

# NYSOBBA

## Quarterly



Vol. 7 No. 4

October 1994

From the  
Desk of  
Larry Cass

With the start of the 1994-95 academic year, things in the Bursar and Financial Aid offices should prove to be interesting and dynamic. The start up of the Direct Lending program seems to be successful for those schools who are participating in year one and, being a year two school participating in Direct Lending, I can appreciate the time and effort to accomplish this in the short timeframe schools had to work within. The early report I've heard from schools both in New York State and outside is that direct lending has alleviated the concerns for securing student signatures on loan checks and the improvement of cash flow. As a result of having funds earlier, student can now meet their obligations much sooner than in the past and probably feel that the service has been greatly enhanced.

Another item of interest for 1994-95, the calculations of refunds for students, is beginning to become more complicated and time consuming. There exists the possibility of having to do four refund calculations, depending upon what refund policies your institution currently have in place, before finally determining what amount of refund can be given to the student. Regardless of the number of refund calculations, federal regulations state that the one most favorable to the student is the one which the final refund decision must be based.

Finally, the process for applying for the Tuition Assistant Award (TAP) has many students confused and frustrated. It appears that when many students filed the renewal form for Title IV aid last spring, they were under the impression that this also served as an application for TAP and there was no other application needed on their part. This has led to some rather testy conversations with parents and student

*Larry Cass of SUNY  
Binghamton was  
elected as President  
of NYSOBBA June  
15, 1993.*

## President Cont'd From pg 1

concerning the non-existence of TAP award data at HESC. Hopefully, the confusion of the process will be resolved for the 1995-96 award year and if things hold in form, there will be come other issue that adds to the excitement of our operations.

Larry Cass  
President

## HE'S BAAAACK!!!

Yes, just like the Buffalo Bills going to the Super Bowl, David DeLuca is once again in the collection industry. After a brief 3 year hiatus, Dave has accepted a position as Vice-President of Creditors Interchange, Inc.

During his absence from collections, David received a degree in microcomputer systems management. Although we don't know what that would have to do with student loans and receivables, he says he's glad to be back working with some "old" friends, and is eager to meet some new ones.

Feel free to contact Dave at (800) 724-1107 to welcome him back, ask him why he came back(???), or at least find out what he's been up to!!!

Congratulations David, and welcome back.

B Dupre

## Maggie Papa Retires

Maggie Papa, former Director of Student Accounts at SUNY Oneonta, retired on September 20, 1994, after 28 years of service. At the time she retired, she was Assistant to the Controller and Director of Central Services at the College. She will return in November to work on a part-time basis on the College's Internal Control Program.

Maggie was very active in NYSOBBA, serving as Secretary from October 1979 to October 1981, and as Regional Director of the Central Region from October 1982 through October 1984.

On September 19th, Maggie was honored with a surprise retirement luncheon at the College, attended by nearly 100 friends. In her retirement, she will be playing golf, doing some travelling to Myrtle Beach and Arizona (her clubs will go with her), and doing just what she has earned and deserves after years of hard work!

You can reach her at (607) 436-3031, or by mail at the following address:

Margaret B. Papa  
Room 200, Netzer Building  
SUNY College at Oneonta  
Oneonta, New York 13820

Written by Tom Ryder  
Submitted by Denise Straut

# Using Time Wisely

The busier our lives become, the harder it is to complete everything we set out to accomplish each day. On the surface, it seems that what keeps us from being more productive is the lack of time. In reality, the problem isn't our lack of time - but our lack of ability to manage it.

To successfully manage time, you must set priorities and distinguish which tasks are important and must be addressed immediately...and which tasks can wait.

## How to Determine Importance

All activities can be divided into four categories, or **quadrants**. It's best to sketch these quadrants on paper by drawing a box and dividing it into four parts. Each quadrant will contain different activities, depending on how you rank them.

**Quadrant I:** Activities that are important **and** urgent. These must be given top priority.

**Examples:** Crises and projects that have deadlines.

**Quadrant II:** Activities that are important but not urgent. These activities can be delayed at any given time, but deferring them indefinitely leads to problems.

