



NYSOBBA

Quarterly

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From the Desk of the President...

The theme for this year's 14th Annual NYSOBBA Conference was Team Building. It was a dynamic combination of quality programs, entertainment and opportunity to network with our colleagues. It was great to welcome fourteen first time attendees and also see so many of our veteran members. NYSOBBA truly is a great team! Everyone worked so hard to make it work. Thanks to the efforts of Jack Edwards, Conference Committee Chairperson and Cathy Rehman, Regional Host, it was a huge success. As I said in the final session of the conference, thanks also need to go to each member and vendor who made the professional and personal commitment to attend this year. The committee and board can plan great programs, but if no one attends it is a lost effort.

Wonderful support was given by the vendors, the Department of Education, and Higher Education Services Corporation. Truly, it was the best evidence of Team Support. We all have problems, needs, and desires. When we gather at this conference, we are provided the arena to voice our concerns, get our questions answered, receive the needed collection and banking services, and vent our frustrations. It is maximum reward for minimal investment.

As we complete summer sessions and fiscal years, send out Fall invoices and prepare for another academic year, I hope that everyone can remember that the NYSOBBA membership is here for you. I encourage you to get active in your regional activities. Submit questions or articles of interest to the newsletter. Call a colleague to discuss an issue, get advice, or just chat! We are a team, but only if we continue to work together.

Enjoy the summer and I look forward to a successful year that will be celebrated in New York City when we meet again at our Anniversary Conference.

Northeast - Sarah Brady

Comments From the Conference Coordinator.....

Well the 14th Annual NYSOBBA conference seems to have been a rousing success. The Gideon Putnam Hotel was an ideal location for our size conference. We basically took over the entire hotel, which worked out very well.

I would like to take this opportunity to thank all who were able to attend and a special thanks to those who turned in their evaluations. If you did not submit your evaluation, and wish to do so, please send to me at the address below.

During the conference, I neglected to make a formal thanks to those behind the scenes. So I would like to recognize them now. Those who helped to prepare the packets for registration: Lucy Wiertel, Ed Holmes, and Larry Brennan. For working at the registration table: Dorothy Watson and Don Avellino. For those who helped prepare for the Wednesday night dinner: Debbie Weber, Donna Martin, Joan Mastrangelo and Don Avellino. Thanks to everyone. Your support is greatly appreciated.

A very special thanks goes to Cathy Rehman. As chair of the 14th annual conference,

***... next year marks NYSOBBA's 20th anniversary....
The New York City Region will host this conference.***

Cathy was of great support and assistance. Cathy made my job so much easier by taking charge of registration, publishing the agenda, and preparing the name tags. In addition, Cathy catered to all of my whims, which made planning the conference so easy.

Just a reminder to the conference attendees, and a notice to those who could not make the conference, next year marks NYSOBBA's 20th anniversary. We are planning a gallant anniversary celebration. The conference will be held at the Holiday Inn, Crowne Plaza in New York City. This will be a conference that you don't want to miss. So keep room in your budget for this unforgettable event. The New York City Region will host this conference. Anyone interested in working on the conference should either contact me, or Louis Seda, your regional Director.

Respectfully submitted,

Jack Edwards

Jack Edwards
Conference Coordinator
SUNY, New Paltz
75 S. Manheim Blvd.
New Paltz, NY 12561

Following are articles which summarize the valuable conference sessions

Roundtable discussion

Once again having an open forum to ask questions and discuss issues was a great success. I am sorry that the attendance was as low as it was. We expected the golf tournament to conclude prior to the start of the session. Anyway, those in attendance were pleased.

Some of the issues covered were as follows:

- Benefit of Clearing House vs. NSLDS
- Pro-Rata Refunds - clear explanation of procedure and what definition are you using for first time students.
- Summer Financial Aid - If a student transfers to another school mid-summer, how are refunds handled when the student paid in full.
- Direct Deposits of Refunds.
- EFT participants - How is it going, any problems, is reconciliation an issue?
- Refund checks from aid - If holding the check for day 38 of 45, how do schools handle book purchases for Title IV students.
- Files - 5 years vs. 3 years? Does it refer to historical files?
- Student ID system VS. One Card?
- Late disbursement of Stafford loans - What is considered sufficient documentation?

