applications this year,

some state universities saw their applications drop. Applications at the State University of New York system are down 9 per cent from last year. SUNY officials say they aren't sure what caused the drop in applications, but they speculate that the poor economy may be causing some students to choose community colleges instead.

Women's colleges also report a resurgence in applications, which some attribute to "the Hillary factor." The first lady is a graduate of Wellesley College. Smith College reported a 9 per cent jump in applications. Bryn Mawr College's applications are up 8 per cent over last year.

Estimated enrollment at two-year colleges is rising more than three times as fast as enrollment at other higher education institutions, an Education Department survey has found. This is according to an article in the April 1991 issue of the NEWS. At that time a survey of 639 institutions estimated that enrollment at two-year colleges swelled by 7 per cent, and enrollment at four-year college and universities increased by 2 per cent.

BDupre

FINANCIAL AID OFFICIALS STRUGGLE TO COPE WITH NEW FORMS AND PROGRAMS

Financial Aid administrators are struggling to deal with an exceptionally confusing year in student aid.

Without clear regulatory guidance from Washington, they are trying to help students and parents maneuver

through new forms and programs.

The convergence of several events has made this a difficult time:

*A variety of effective dates for provisions included in last year's reauthorization of the Higher Education Act.

*The writing of regulations for the new act just after the December release of the final regulations from the 1986 reauthorization, raising doubts about where administrators can go for advice.

*The creation of the unsubsidized Stafford Loan program, dramatically expanding the number of anticipated loan applicants.

*The contradictory public cries for more federal student aid dollars and a reduced federal budget deficit.

Compounding matters is the continued absence of upper echelon decision makers at the Education Department. Education Secretary Richard W. Riley's efforts to fill those posts are being prolonged by several difficult decisions on the department's budget, including how to cover a soaring deficit in the Pell Grant program, which now exceeds \$2 billion.

The bottom line is that campus aid officials are advising students and preparing their aid awards without a clear statement of what the federal regulations will require of them.

According to the Chronicle several aid administrators said that among the most common areas of confusion were: insuring that students know which applications to submit, explaining the decreased aid eligibility for students who are single and financially independent,

and how their offices will handle the counseling and processing from an expected avalanche of unsubsidized Stafford Loan applications. Congress created that program to provide another source of low interest funds for middle income families and students.

Frank Burtnett, Executive Director of the National Association of College Admissions Counselors said he did not want the reauthorization process to "take a bum rap" for the confusion. He said the benefits associated with the new Free Application for Federal Student Assistance should not be so quickly overlooked.

He feels the free federal form is to the advantage of a great many aid applicants. He also stated that the problem is that they had to take what reauthorization gave them and they had to work in a timetable that didn't have a lot of flex to it.

The article in the Chronicle went on to say that the late arrival of applications started a chain reaction of delays. Later submission of forms means later arrival of data to the campus offices, which means less time to determine aid awards. Throw into that mix the fact that the Pell Grant schedule, the chart that combines a student's expected contribution and need in order to determine the size of his or her grant, was not published on February 1 as expected.

The result could be that some incoming freshmen will have to commit to an institution without knowing how much and what kind of aid they will be eligible to receive and students most likely to be demanding this informa-

tion are those making a choice between a less expensive public institution and costlier private institutions.

Portions of this article were taken from an article in the Chronicle of Higher Education
B Dupre

And as students and parents struggle with a college choice!!

The loan burden on students at colleges and universities will continue to increase through the decade, and institutions will have to supply more student aid out of their own budgets, according to a recent study by the American Council on Education (ACE).

A study, "Student Financial Aid: The Growth of Academic Credit's Other Meaning," shows that in the 1991-92 academic year, student aid funds from federal, state, and local government sources and institutions totaled about \$30 billion. Of that amount, \$21.6 billion or 74 percent, came from federal programs; \$1.9 billion, or 6 percent, was from state funding; and \$6 billion, or 20 percent, came from institutional and other funds.

Nearly \$15 billion, or 50 percent of the student aid available in 1991-92 was in the form of federally guaranteed student loans, the study found, while \$13.8 billion, or 47 percent, came from grants from federal, state, and institutional sources. An additional \$800 million, or 3 percent came from the federal college work-study program.

The number of students who received financial assistance increased significantly during the past 20 years, according to the study, as did reliance on loans.

B Dupre

Coming Next Issue

Meet the New Board Members

Spot Light on Area College

Darkside of the Boon

Genesee Valley Region

Genesee Valley Region to hold regional meeting in August. Watch for your notice in the mail soon. The main topic to be discussed is the new NYSOBBA Scholarship.

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NYSOBBA NEWSLETTER

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