**Examples:** Building relationships, planning ahead, preparing for meetings and important occasions, developing and empowering others and enjoying recreational activities that lead to self-renewal.

**Quadrant III:** Activities that appear to be urgent but that aren't

important. They land on your desk and interrupt projects you're already working on... or they are rushed in by a coworker or an assistant. As a result, these activities are often major time killers.

**Examples:** Phone calls, some meetings, interruptions.

**Quadrant IV:** Activities that are neither urgent nor important. They essentially waste time, but we often indulge in them for escape.

**Examples:** Trivia, gossip, mindless books and TV shows.

Avoid focusing exclusively on Quadrant I, which includes crisis management activities that can lead to stress and burnout.

Spending too much time on Quadrant III and IV activities, which are not important, demonstrates irresponsibility.

The secret of using your time effectively is to pay careful attention to the activities in Quadrant II. While they are not urgent, they are important and greatly improve your productive capacity.

Spending time on important activities such as planning, building relationships, preventative maintenance-including maintaining your own physical and spiritual health-reduces the number of crises you have to face and keeps your life on track and in balance.

One particularly important Quadrant II activity is thinking through your goals and identifying the principles of living that you value deeply. The insight gained

from considering your long-term needs will make you more willing to say no when you are faced with a low-priority project...and more able to say yes to an important task.

### Identify What is Important

We cannot identify what is truly important unless we step back and think at length about our daily routines. Only after considering what life is really all about will you be able to set priorities skillfully.

If you are not sure which roles and values are most important to you, take a few minutes to imagine your 80th birthday party. Visualize all the people close to you—your family, friends and business associates—as they pay tribute to you.

What would you like them to say about your achievements—as a spouse, parent, neighbor, teacher and manager? Write down the comments you would like to hear. Use this exercise to prepare your personal mission statement, summarizing the values and lifetime goals to which you aspire.

Now you are ready to plan your time by setting priorities in line with the personal mission in life.

### Planning Your Time

Your objective is to balance your activities so you can devote adequate time to advancing toward your personal goals in each of your roles.

**Remember:** Your aim is not to do things as quickly as possible. Instead, it is to make sure that you do the right things on time—those tasks that will advance the goals you have set for yourself.

Your planning must allow you to consistently spend time on your most important needs—and stop you from being diverted by less important things, no matter how urgent they seem.

**Plan weekly.** Scheduling day by day leads to a focus on urgency and a loss of perspective, so be careful to plan your activities on a weekly basis and concern yourself with people and relationships, not with schedules.

**Review your mission statement.** Before the week begins, ask yourself which is the most important thing you could do in the coming week for each of your roles in life. Before you put anything else in your schedule, set aside time for each of these activities.

**Put first things first.** Finding time in your schedule for the important things in life is like fitting odd-shaped rocks into a jar.

If you put in the large rocks first, the jar will hold quite a few of them and still have plenty of room for pebbles, sand and water. But if you start by putting in a lot of the small pebbles, there will be no room left for the large rocks.

Similarly, if you arrange your schedule to address the most impor-

tant tasks first, you will find time for everything else. If you don't do this, your day will be fully occupied with trivial matters before you get a chance to do the things that truly matter to you.

### How to Handle Conflicts

If you plan your time by setting a tight daily schedule that is based on efficiency, you will have a great deal of difficulty readjusting when something comes up unexpectedly.

The planning based on an awareness of the considerations in Quadrant II-and balancing urgency and importance-will help you to become much more flexible and effective.

**Example:** Just as you are conducting a conversation with an employee, he begins to tell you about a personal matter that is affecting his work. You care about him but have to meet with five senior managers in 10 minutes. What do you do?

First, ask yourself, What is the most important thing I can do right now? The answer may be unclear, because both the employee and the five managers are depending on you. You must dig deeper to look for possible solutions that deal with the true needs of the people involved, not just with the time pressure on you.

#### **Possible solutions:**

\* If you see that the employee really needs your help but you must get to the meeting on time, tell him I really want to talk to you, but my meeting is critical. Let's meet this

afternoon after my meeting is finished.