Once again, we had a good discussion.

Everyone in the group participated which is the focus of this type of session. I was pleased since I do not have all the answers. I look forward to next year's session.

Respectfully submitted,

Jack Edwards

One Stop Shopping

One of the sessions for this year's conference was presented by Barbara Weidner, Special Assistant to VP of Administration SUNY New Paltz and Debra Miller, Registrar SUNY New Paltz. (Barbara was formerly the Bursar at SUNY New Paltz and the Mid-Hudson Regional Director for NYSOBBA.)

... having an open forum to ask questions and discuss issues was a great success.

The presentation outline was titled as, "One Stop Student Enrollment Services or The New Paltz Experience/Impetus - SUNY 2000. (... or how to create a special task force to improve service to customers - students - at your institution.)

Debra Miller discussed a visit to the University of Delaware and the impressions and change of direction for the task force. The following is a summary of this exceptionally interesting and very informative presentation:

Congenial Cooperation:

The genesis of this idea came about during the academic year of 1993 and 1994 when an "Enrollment Service Task Force" was formed by SUNY New Paltz to find a new or a better way to improve customer service in the offices of the Bursar, Financial Aid,

and Registrar. The task force was chaired by the Director of Financial Aid, with Bursar Services, Records and Registration, and Continuing Education as members. It was noted that these classic conflicts include some that were built into the processes and kept alive by the nature of the work.

After several meetings, a series of individuals actions were taken in each office. Such actions focused on expanded hours, improved telephone service, improved student publications, simplified forms, and clearer directions to students. The accomplishment of the task force gave way to several changes such as the implementation of telephone registration. The three offices also restructured their registration operations so that all registration related functions were located in adjacent and easily operated areas. Territorial barriers began to come down when the three offices began to share problems and worked cooperatively toward solutions.

One stop shopping is developed:

The task force continued to the next phase toward the development of their One stop shopping" goal. This was interpreted to mean " look at everything from when the student is offered admission." The focus shifted from "service processes" to "service outcomes." The following questions were analyzed:

- o How does the Orientation - Registration - Payment process work?
- o What can be done to improve course availability?
- o What can be done to retain students without losing them in the first year?
- o What is the impact of advising for new entrants?
- o What kind of financial aid and

counseling or payment arrangements can be offered to alleviate the financial aid crunch on families?

The final analysis saw opportunity for improvement. In addition, service was viewed from the customer's eyes, and not the individual's perspective. The One Stop-Student Services Project Implementation Team was formed and expanded to include the offices of academic advisement, foreign student services, and continuing education. Work began by addressing the "water cooler network" which brought together all staff from student accounts, records and registration, financial aid, academic advising, and admissions in a brain storming session to discuss their concerns about physical space which might be affected by the centralization of offices serving students with one stop shopping.

The team set out to meet goals for consistency of information, cooperation among departments, single locations with multiple services, ambient culture, and service excellence. Their objective was to reduce the number of in-person contacts students must experience when handling any administrative task including registering, addressing financial aid issues, making payment, and updating addresses. It had to be accomplished by providing adequate queuing space with comfortable long term waiting area for seasonal lines. The attempt was to meet the needs of the student for privacy, quick questions, and disabilities. Additionally, campus phones and kiosks were made conveniently available to students. Technology for credit card payments, E-mail, and WWW internet access was also provided. Back room operations for the logistics in providing these goals were provided including a private counseling

area for discussing personal, financial, and other matters with students. A cooling off zone was created where disgruntled students can be removed from the main line waiting area before they can recruit sympathizers.

Their conclusions:

The final analysis of the presentation, as noted by Barbara and Debbie, is that the future of our institutions depend on this and other projects like it. And if the byword of the 80's was quality, then the buzzword of the 90s is speed. The 21st century will be characterized by efficiency with the prize going to the swift. They added that in this area of declining enrollment, stiff competition, and diminished resources, we are constantly under increased pressure to deliver good service at every level. They are not suggesting that excellent service attracts students; however, poor service can send students away.

