

NYSOBBA Quarterly



Vol. 8 No. 1

JANUARY 1995

From the
Desk of
Larry Cass

I hope all of you had a happy and enjoyable holiday season and are looking forward to a successful year. At present there are many questions following the November national and state elections and their possible effect upon funding for education. Will there be a direct lending program beyond the current Clinton administration? Is Liberty Scholarship about to follow the path of its most ardent supporter and exit the state's legislative agenda? Will middle income tax relief be paid for at the expense of funding for education? Even though these and other questions will undoubtedly cause much consternation and provide for interesting media headlines, we will still be faced with the normal concerns of providing service to the student and improving the delivery of that service.

As for the future of Direct Lending, the Education Department has announced its participating schools for the 1995-96 year and is accepting applications for the 1996-97 year. The feeling seems to be that this program fits in with the overall aspect of making government function better and more efficiently. Many of the schools currently participating in the program have described it as the "best thing since sliced bread." If you are a fan of sliced bread, then the meaning of this phrase must be obvious, however if you are not, then I'm assuming that they are enthusiastic over the program. With my campus being one of those schools participating in 1995-96, I can only have visions of how nice it would be to not have to be concerned with the processing of over 5,000 loan checks for the spring semester.

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

cont'd on pg 2

Larry Cass cont'd

On a more serious note, there has been a flurry of regulatory activity in the Title IV programs, however, not having a complete analysis of those changes, a more comprehensive update will be included in the next newsletter. In fact, the dissemination of regulatory information has rarely lent itself to the neat deadlines of organization newsletters. Therefore, for those of you who have access to the various electronic bulletin boards (National Bursar List, Financial Aid Listserve, etc.), I urge you to share any information you may glean from these mediums to share with the membership. From past experience, Federal Update at our last conference being a case in point, there are usually several interpretations to regulatory rules and the need for clarification is never ending.

Again, I wish everyone a happy New Year and it's not too early to begin thinking about our June Con-

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NEXT ISSUE DEADLINE

The next newsletter will be published is April 1995. Articles need to be submitted by March 15, 1995. 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.

'95 CONFERENCE PLANS ARE PROGRESSING ...

Plans are coming along nicely for our 1995 Conference to be held at the Concord Resort in Kiamesha Lake. By this time, I hope everyone has received by postcard and the vendors have received Laurie Freeman's letter.

Barb Servatius is in the process of lining up some great speakers for us. Dorothy Watson and Laurie Freeman have been working hard for vendor preparations and Barb Dupre is starting to organize registration.

Everything is starting to come together and our conference is looking towards being great ... We hope to see all of you this year. Write NYSOBBA Conference across June 4-7th on your 1995 calendar **NOW** so you will be sure not to miss this important opportunity. The information you'll learn and exchange during these four days could be the most valuable move you have ever made for your organization.

Registration packets will be coming out in about a month. The deadline date will be April 28th, but please return them as soon as you can to help us plan. Thank you. Hope to see you there.

Linda Chrzan
Director of the
Genesee Valley Region.

PROPOSAL FOR THE FUTURE

In the last year, I have attended three Professional Development Group conferences with audiences comprised primarily of bursars, student accounts and debt collection professionals. It is both exciting and enlightening to meet and converse with one's counterparts from across the nation - from institutions both public and private, of similar size, larger and much smaller, that run the whole gamut from technical schools to "Ivy League." The "war stories" are the familiar, the frustrations vary only by degree and the visions and goals are remarkably similar.

As a group, we want the same things - the best possible service for our students, the best possible systems for our processes, the best possible work environments for our staffs and the best possible professional opportunities for ourselves. As a group, we are frustrated by the same things. To one degree or another, our top administrations do not place a high priority on our areas. Consequently, what innovations we have developed - and they are many - have been accomplished with very little outside assistance or inside encouragement.

Historically, the focus of the student accounts office has been billing and collection of college fees. That is a core consideration and will remain so. In the mid-80's, we added a component of service which expanded our mission

from one focused solely on revenue collections for the benefit of the institution, to one focused equally on collection for the college and services for the student.

