



NYSOBBA

Quarterly

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A Word from our President

I hope this finds you all in good health and spirits as our spring semesters come to a close. The past few months have been busy as we wrapped up our March Board Meeting, organized and held our first joint training sessions with NYSFAAA and SUNYFAP, launched our web site and last but not least put the finishing touches on our 25th Anniversary Conference. We did all this, while dealing with our students, parents and the various other customers of our operations.

For those of you who were unable to attend our joint training sessions with NYSFAAA and SUNYFAP, I hope you will be able to do so in the future. I have already begun discussions with my counterparts from these organizations on potential topics for next year. Please feel free to discuss with me any topics you feel would be of benefit for this type of audience. Our primary topic this past March was the Return of Title IV Funds. The presentation made by Howard Leslie was very informative and received a very favorable review by the attendees.

Our web site, which was also launched in mid-March, has been getting a lot of traffic. The site, www.nysobba.org, contains our membership directory, by-laws, newsletters and links to various other education related sites. Please take the opportunity to visit it. The site is still in its infancy so we would value any comments you have on helping us make it part of your every day use.

Hopefully you've already sent in your conference registration and made your hotel reservations. This year's agenda is a good one. The agenda offers a nice combination of technical and professional development sessions. There will also be a chance to hear directly from our colleagues at HESC on how the new budget will impact our campuses. Of particular interest will be the Spring 2003 hold back of up to 30% of our prepayments. As this is our 25th Anniversary, we've also invited our past presidents to join us for our Thursday evening dinner. This will be a great opportunity to share a few laughs and memories with some old friends. Please come and share the time with us. If you need conference or hotel information please contact Kathie Owens at Ithaca College (kowens@ithaca.edu).

In closing, I would urge all of you to become or remain active with the organization. Everyone's input is of equal value and helps the Board bring forward the issues that are of benefit for all our members. This could be training needs for our newer members or process improvement suggestions from more experienced members. Please let us know what you want. Take care and I hope to see you all in a few weeks.

Sincerely,

Paul Danieu

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HESC Update

May 2002

Loans Update

e-MPN

HESC recently launched its e-MPN. During the first two weeks of implementation, more than 100 e-MPNs were processed.

In the final phase of completing their e-MPN, students have the option to link to the Mapping Your Future (MYF) online entrance interview. HESC encourages schools to join MYF's free online service so students can use this helpful service. The link to sign up or get more information is <http://mapping-your-future.org/services/oslcidx.htm>

Financial aid administrators (FAAs) who wish to use only the e-MPN feature and have the paper e-MPN suppressed, may contact the solutions team (solutions@hesc.com).

FAAs using HESC's GP (Guarantee/Print) flow who DO NOT want their students to use the e-MPN feature, may contact HESC's solutions team to have the yellow e-MPN insert removed from the information mailed to the students.

HESC is now developing Phase II of the e-MPN and welcomes your suggestions for improvements. Changes have already been made based on valuable input received at the recent SUNYFAP conference.

New Web Screens

EFAN Bulletin #51 announced the addition of five Web screens on the Loans Transaction processing portion of www.hesc.org.

Lender Summary (screen L028) - Displays lender information by lender code.

School Summary (screen L074) - Displays school demographic data including current default rates, EFT participation, serial loan eligibility and global hold/release status for anticipated disbursements.

Message Inquiry (screen L061) - Displays the actual message for message codes.

Pending Application (screen L140) - Displays, for an individual school code, all pending pre-approved application data for a borrower.

Correct Errors (screen L141) - Displays, for an individual school code, all outstanding ATRCs (Application Transaction Requiring Correction) for a borrower.

CommonLine Release 5

HESC can accept and process CL5 Application Send and Response files. CL5 allows for up to 20 disbursement dates and hold/release indicators. (HESC has reviewed the loan records and found that more than 99 percent of all loans are disbursed in fewer than four disbursements.)