Submitted by,
Louis Seda

Re-engineered FFEL

At the annual NYSOBBA conference this year, the staff from New York State Higher Education Services Corporation (NYSHESC) gave a presentation much unlike any other HESC update I've attended. The set, complete with easy chairs and green plants, made me feel like we were at the Phil Donahue Show, starring guest host, Jim Hanley. The "issue of the day" was the re-engineering of the Federal Family Education Loan(FFEL) program ... a new approach to student loan administration for the future.

Student loan processing innovations have been developed by NYSHESC in

cooperation with lenders, loan servicers, and college administrators to provide students with a timely, hassle-free process using new technology. There are three (3) components to Re-engineered FFEL. **PAL** is HESC's "Pre-Approved Loan" process. The school electronically transmits information to HESC and HESC generates a pre-approved loan application for the borrower. The borrower returns the completed loan application to HESC, resulting in a streamlined process. Advantages to the school include an instant error detection and edit by HESC, electronic output of approvals and denials, and HESC stores the applications/promissory notes.

The second component, **EFT**, is HESC's "Escrow Electronic Funds Transfer" service. Beginning July 1, 1996, HESC will have a 24 hour turnaround time for disbursement or transfer of funds to the schools, allowing daily drawdowns. The advantages to schools? No checks! That means, no long lines for students waiting to sign checks and no time-consuming handling of those checks in order to credit students' accounts. Before SUNY College at Fredonia started using EFT, we calculated the number of times each check was touched by the hands of a Student Accounts Office employee. From the time the check arrived on campus until it was deposited in the bank, we touched a single check eleven times! We really miss that! (NOT!) EFT also allows for electronic reversal of funds for those students no longer eligible for one reason or another, and HESC will return the funds for the school to any lender, even lenders not currently participating in EFT. We'll no longer need to issue numerous checks to many different lenders to return funds.

The third component is **CH**, the National Student Loan Clearinghouse. Most schools

already have a database containing enrollment information that can be sent electronically to one destination - the Clearinghouse - instead of to several lenders, guaranty agencies, and the federal government. The Clearinghouse will eliminate an estimated 60-80% of your school's enrollment reporting work. It automates and standardizes the status verification and deferment processes at no cost to the schools.

These financial aid services can be customized to meet your school's needs. HESC offers an interdisciplinary team of experts to conduct an "Opportunity Assessment" for your school and evaluate your system. Then they will work with you to implement a specialized plan that fits your requirements, and continue to support the cause through upgrades, training, and periodic reviews. The New York State Lenders and Loan Servicers, in cooperation with NYSHESC, are committed to providing a comprehensive, complete package of financial aid services to colleges and families.

The benefits are endless. As many of us see our support staff shrinking due to downsizing, the improvements to the loan delivery system will shift some of the burden out of our offices. If you need more information regarding the re-engineered FFEL concept, contact the NYSHESC Solutions Team at (518)473-0480.

- submitted by
Lisa Marrano, Assistant Bursar
SUNY College at Fredonia

Title IV Program Review

This session was presented by Michael J.

Scarpelli, President MJS Associates and Consultants in Student Financial Aid.

The philosophy behind a program review is to protect the students and the taxpayers. The selection process for a program review is similar to the selection process that the IRS uses for its audits. The following items are used to determine if a college, school, or university should have a program review:

- High student financial aid volume
- High default rates
- Excessive student complaints
- Late submittal of PMS reports
- Excessive federal cash on hand
- High withdrawal rates
- Late Stafford refunds to lenders

The notification for a student review is usually sent to the President of a college along with a list of requested documents that they want mailed prior to their visit. They can request as many as 40 comprehensive documents that all institutions should have on hand. These documents include: Catalogs for the two proceeding award years; student consumer information for financial aid, including materials relating to student financial aid refund/repayment attribution; satisfactory academic progress policy and verification policy and procedures. Policies and procedures manuals pertaining to administration of Title IV programs are also requested, including:

- Written selection criteria for campus-based funds
- Verification policy and procedures
- Refund and repayment policy
- Attendance policy
- Leave of absence policy
- Financial aid transcript policies and

procedures

- Entrance and exit interview procedures for Perkins and FFEL loans
- Professional Judgement policy
- Sample of student financial aid forms used in operating aid programs, including application of student aid, award letter, verification forms, Perkins Loan promissory note, and contract/enrollment agreement
- ED participation agreement and eligibility letters
- ED letter acknowledging all school locations and additional classroom facilities, where applicable
- The last Title IV CPA audit
- Latest audited financial statements

The program review can take one to five days depending on the size of the school. The program review follows the same procedure that is used by certified public accounting firms. There would be an entrance interview in which the President of the college should attend. When they complete their review, they will have an exit conference. At the exit conference, schools are usually given 30 days from the date of the exit interview to produce any missing documents or incomplete files in response to their findings. Their test sample is usually 50 students. If problems with more than 10 students are found, a review of the entire population is requested. The review is not limited to the financial aid office. Student transactions are traced from the time of registration to the time of disbursement. Therefore the Admission's, Bursar's, Financial Aid, Registrar's and Student Affairs offices would be involved in a full program review. A final report is usually issued in 30 to 90 days after considering the response discussed during the exit interview

or submitted in writing.

The most frequent findings apply to all schools. They are:

- Inadequate internal controls or policies and procedures indicating inadequate administrative capability
- Failure to submit the A-133 or other audit reports
- Inadequate satisfactory academic progress standards because policies are unclear or undocumented
- Ineligible programs
- Missing or outdated participation agreement
- Unapproved locations or branches
- Incorrect refund calculations, often without good documentation.
- Undocumented or incomplete verification
- Missing or incomplete financial aid transcripts
- Exit interview undocumented
- Consumer information requirements not met
- Inconsistent information in students file
- Late Stafford refunds to lenders
- Satisfactory academic progress policies not developed

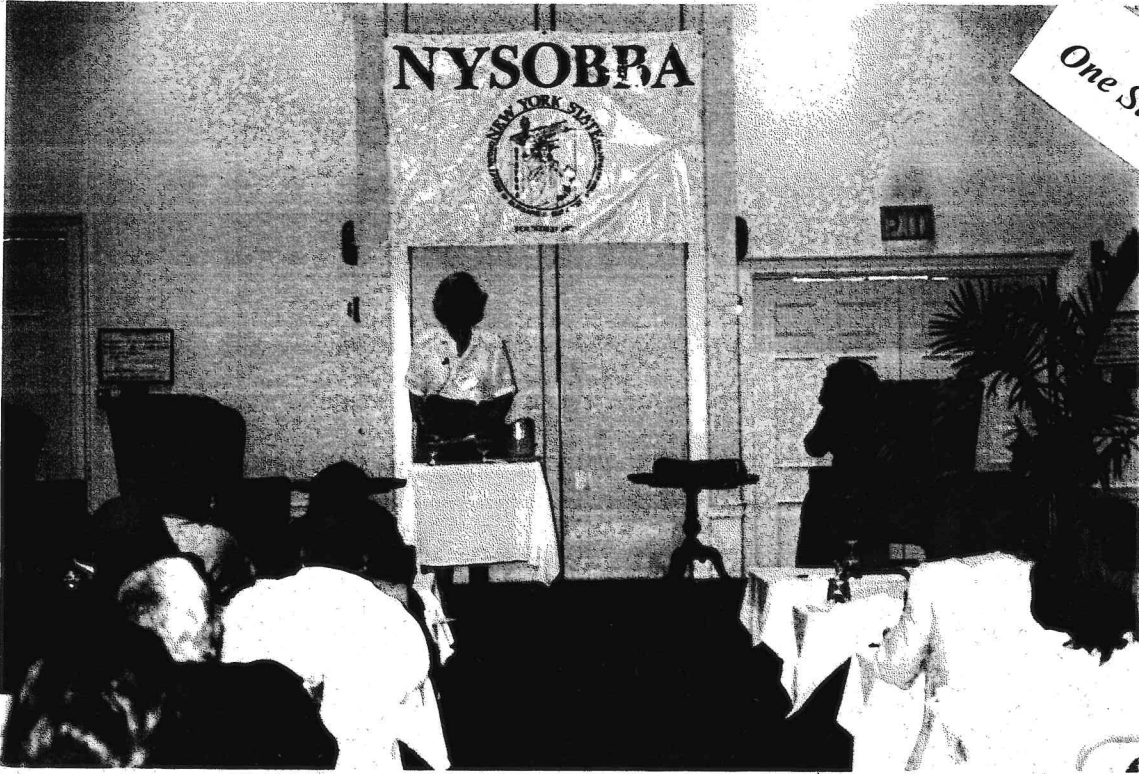
The program review have yielded hefty liabilities at selected public, private, and proprietary schools during 1992-93 and 1993-94 years totalling over \$550 million for a two year period. If you think there is a problem in your institution, you may want to perform your own program review and rectify any problems.