From a service perspective, the evaluation of the department depends on a different set of criteria - such elements as clarity and readability of forms, printed instructions and policy statements; timeliness in billing, preparation and delivery of refunds, payment and financial aid processing, delivery of receipts, response time to inquiries and phone contacts; speed, accuracy and general friendliness of personal service. Now, we are moving toward a different balance. One that makes service the top priority and sees collections as a logical outgrowth of effective service.

One of the gaps in the current system is that students are too far along in the admission and enrollment process before they are introduced to the financial considerations of their educations. That problem is exacerbated by the fact that their parents' experiences in financing their own educations have little or no relevance to current conditions. According to the January 1994 issue of "Post Secondary Education Opportunity" the portion of college costs borne by individuals had been steadily declining from 1952, when individuals paid more than half of their own costs, to 1979, when the boomers were in college. Since then, the trend has reversed. By 1992, individuals were paying 44% of the college costs and their portion is increasing at an accelerated rate. Absent

full scholarship or grant eligibility, students in the 70's could easily obtain federally guaranteed loans. They were available, they were plentiful and the application process was easy. Today's parents expect their children to find the same programs now and they are caught completely unprepared when they discover the programs either don't exist or are severely restricted.

Institutions have relied on their financial aid offices to carry the major responsibility for assisting students in financing their educations. Unfortunately, the double bind of shrinking availability of aid programs and increasing complexity of procedures, make it difficult for financial aid professionals to accommodate many students' financial needs. The services that time and resources allow them to offer are restricted to the students who qualify for their programs. This leaves an entire group of students and their families to fend for themselves. There is virtually nowhere that these students and their families can go to get the kind of financial planning advice they seek. If they go to a professional financial planner or a banker, they will get little help there either. In general, the only things offered related to financing college costs are either programs requiring long-range planning and long-term investment - both of which must begin while the child is still in diapers - or long-term debt which has been compared to mortgaging parents' futures. From the customer's view, colleges and universities are falling short on two fronts. First, we

are not raising the issues of cost and payment-planning early enough in the admissions and recruitment process and second, we are offering no meaningful counseling assistance to enable parents and students to meet their obligations.

Offices of student accounts are under extreme pressure to improve customer service, but to date, that has meant little more than streamlining processes and speeding up delivery. It is time to rethink the functions of our student accounts departments. The general collection of revenues and the dissemination of information can be accomplished faster, better and more effectively than our current practice that relies on students lining up in front of staff members. Through the use of technology and out-sourcing, many of the payment processing functions can be handled either by outside services or by the student-clients themselves. This frees up staff from routine functions and makes them available for the kinds of services that require personal interaction.

Such redesign will have multiple benefits. First, the revenue stream will flow more rapidly when it does not rely on individual and personal handling of every payment. Second, customer satisfaction will go up when customers are given direct access to information at times and places that are convenient to them without the restrictions imposed by office hours, vacations, holidays or weekends. Finally, those students and families who require more than routing service will find staff who are knowledgeable and available to

them, in an environment that is designed to provide a high level of personal service.

For the rest of this century, survival will depend on an organization's ability to innovate, to be flexible and to anticipate and respond to the changing needs of customers. While we may not be able to predict the educational programs that the class of 2004 will demand, we can identify their service needs with a better than average chance of being correct. Our normally sequenced students are the Nintendo Generation. They have been interacting with computers since first grade. Given the increased sophistication and availability of advanced computer technology, we can assume this trend will continue. We need to give students direct access to their records, their accounts and their schedules without making them stand in line. Next, the epidemic of corporate down-sizing is not over. In many cases, those people who find themselves suddenly unemployed are neither personally prepared nor financially able to retire. They require retraining in new fields. Most will have already achieved a level of expertise in advanced technical fields. Many will demand flexibility from us, not only in our services, but in our academic areas as well. Increasing demands for service amid shrinking resources force us to respond in one of two ways, get better or give up. If we are to remain competitive, we must begin now to meet these service-demands with walk-up kiosk based information centers, telephone registration and payment facilities, credit card swipe ma-

chines at our payment stations and college bookstores and 24 hour, 7 day a week computer and telephone information access services.