\* If you see that the employee's situation is more important than attending the meeting, take a few minutes to either send someone in your place or delay your agenda item.

\* If you realize that the person's concerns are not in your area of responsibility, explain that to him, walk him over to the human resources department and have him speak to the appropriate person.

Reprinted from bottom line newsletter

Written by Stephen R. Covey  
B Dupre

#### **NEXT ISSUE DEADLINE**

The next newsletter will be published is January 1995. Articles need to be submitted by December 15, 1994. Please submit your articles to Barbara Dupre at Suny Brockport, Rakov Center, Brockport, NY 14420. Or Fax to me at (716) 395-5445. Thank you.

## CONFERENCE '95

Get those 1995 calendars out!! You'll want to plan ahead so you will be able to attend our action-packed 1995 conference.

Between June 4th and 7th, we will be keeping you very busy at the Concord Resort in Kiamesha Lake, New York - 90 minutes outside of New York City.

The Conference Committee's plans are well under way. We are planning a very informative and rewarding conference for you.

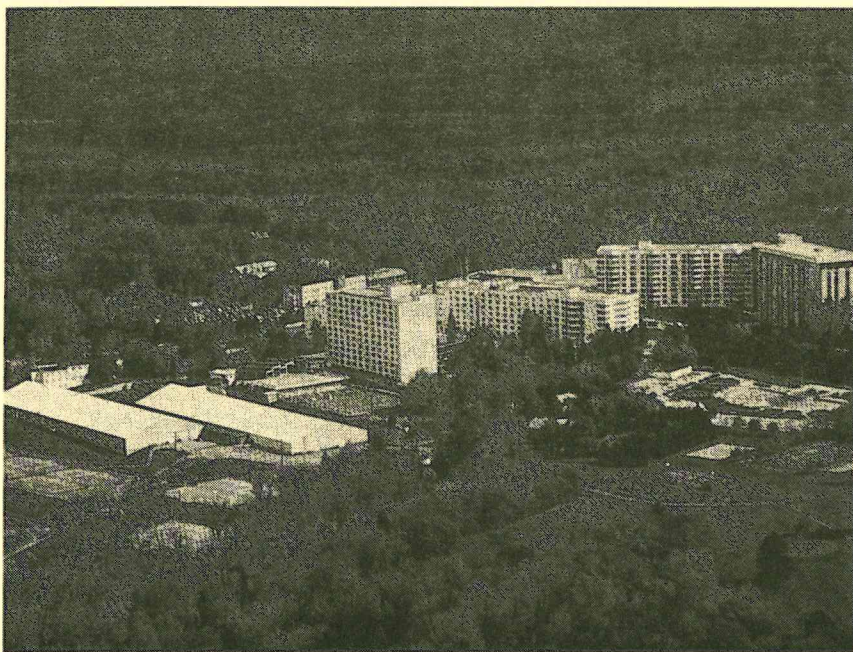
The Committee chairs are still looking for a few good people to help with vendors, registration, speakers and social events. Contact Linda Chrzan, SUNY Brockport (716) 395-2473, or Barbara Sirvatius (716) 673-3433.

Submitted by:  
Linda Chrzan

## Confiscating Munchkins

I was given quite an interesting article today by one of our support staff people who happens to take a great deal of pride in her job and the work she does for students. The article is from the July 18th Forbes Magazine and is entitled "Taxation Without Representation" and is written by Mr. Kalman A. Chany, President of Manhattan-based Campus Consultants, Inc. Just to give you a synopsis of Mr. Chany's opinion of aid administrators, he says the powerful campus bureaucrats miscalled "financial aid officers" are really just like Internal Revenue Service agents ... using high nominal fees and the complex regulations governing rebates - "aid" - to extract as much money as possible from parents! He has written a book "The Princeton Review Student Access Guide to Paying for College" in which he refers to his "favorite victory" ... a New Yorker who had a \$1 million apart-

ment, and a \$2 million stock portfolio, but who had taxable income sufficiently low that her child qualified to an annual average of \$4,000 in state grants! Another hint he has tells parents not to trust the process. And I quote, "up to 5% of aid determinations are just wrongly calculated by HARASSED COLLEGE MUNCHKINS (my emphasis). It's his view of the process as an advisor to a bank's scholarship program "records kept in shoeboxes!" He further says that a parent



shouldn't expect sympathy about making ends meet on a six-figure salary since the average financial aid officer doesn't make that kind of money and doesn't have to worry about financing their child's education because most get to attend for free. "And guess what? Nobody complains about these employees taking money from the truly needy." He further says that "the college CONFISCATORS penalize kids who work and save for their own education."