Submitted by, Donald J. Avellino
Suffolk Community College

THE PRESIDENTS



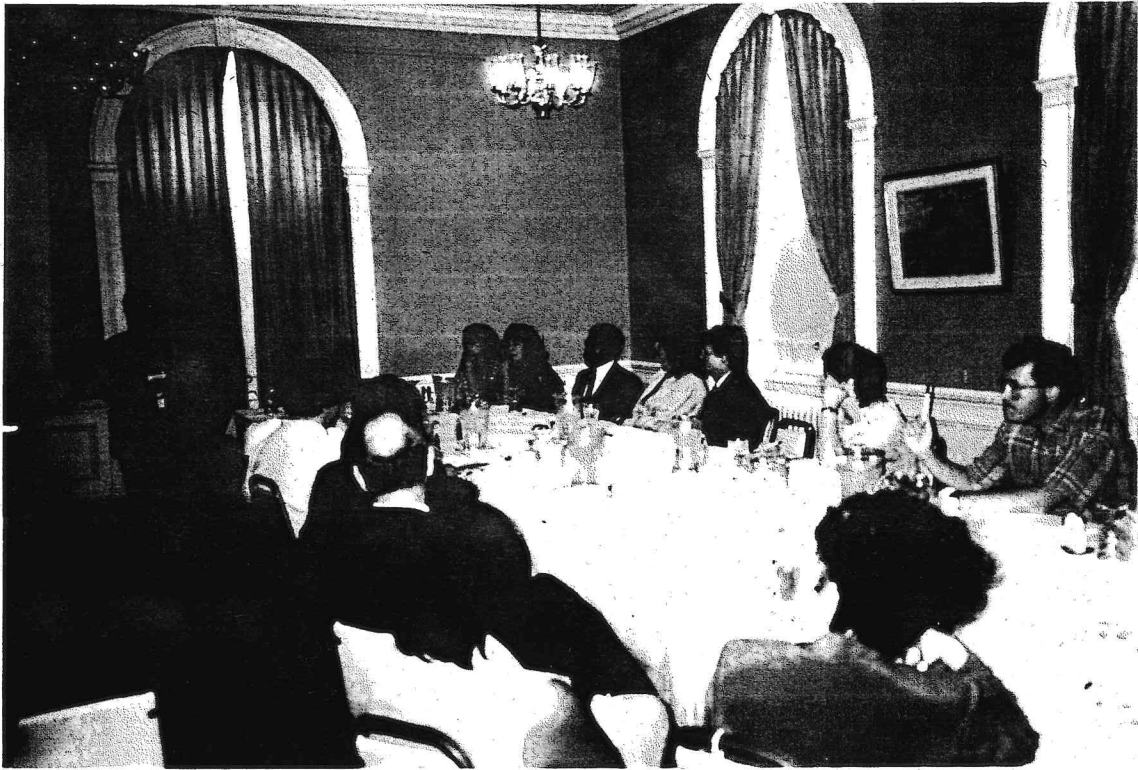
Thanks Barb!