Internally, there is growing pressure for paperless processing. Over the next 25 years, file cabinets will give way to other kinds of off-line document retention systems. The use of the public postal service is rapidly becoming the least efficient choice among many for moving documents and information. E-Mail and other "stops" along the information highway, are moving from strictly business applications to home use and are rapidly replacing even the most rudimentary communication functions. We are already transferring funds from one bank to another, paying bills and giving "change" without ever counting out a single bit of currency.

Beginning now and on into the next century, demands for more space will increasingly mean RAM and not bricks and mortar. In fact, expansion of the physical plant will no longer be the only choice when our enrollments increase. Given the opportunities for distance learning and electronic access to instruction, building construction will likely be the least economical option. Viability demands improvement and improvement in the 90's can no longer be accomplished in incremental steps.

Barbara J. Weidener
Bursar, SUNY New Paltz

ELECTION OF OFFICERS
1995-1997

The conference this June 1995 will require that we elect the officer positions of Vice-President, Treasurer, and Secretary for the next two years. As the chair of the nominations process, I have the following people who have agreed to run for the office indicated.

Vice-President:
James Sunser, Bursar
Onondaga Community College

Barbara Weidner, Bursar
SUNY College New Paltz

Treasurer:
Larry Brennan, Bursar
SUNY Health Science Center

Secretary:
Gail Bloomer, Bursar
Vassar College

Barbara Servatius, Bursar
SUNY Collège Fredonia

If anyone is interested in running for one of these positions or knows of someone who should be placed in nomination, please let me know ASAP. I will confirm their acceptance and place their name on the ballot for the June 1995 election. The vote will be done by written ballot so that you have complete privacy to your vote.

Richard Augustine

1994 Golf Tournament Results

As the old expression goes "better late than never." This is the report on the golf tournament this past summer in Lake Placid New York. The one prize everyone received was a purple heart for all the wounds inflicted by the black flies. The winners of the tournament and events are as follows:

TOURNAMENT CHAMPION

James Dunn: Shirt, golf balls, putter cover and infamous green jacket.

LOW GROSS - MALE

Bill Licata: Head covers and golf balls

LOW GROSS - FEMALE

Carol Shea-Duggan: Umbrella

LONGEST PUTT

Laurie Freeman: Putter

CLOSEST TO HOLE

Gary Phillips: Shirt

LOW NET NYSOBBA PRIZE - MALE

Jim Dunn: 7 wood

LOW NET NYSOBBA PRIZE - FEMALE

Barb Dupre: 7 wood

SECOND LOW NET

John Cienski: Umbrella and Golf balls

THIRD LOW NET

Jim Vetuskey: Cooler and Shirt

I hope to see everyone next year on the green monster at the Concord Hotel. There should definitely be some real fun on this course.

Richard Augustine

TIME MANAGEMENT

for unmanageable people

As you add more and more tasks to your already busy days, it's important to upgrade your time-management strategies - especially if you resist most self-organizing techniques. **Clues to determine if you need to rethink your system ...**

*You spend more than three minutes looking for a document that you need immediately or that someone else has requested from you.

*You ignore significant correspondence and phone messages ... or wait until someone has called several times before phoning back.

*You discover important letters or documents that you should have addressed days or weeks ago buried on your desk.

*You push most deadlines to last-minute crises.

If traditional time-management strategies aren't working, you may need more visual and colorful ways to help organize your work and your day.

Creative Ways to Get It Together

* **Make your desk work for you.** A messy desk doesn't always mean a cluttered mind. In fact, seeing your work in front of you may serve to get your creative juices flowing.

Take some time, however, to organize your clutter so that you can easily pass the three-minute test for finding whatever you need.

Example: I keep my office phone list and other frequently called numbers taped to the wall in front of me. Any files that I will need when I return calls are next to the telephone. They could also be filed in an upright file beside the phone.

Files, notes and other items needed for my next meeting are placed on the corner of my desk closest to the door, so that I can grab them as I go out.

* **Color-code your filing system.** If you are a visual person, filing something is practically the same as tossing it out. Once you're put something away, you probably won't be able to find it. Unfortunately, a lot of important papers disappear this way, and the search can become highly distracting and slow down your day.

Solution: Set up a more colorful, creative filing system. Use different colored file folders, which will help you remember what papers are in which categories. Also use a variety of interesting boxes and baskets for documents that are needed on a regular basis. Keep the boxes where you can see them, and they will help you expand your memory.