Time and space prevent me from going on, but let me mention that Mr. Chany charges clients up to \$550 and has already advised thousands of families. The article closes by saying, "...as outrageous as it may seem, the federal government now requires that parents list on their applications if they have used an advisory service ... and guess who lobbied that one through Congress!"

So, all you confiscating munchkins, how do you feel now? More determined than ever to assure that the neediest of students receive the aid they're entitled to? And more determined than ever to search out those fancy six-figured folks who have paid big bucks to get our bucks?? I am! And to you Department of Education voyeurs who watch this list ... are you spotting a problem that may surpass the "bad" school program???

The six-figured (including decimal point) confiscating munchkin,

This article was found on my E-mail  
B Dupre

## Education Department Pressing for Student Aid Overhaul

If the federal student aid vehicle coughs and sputters while delivering aid to millions of students, does it need a tune-up or an overhaul? That was the opening statement in a article titled "Student-aid overhaul pressed".

The article went on to say it depends on which mechanic you consult. Education Dept officials are trying to make the case that it is time to send the federal student-aid system as it now exists to the scrap heap, and roll out a new model.

Throughout the month of September officials of the Dept have met with higher Education's Washington representatives to discuss the development of "Phase II". Phase II according to the article is a legislative package intended to augment the ClintonAdministration's initial round of student aid reforms, which produced direct lending and repayments of student loans based on income.

Mr. Longanecker, Assistant Secretary for postsecondary Education breaks down the ambitious mission of Phase II into three fundamental areas in the article.

**Structure of student aid.**  
Ideas under discussion include the restructuring of grant programs to aim larger amounts of money at a smaller pool of the neediest students, and the establishment of a guaranteed minimum amount of federal aid in grants and loans for

every student.

**Vocational and remedial programs.** This area focuses on such questions as how federal support for such coursework should fit into the broader issue of workforce training, and whether it should be financed separately from student aid programs.

**Regulatory relief.** The idea is to curb institutional requirements for federal compliance without sacrificing accountability.

Many of the ideas under consideration, however, would spark opposition among some college and state officials because they would take aid away from some groups of students.

The article stated that somehow, between now and March, the department wants to pull it together and have their package ready.

From Article in Cronicle  
of Higher Education  
B Dupre

## Someday is Never

### The Station

Tucked away in our subconscious minds is an idyllic vision. We see ourselves on a long, long trip that almost spans the continent. We're traveling by passenger train, and out the windows we drink in the passing scene of cars on nearby highways, or children waving at a crossing, of cattle grazing on a distant hillside, or smoke pouring from a power plant, or row upon row of corn and wheat, or flatlands and valleys, of mountains and rolling hillsides, of city skylines and village halls, of biting winter and blazing summer and cavorting spring and docile fall.

But uppermost in our minds is the final destination. On a certain day at a certain hour, we will pull into the station. There will be bands playing and flags waving. And once we get there so many wonderful dreams will come true. So many wishes will be fulfilled and so many pieces of our lives finally will be neatly fitted together like a completed jigsaw puzzle. How restlessly we pace the aisles, damning the minutes for loitering...waiting, waiting, waiting for the station.