One Stop Shopping



Roundtable Discussion



Direct Lending or Re-engineered FFEL?





We work hard!





And harder





Wow! I think I caught a good one.



I know I did!



Is this a fun crowd or what?





We can get sophisticated too.





Professional Development

On Thursday morning, we had the pleasure of participating in a Team Building workshop lead by Carol Copeland Thomas of Career Track, who accomplished her formal education at Emory and Northeastern Universities.

Carol first involved the room, filled with our members, in eliciting three strengths of each individual which we all then shared with a minimum of three others within a given time frame. As we summarized our strengths, we discovered some commonalities among our personality characteristics. Many of us considered ourselves:

- 1) organized,
- 2) detail-oriented,
- 3) good listeners, and
- 4) performing with a sense of humor.

This exercise was done in order to appreciate the qualities of others, to use each others strengths in a team effort/job in order to wear a "team hat."

The question of what does it take to develop a team was in part answered by the following qualities of each member of the team as a whole:

- a) maintain personal confidence,
- b) have high self esteem,
- c) desire for continuous learning,
- d) exercise personal flexibility (an open mind, with acceptance to change),
- e) be willing to share resources, and
- f) participate in goal setting techniques.

Carol also discussed what key factors inhibit or prevent team performance, and how to deal with some resistors especially when changes are foreseen or required in the work

environment. She then asked us to write about a current issue at our workplace, some crisis, on an index card which she then distributed throughout the meeting room. Each team then went through the following steps in order to be able to role play their selected problem/issue and solution before the whole group:

- a) defined the problem,
- b) clarified the various points,
- c) agreed upon the facts,
- d) expressed opinions,
- e) identified options for solutions,
- f) brainstormed various approaches, and
- g) developed a plan of action.

I believe we all enjoyed the exercise as noted by the enthusiasm of each group in their performance and willingness to entertain questions thereafter. This exercise concluded Carol's workshop on team building. A "Team Building Workbook" formulated by Career Track containing other ideas and a list of resource books and tapes were distributed as well.

Submitted by
Nancy Colesman
Finger Lakes Community College

HESC News

EFT Update

The HESC EFT User's Group met in Albany on June 20th. Among items discussed, the following are of special interest:

- o Starting on Monday, July 1st, HESC began disbursing EFT funds on a daily basis Monday through Friday.
- o HESC is revising the EFT contract.

A copy of the revised contract will be sent to each EFT participant prior to the current contract's August 1997 expiration date.

- o HESC announced that new edits to insure correct disbursements when there have been overawards and adjustments are being installed in September.
- o HESC can transfer any type of loan proceeds - FFEL and non-FFEL - to schools. HESC can transfer FFEL funds even if it did not guarantee them.
- o Participants encouraged HESC to investigate the possibility of debiting a school's account with any refunds owed to a lender.
- o A proposed revision of the HESC notification sent to students advising them of loan refunds returned to lenders was designed and will be circulated among EFT users for their comments. The plan is to transmit this form through PATH and print it at the school.
- o A new funds routing ABA number due to the Chemical/Chase merger must be implemented July 15, 1996.

The next User's Group is scheduled to be held on October 17th at Marine Midland Bank in Buffalo.

New Loans Processing System Installed

HESC recently installed a new loans

processing system. During its implementation, some schools/lenders/servicers may have experienced delays. Most delays have occurred as a result of HESC accommodating requests to send and receive files in both the 1996 format and the 1995 format. All processing is up-to-date, and clients should be receiving files in the format requested. Additionally, clients have experienced difficulties when transmitting files. We are installing new software and are in the process of testing. This new software should solve the file transfer problems. As soon as testing is complete, schools will be notified. Anyone experiencing processing difficulties should contact the HESC Help Desk at (518) 473-0550.