* **Color-code your calendar to track projects.** Use a three-months-at-a-glance calendar, and

cont'd on pg 8

tape it up in front of your desk. Indicate deadlines, important meetings and travel in different colors. This strategy will allow you to set aside enough time to prepare for upcoming projects and avoid deadline gridlock.

Example: I use red for my projects with deadlines, yellow for travel and green for meetings. These colors also help me recognize at a glance what must be addressed first. Whenever I have too many red spaces bunched together, I know in advance that I will run into a time-crunch problem.

Important: Before you promise to complete a report by a particular date, take a quick glance at your calendar. The colors should tell you whether you will be able to fit in the work.

*** Make your "to-do" list flexible.** One of the biggest reasons why people arrive late at meetings or neglect responsibilities at work is that they've forgotten about the appointment.

Solution: To avoid this, use a common legal-sized Lucite clipboard that stands up on a base. Place it where it will always be visible to you. Write each activity you need to accomplish on a Post-It note. You can move the entries around based on shifting priorities.

*** Find a neatness mentor.** If you resist paperwork, use someone who is organized as a coach. Learn how this person completes the job,

but recognize that you may have to adapt the method to your own style.

*** Set aside days to get organized, and make them fun.** Once every quarter, come into the office with the intention of rethinking your system and throwing out old files and books.

No matter how organized you are, paper has a habit of turning into towering stacks in just three months.

Reprinted from Bottom Line Personal
January 1995 issue
B Dupre

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The following are changes for SUNY @ Buffalo Institutional Members listing:

Buffalo

3435 Main Street
(716) 829-2186
Buffalo, NY 14214 FAX
#(716) 829-2022

Mr. John G. Karrer Director,
Student Finances & Records
Mrs. Shirley J. Walker Director,
Office of Student Accounts
Mr. Hugh Ganser Assoc Director,
Office of Student Acc'ts
Mr. Elias Eldayrie Director,
Office of Financial Aid

Liberty Scholarship

The Liberty Scholarships Task Force transmitted on December 1, 1994 to the Governor and Legislature its final report on recommendations for implementation of the Liberty Scholarship Program for the Fall of 1995.

The proposed plan would have the following features:

(1) There would be three budget categories: (1) resident in campus-owned housing; (2) off-campus; (3) commuter.

(2) Provide a standard allowance for resident and non-resident students of \$6,040; Provide a single, standard commuter budget of \$3,825;

(3) Reflect a deduction of the maximum Pell award (currently \$2,340) from the Liberty allowance to determine the State-funded amount;

(4) Provide a minimum award of \$100;

(5) Set the income threshold at which the maximum award amount begins to be reduced at \$12,000; and

(6) Set the rate of reduction of awards for incomes over \$12,000 at \$1 for every \$3 of income above \$12,000. The income cutoff would be \$23,000.

(7) Part-time students would be eligible for same award as a full-time students.

(8) Students would have to be making Satisfactory Academic Progress as per TAP guidelines. Since the students must be eligible to receive Pell, they would also have to be making SAP as per federal guidelines.

(9) The requirements of Pell Verification (including selection) would be used for Liberty. (No additional work in this area).

Although the legislature will have to take some action to enact the program, it now appears that there is more than a good chance Liberty Scholarships will be offered to first time state aid recipients for the 1995-96 academic year. The students will have to be New York State residents who graduated from a high school in the state or received a GED from the state in the last two years. They also must be Pell eligible.

The size of the budget on which awards are being based, and the income criteria are still being discussed. A tentative plan would divide the recipients into three budget categories: Resident (lives on campus); Non-Resident (lives off campus and further than 50 miles from their year-round home); and commuter.

The Resident budget would be the actual non-tuition cost at SUNY colleges or in the case of privates, the average non-tuition cost of the SUNY colleges. The non-resident budget and commuter budgets would also be based on the public sector costs. The maximum

Liberty cont'd from pg 9

Pell (\$2,340) would be subtracted from the budget.

Students with federal family adjusted gross incomes of \$13,000 or less would receive the maximum award they are eligible for. Students with AGI's of over \$13,000 would have their awards reduced by \$1 for every \$3 of income.