However, sooner or later we must realize there is no one station, no one place to arrive at once and for all. The true joy of life is the trip. The station is only a dream. It constantly out-

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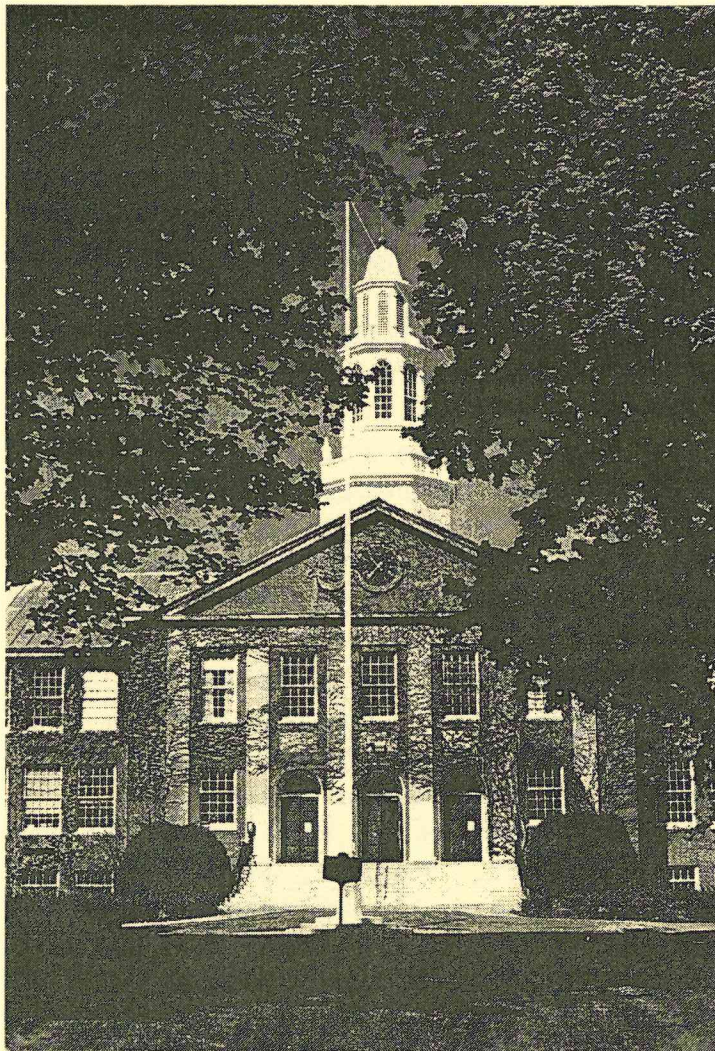


## Spotlight on SUNY Brockport

Brockport, a village of approximately 9,800 residents, is 16 miles west of Rochester and 60 miles east of Buffalo. The village lies along the banks of the New York State Barge Canal, and is a 15-minute drive from Lake Ontario.

The campus is located at the village's edge; stores, shopping plazas, churches, cinemas and restaurants are within easy walking distance. The campus has 60 buildings and athletic playing fields occupying about one-quarter of the 591-acre campus. The remaining area is gently rolling open or wooded land.

As a liberal arts college supported by public funds, the State University of New York College at Brockport is committed to serving New York residents, including the large, diverse student population whose varying interests and needs reflect the complex concerns of contemporary society. SUNY Brockport has undergraduate students from every county in New York state, from 22 other states, and from 16 foreign countries. Adult



students (25 and older) represent nearly 40 percent of the student body.

SUNY Brockport is a comprehensive college of arts and sciences, which offers integrated and balanced programs in the arts, humanities, social sciences, sciences and professional studies at the baccalaureate and master's levels, as well as certificate programs in selected professional areas.