HESC Explores Collaborative Efforts with Loan Guarantee Agencies to Enhance Services

Three of the largest guaranty agencies for federal higher education loans, New York State Higher Education Services Corporation, the California Student Aid Commission, and the Texas Guaranteed Student Loan Corporation, are collaborating to identify technical expertise and knowledge that will benefit students, parents, educational institutions, and lenders in their respective market areas.

The guarantors are looking at successful management practices in default prevention, collections on defaulted loans, and general procedures and methodologies. At the conclusion of this effort, all three agencies will have a compilation of successful practices and standards that could contribute to the development of a national model for other guarantors.

A second area of discussion is the use of the Internet and other communication technologies to improve access to information for students, parents, educational institutions, and lenders. Special attention will be focused on using the Internet to enhance the loan application process, update loan guarantee information, provide status information to students and educational institutions, and devise universal communication protocols. Internet-based delivery systems offer tremendous advantages to local beneficiaries of the Federal Family Education Loan Program.

The three guaranty agencies are engaged in the initial exploratory phase of this collaborative effort. The outcome is expected to be a pilot or demonstration project. These efforts also reflect the goal of the Congress and the U.S. Department of Education to achieve efficiencies and economies for the federal student loan programs.

G&S Processing System Redesign

On June 19, 45 representatives from financial aid, bursar, and registrar offices throughout the state met with members of the G&S Processing System Redesign Team for the second in a series of meetings to discuss the redesign process.

The morning session focused on requesting student information, making changes to student data, processing certifications, and reconciling payments. A method for requesting student information when schools need it was discussed at length. Candidate fields (data) for report layouts were reviewed, as well as Student Award Calculation Reasons and Data Deficiencies. Revised screens were provided to

demonstrate the proposed College Code Change and Certification processes. The Payment Reconciliation process, which would be done on a term basis, was discussed and explained.

In the afternoon, two concurrent sessions were held. In the main session outstanding issues from the February meeting were discussed. These included calculating forecast awards for all New York State schools indicated by the student on the application, the Universal Award Certificate, and a new design for the award certificate. A separate session designed for the schools' technical representatives was held at the same time. Topics in that session included file transfer, PATH, headers and trailers, and the use of the TRANSFORMER.

A meeting devoted to payments processing is being planned for some time in the fall. Minutes of the June meeting will be mailed to all participants and are available to anyone by contacting Trudy Northway at (518) 473-5552.

Submitted by Kathy Crowder, NYSHESC

Some General Comments

The NYSOBBA Conference in Saratoga Springs, New York this year was great. I enjoyed myself immensely, and I gained additional knowledge. The warm reception from everyone was greatly appreciated. It felt good to be amongst colleagues who have similar concerns and problems. Each of the sessions were informative and worthwhile. I believe the session on Professional Development hosted by Carol Copeland Thomas from Career Track was very enlightening. The "One Stop Shopping" session and concept was also interesting. I

would like to thank Lucy Wiertel (President of NYSOBBA) and Jack Edwards (NYSOBBA Conference Coordinator) for doing a great job. Special thanks to Louis Seda for assisting me with all of my questions and for his sincere and caring personality. I look forward to seeing everyone at the next conference in New York City. Have a pleasant and safe summer everyone.

Written by,
Dean Garner of Monroe College

NYC Regional News

I would like to take this opportunity to thank all NYC regional members who were able to attend this year's NYSOBBA conference at the Gideon Putnam Hotel in Saratoga Springs. Approximately 12% of the attendees were from the NYC region. For those who were not able to make it to the conference, you missed a pretty good show such as the Roundtable Discussion, One Stop Shopping presentation, Re-engineering FFEL, Direct Lending, Title IV Program Review, Professional Development, and Federal and State updates. The activities were also good - Dinner at the racetrack, golf, antique shops, and mineral baths. The ambiance of the hotel was also quite pleasing. All of this greatness was brought to you by the Conference Coordinator, Jack Edwards and the conference chair, Cathy Rehmen.

Here are also some brief announcements.