There is no doubt that the chances of the program becoming a reality was greater on Monday, November 7th than it was on Wednesday, November 9th. I would like to think that the new Governor would at least look at our report, but the only things that are guaranteed in life are death and taxes, and he wants to cut the latter.

Since a \$4 billion shortfall is already predicted for next year, why start a program which would add \$50 million to that figure? But, anything can happen!

Pataki paid for college with merit scholarships; we could very well see a rebirth of Regents Scholarships before a Liberty program.

Information for Article
was submitted by
Cathy Crowder
NYSHESC
James Murphy
SUNY Central

Direct Loan vs. Student loan

Here are some cost comparisons between the Federal Family Education Loan Program (FFELP) and the Direct Loan Program (DLP) presented by Mary Grace Lintz, Direct Loan Task Force.

Special Allowance to Lenders

These payments help defray lender administrative costs for making and servicing loans. Payments are tied to 90 day Treasury Bill rates. When T-bills are low, lenders receive little or no Special Allowances. However, when 90 day T-Bill rates are higher, these costs are substantial. In FY 1990, \$1.6 billion was paid in Special Allowances. In FY 1993 only \$118 million was paid. During FY 1994 (October 1, 1994 through September 30, 1994) lenders received \$155 million in Special Allowances.

Administrative Expense Allowances for Guaranty Agencies

To help assuring continued borrower accessibility to guaranteed loans, guaranty agencies were paid 1% of loans guaranteed. For FY 1994, guaranty agencies received \$210 million.

Costs for Collection on Defaulted Loans

Contractors collecting the Department's defaulted debt received \$60 million in FY 1994. Guaranty agencies retain 30% of what they collect on their defaulted portfolio. This cost was

an approximate \$250 million for FY 1994.

Guaranty Agency Claims

Claims paid to guaranty agencies for defaults, bankruptcies, death and disability and assistance given banks in pursuing delinquent lenders were \$2.8 billion.

Federal Administrative Costs

In FY, FFELP Federal Administrative costs were \$65 million, this includes salaries, overhead and contract costs. Direct Loan Federal Administrative costs were \$76 million.

Summary

Since the Direct Loan Program is just starting up, comparing FY 1994 DLP administrative costs to FFELP costs can be misleading. Looking at estimated administrative costs in the third year of full Direct Loan implementation gives a more balanced comparison. Originating, servicing and collecting any defaulted loans direct loans would cost around \$700 million. As interest rates increase for 90-day Treasury bills, FFELP costs soar to well above \$700 million.

Of course, there are no guaranty agency claims under Direct Loans. The Department does not incur costs for borrowing from the Treasury. In FY 1994, the interest rate was 6.8%. For most loans, interest costs and losses due to death, bankruptcy or default are more than offset when borrowers repay their loans.

We really do not have comprehensive costs comparisons between the two programs because we do not know actual guaranty agency and lender costs. We do know the costs to the taxpayer for FFELP and they are substantial.

B Dupre

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NYSOBBA
1994-1995 SCHOLARSHIP RECIPIENTS
AS OF 12/08/94

CENTRAL

No awards to date.

GENESEE VALLEY

Ms. Elizabeth Koester
SUNY Brockport
Ms. Jinger Smith
SUNY Brockport

LONG ISLAND

Ms. Heather Ronek
Hofstra University

MID HUDSON

Ms. Christine Hertle
Sullivan Community College
Ms. Leana Nieves
Culinary Institute of America

NEW YORK CITY

Ms. Shirley Bass
Touro College
Ms. Jeanette Rossi
Pratt Institute

NORTH/NORTHEAST

Ms. Kathleen E. Hill
St. Lawrence University
Ms. Holly Ann Saupp
Union College

WESTERN

No awards to date.

Congratulations to all the winners.

B Dupre

Regional

Genesee Valley Region has elected Peggy Ehmann of the University of Rochester as the next Regional Director. This was the first order of business at the Genesee Valley Regional Meeting. Twenty-five people turned out for an informative meeting and sumptuous meal.

The details of the 1995 Conference were announced by Linda Chrzan (see article in this Newsletter). Barb Dupre is looking for help with the registration table. Anyone interested should call Barb at (716) 395-5860.