B Dupre

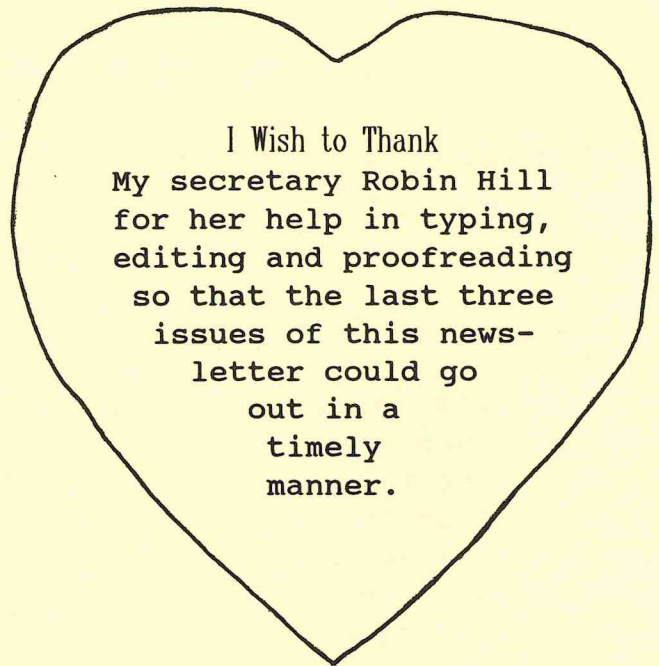
distances us.

"When we reach the station, that will be it!" we cry. Translated it means, "When I'm 18, that will be it! When I buy a new 450 SL Mercedes-Benz, that will be it! When I put the last kid through college, that will be it! When I have paid off the mortgage, that will be it! When I win a promotion, that will be it! When I reach the age of retirement, that will be it! I shall live happily ever after!"

Unfortunately, once we get "it," then "it" disappears. The station somehow hides itself at the end of an endless track. It isn't the burdens of today that drive men mad. Rather, it is regret over yesterday or fear of tomorrow. Regret and fear are twin thieves who would rob us of today.

So stop pacing the aisles and counting the miles. Instead, climb more mountains, eat more ice cream, go barefoot oftener, swim more rivers, watch more sunsets, laugh more and cry less. Life must be lived as we go along. The station will come soon enough.

Robin J. Hastings



### Telephones

Herbert Hoover was the first U.S. President to have a telephone on his desk. Prior to 1929, the president used a telephone booth outside his office.

----The Wall Street Journal

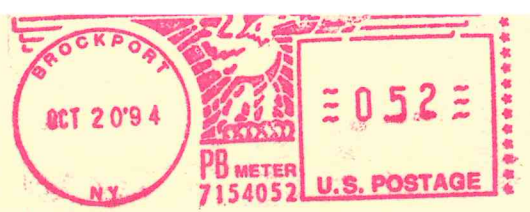


'I'd enjoy hearing your suggestions before I tell you what I've already decided to do.'

## Strive For Perfection – OR ELSE!

If 99.9 percent is good enough, then...

- . Two million documents will be lost by the IRS this year.
- . 811,000 faulty rolls of 35 mm film will be loaded this year.
- . 22,000 checks will be deducted from the wrong bank accounts in the next 60 minutes.
- . 1,314 phone calls will be misplaced by telecommunication services every minute.
- . 12 babies will be given to the wrong parents each day.
- . 268,500 defective tires will be shipped this year.
- . 14,208 defective personal computers will be shipped this year.
- . 103,260 income tax returns will be processed incorrectly this year.
- . 2,488,200 books will be shipped in the next 12 months with the wrong cover.
- . 5,517,200 cases of soft drinks produced in the next 12 months will be flatter than a bad tire.
- . Two plane landings daily at O'Hare International Airport in Chicago will be unsafe.
- . 3,056 copies of tomorrow's Wall Street Journal will be missing one of the three sections.
- . 18,322 pieces of mail will be mishandled in the next hour.
- . 291 pacemaker operations will be performed incorrectly this year.
- . 880,000 credit cards in circulation will turn out to have incorrect cardholder information on their magnetic strips.
- . \$9,690 will be spent today, tomorrow, next Thursday, and every day in the future on defective, often unsafe sporting equipment.
- . 55 malfunctioning automatic teller machines will be installed in the next 12 months.
- . 114,500 mismatched pairs of shoes will be shipped this year.
- . \$761,900 will be spent in the next 12 months on tapes and compact discs that won't play.
- . 107 incorrect medical procedures will be performed by the end of the day today.
- . 315 entries in Webster's Third New International Dictionary of the English Language will turn out to be misspelled.



## NYSOBBA NEWSLETTER

SUNY Brockport  
Brockport, NY 14420

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