New and Returning members:

New York City welcomes three new members to our region: Angelica Capeci and Michelle Brown Nevers from Teacher's College and Dean Garner from Monroe college. We also have a returning member,

Steve Green who is now with Monroe College. Welcome back Steve.

Next Year's Conference:

Guess What!!! Next year it will be our region's turn to host the annual conference. So be prepared to hear from me to enlist your help and support to make our annual conference in NYC the best or at least match the most recent conference in Saratoga.

I already have Susan Simmons and William Hanauer from FIT, Steve Green from Monroe college as volunteers. Bill Iannuccilli is also interested. All other members who wish to call me before I make them "volunteer" can reach me at 212-592-2081.

NYSOBBA Hotline:

The NYSOBBA Hotline is in the works. We currently have at our college the NYSFAAA hotline. NYSOBBA can piggy back with NYSFAAA or implement a new hotline. In the meantime, you can listen to the current hotline (managed by NYSFAAA) 212-592-2072.

NYC Region Scholarship winners:

After reviewing applications, essays, and transcripts of students that applied for the NYSOBBA scholarship, the following winners were selected:

Lesly McManus from Pace University
Minerva Baez from Barnard College

Thanks to Patricia Connors from LIU, Lisa Kyer from Pace University, and Dennis Riker from Barnard College for helping in the selection process. The cash award will be disbursed in two payments for Fall and Spring. Upon receipt of the awards from Larry Brennen, NYSOBBA Treasurer, I will

send checks to the appropriate schools
Bursar to present to their students.

Submitted by Lou Seda

Puzzle

OJAEFEDERALDDERCDG
PNRNDRASRUBEKRASIS
RSEYDULRWEIPAWCDRG
OTESPTCFEYLACUEAEN
FNNOTRLAOLREOTDCI
EUGBSOONTNNTNERBTR
SOIBGUPGAIRMAYARLP
SCNALNRSRCOEAYCRES
ICEFTDSSHALNRAKPNA
OAESETSOSOMTKWNSDG
NERMNASREAPRNCUIO
AGEOEBIJNAAPEFENNT
LCDTHLMTITLEIVIHGA
ERFHCEUMNAOSYNIACR
DLFBRPAAARABRPGEDA
UHESCNEWSPNEEISEWS
RNLIPROMISSORYNOTE

See if you can find the following names
associated with this year's conference in the
box above.

PUTNAM
GIDEON
RACETRACK
ONE STOP SHOPPING
NYSOBBA
ROUNDTABLE
ACCOUNTS
REENGINEERED FFEL
PROGRAM REVIEW

PROFESSIONAL
TITLE IV
FEDERAL
HESC NEWS
EFT
BURSAR
LOANS
GOLF
DEPARTMENT
EDUCATION
CHECK
SYSTEM
FISAP
PROMISSORY NOTE
DIRECT LENDING
SARATOGA SPRINGS

The remaining letters spell the names of
many of the Board members. Unscramble
the remaining letters to determine which
Board members names are missing.

From the Editor

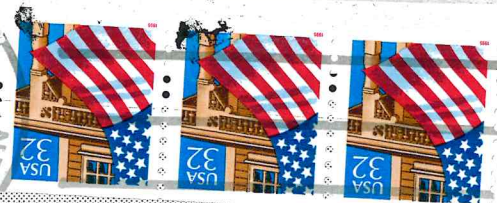
I just wanted to briefly say thanks all who
submitted articles for this newsletter. A
special thanks goes out to Javier Vega and
Louis Seda for working with me to make
this newsletter possible. Also, Barbara
Dupree deserves a special thanks for all of
the support and insight she provided to me
about being the editor for this newsletter.

The next issue of this newsletter is expected
to be published in late-October. Let's make
it a special Halloween/Thanksgiving issue.
Please send your articles to me (preferably
on disk) by October 15, 1996.

Michelle Brown Nevers
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**One Stop Shopping
Title IV Program Review
NYSHESC News
NYC Regional News**

**Page 3
Page 6
Page 8
Page 11**