Direct Lending was a major portion of the presentation. Linda Chrzan, who is the coordinator of the Direct Lending disbursement system at Brockport, gave a blow by blow account of this new and exciting program.

And the mystery of the meeting was Pro Rata Refunds. It was a mystery when we came, and still was when we left. A tense and overwhelming silence overcame the meeting when participants were asked to share their comments and questions regarding pro rata. We are not alone. Brockport has since formulated an effective calculation, thanks in part to the new forms from the U. S. Department of Education. Many hours of sweat and tears have paid off with results we can live with.

The meeting concluded with Rich Schonblom of R.I.T. and Lisa Kohr of Roberts Wesleyan sharing their

experiences with E.F.T. R.I.T. will be going Direct Lending so they have backed off E.F.T. Roberts Wesleyan finds HESC's E.F.T. to be easy with few problems. Lisa noted they are running two systems because some checks come in from the smaller banks, but 60% of the banks are on the E.F.T. network. Two rosters, one for students with borrower authority, and one for students without, make tracking easy.

The biggest snowfall of the season blanketed the region, but the grit and determination of the Genesee Valley came through and everyone made the meeting.

Article Submitted by
Laurie Freeman

Keeping Pace with Direct Lending

The Long Island/New York City joint regional meeting was hosted by Nassau Community College on December 5th. Over thirty people attended, on a rainy and traffic-congested morning, representing 15 schools and affiliates. We were pleased and honored to have Lisa Kyer, Bursar at Pace University, and Barbara McCarthy, Assistant Bursar, speak to us concerning Direct Lending at Pace University.

The implementation of Direct Lending at Pace University was categorized into three phases:

Meetings

PHASE I: Loan Origination

Pace chose to participate 100% with Direct Lending. Similar to previous functions, the Financial Aid office at Pace is responsible for collecting, certifying and forwarding the loan applications to lenders as well as the collection of appropriate information (loan application records, promissory notes and disbursement records). Additionally, the Financial Aid office transmits this information to the servicer, both electronically and by paper, and ultimately approves the disbursal to students. Accurate records are obviously a necessity due to the rule that funds must be disbursed within three days of "drawdown." The Financial Aid Office reviews the records, promissory notes and disbursements records. All student and parent inquiries on accepted loans are then handled by FAO. Records rejected such as incomplete applications, missing prom notes, must be corrected by the school, otherwise the school assumes liability for the loan.

Existing regulations still apply in Direct Lending such as no refunds are allowed 10 days prior to the beginning of the term.

PHASE II: Fund Management

Software modules for Direct Lending were supplied to Pace by the Department of Education.

Pace's computer systems interface with the Department's ????? to balance the general ledger figures to those of the loan servicer. A monthly reconciliation of the school's disbursement records by individual accounts with the servicer records and funds drawn down from the Department is performed utilizing reports generated by the Financial Aid Office, Bursar and Comptroller's Office. It was decided at Page that drawdowns of federal funds be done IMMEDIATELY following disbursement to the student's account. This was done to avoid Pace holding federal funds beyond the 3 day limit.

PHASE III: Student Status Confirmation

This portion involves the Registrar and the advisement to the servicer of current student enrollment status.

Another area that was discussed was "Quality Assurance." Legislation creating the Direct Lending program requires schools to implement quality assurance practices. This involves a commitment on the part of the schools' upper management and encompasses a wide range of activities, not limited to financial aid, but covering all aspects of student services from Admissions to Registrar to Bursar. The Department plans to introduce quality assurance activities in two phases. Phase I will evaluate financial aid practices and procedures affecting Direct Loans in order to identify areas in which new or improved procedures are necessary. Phase II will focus on

other measures to improve the overall administration of this program.

The Department of Education is committed to providing the resources necessary to ensure the program is fully supported. It is the hope of the Department that participation in Direct Lending will increase for 1995-96.

It is important to note that to ensure that the Direct Lending program is a success at your campus, full cooperation, communication and trust of your Financial Aid Office is necessary. The promissory note must now be input by staff of Financial Aid before funds may be "drawn" down and applied. In reality, the prom note now represents the check.

Direct Lending is more than likely viewed in different ways by different constituents on campus. Financial Aid and Admissions may view it as a marketing tool for enrollment and the Bursar's Office views it as an improved management tool. It is important to remember that Direct Lending is simply a change in the delivery system of funds. It streamlines the process for the Bursar's Office by eliminating the manual process of loan checks in boxes and services the student by eliminating some lines to stand in.

Submitted By
Dan Maguffin
SUNY Stony Brook

IS THERE A SANTA CLAUS?

1) No known species of reindeer can fly. BUT there are 300,000 species of living organisms yet to be classified, and while most of these are insects and germs, this does not COMPLETELY rule out flying reindeer which only Santa has ever seen.

2) There are 2 billion children (persons under 18) in the world. BUT since Santa doesn't (appear) to handle Muslim, Hindu, Jewish and Buddhist children, that reduces the workload to 15% of the total - 378 million according to the Population Reference Bureau. At an average (census) rate of 3.5 children per household, that's 91.8 million homes. One presumes there's at least one good child in each.

3) Santa has 31 hours of Christmas to work with, thanks to the different time zones and the rotation of the earth, assuming he travels east to west (which seems logical). This works out to 822.6 visits per second.

This is to say that for each Christian household with good children, Santa has 1/1000th of a second to park, hop out of the sleigh, jump down the chimney, fill the stockings, distribute the remaining presents under the tree, eat whatever snacks have been left, get back up the chimney, get back into the sleigh and move on to the next house. Assuming that each of these 91.8 million stops are evenly distributed around the earth (which, of course, we know to

be false but for the purposes of our calculations we will accept), we are now talking about .78 miles per household, a total trip of 75.5 million miles, not counting stops to do what most of us do at least once every 21 hours, plus feeding and etc.

This means that Santa's sleigh is moving at 650 miles per second, 3,000 times the speed of sound. For purposes of comparison, the fastest man-made vehicle on earth, the Ulysses space probe, moves at a poky 27.4 miles per second; a conventional reindeer can run, tops, 15 miles per hour.

4) The payload on the sleigh adds another interesting element. Assuming that each child gets nothing more than a medium-sized Lego set (2 pounds), the sleigh is carrying 321,300 tons, not counting Santa, who is invariably described as overweight. On land, conventional reindeer can pull no more than 300 pounds. Even granting that "flying reindeer" (see point #1) could pull TEN TIMES the normal amount, we cannot do the job with eight, or even nine. We need 214,200 reindeer. This increases the payload - not even counting the weight of the sleigh - to 353,430 tons. Again, for comparison - this is four times the weight of the Queen Elizabeth.

5) 353,000 tons travelling at 650 miles per second creates enormous wind resistance - this will heat the reindeer up in the same fashion as spacecrafts re-entering the earth's atmosphere. The lead pair

of reindeer will absorb 14.3 QUINTILLION joules of energy. Per second. Each. In short, they will burst into flames almost instantaneously, exposing the reindeer behind them, and create deafening sonic booms in their wake. The entire reindeer team will be vaporized within 4.26 thousandths of a second. Santa, meanwhile, will be subjected to centrifugal forces 17,500.06 times greater than gravity. A 250 pound Santa (which seems ludicrously slim) would be pinned to the back of his sleigh by 4,315,015 pounds of force.

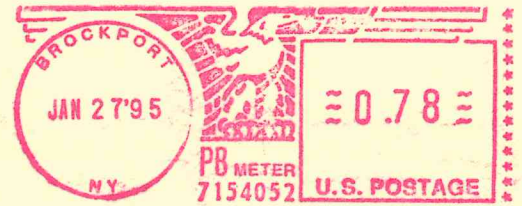
In conclusion:

If Santa ever DID deliver presents on Christmas eve, he's dead now.

(Reprinted from that respected technical journal "Spy Magazine" July 1990).

Brought in by one of our work-study students ...
Roger Koester
Colorado School of Mines

1995 Conference
June 4 - 7th
Concord Resort



NYSOBBA NEWSLETTER

SUNY Brockport
Brockport, NY 14420

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Mrs. Margaret Ehmman
Bursar
Univ. of Rochester - Med/Dent
601 Elmwood Ave. - Box 601
Rochester, NY 14642