For more information on CL5, as well as other processing changes for 2002-2003, please see EFAN Bulletin #51 at <http://www.hesc.com/bulletins/efanbulletins/EFAN51.html>

Testing

To ensure smooth processing, we strongly encourage institutions to test with us if you have had any changes in processing. This includes changing software providers, upgrading to new systems or coming online for the first time.

Grants and Scholarships

2002-2003 TAP Start-Up

HESC began mailing 2002-03 ETA's on March 26. As of April 26, HESC had mailed over 175,000 ETA's. Of these, over 73,000 have been returned and been processed as applications. In addition, nearly 85,000 returning students had applications processed using the automatic renewal (ARP) process and did not need to file an ETA.

2000-01 Close Out

The 2000-01 academic year will be closed out on June 15. HESC will no longer accept

electronic certifications after May 15. Any certifications after this date must be communicated to Regina Helinski by fax (518) 486-7679, or by telephone at (518) 473-3762.

Preliminary 2002-03 Student Status Listing

A preliminary 2002-03 Student Status Listing file is available for retrieval via mainframe, PC or Web File Transfer. The New York State Budget has not yet been enacted; therefore, actual TAP and scholarship award amounts cannot be calculated. Students who meet current eligibility criteria will have awards of 1111.11 or 2222.22 listed on the Status Listing.

To avoid confusion and the inadvertent posting of preliminary TAP and scholarship awards (1111.11 or 2222.22), the header record of the Student Status Listing will include the word "PRELIM" in position 47-52. The field will not contain any data once actual awards are calculated and included on the Status Listing, and will continue to be designated as "filler" on the record layouts.

The preliminary 2002-03 Student Status Listing is also available for viewing and printing at <https://hescweb.hesc.org/hescweb/rf.asp>. As with the electronic file, actual awards are not listed and 1111.11 or 2222.22 will be displayed.

TAP on the Web

HESC is finalizing plans to provide students with an online TAP application by late summer. This project, called "TAP on the Web," is the first of its kind in the country, and is being developed in partnership with USED and NCS. Students who file the FAFSA online--indicating they are a New York State resident -- will have the option to complete the online ETA. The online ETA will be pre-filled using FAFSA data.

As you develop instructional material for 2003-2004, please encourage incoming students to sign up for their PIN and to file both the FAFSA and ETA online.

Given the projected delivery date, late applicants for the fall 2002 term may be able to use the TAP on the Web application. HESC will keep schools informed as this project moves forward.

Electronic Services

Mapping Your Future

As a reminder, HESC can now retrieve student exit counseling data through Mapping Your Future's (MYF) ExitExpress.

ExitExpress sends exit counseling data from Mapping Your Future's database for the loans HESC has guaranteed. There is a regulatory requirement for schools to forward certain information obtained during exit counseling to guaranty agencies within 60 days of the student completing exit counseling. HESC can now serve schools that use Mapping Your Future's Exit Counseling by retrieving data on their behalf.

For additional information on participating in Mapping Your Future's ExitExpress, log on to www.mapping-your-future.org, or you may contact Frank Daggett at fdaggett@hesc.com.

HESC, May 8, 2002

NYS Education Department - Update

May 14, 2002

As mentioned in our last message to you, while the House adopted its version of the Federal fiscal year (FFY) 2003 budget resolution, the Senate is unlikely to follow suit. However, the appropriations process must proceed to a conclusion with or without Budget Committee guidance. The next step toward that end soon may be taken.

Senate Appropriations Committee Chairman Robert Byrd (D-WV) has announced plans to set FFY 2003 allocations (i.e., 302(b) allocations) for each of the appropriation

subcommittees by the Memorial Day recess, which begins May 24. This will serve as the upper limit for funding for program areas, including education.

Unlike the past few years, when education gained record increases as a result of late-session negotiations, many observers do not believe that there will be a similar "endgame" windfall this year. As a result, the allocation for the Subcommittee on Labor, Health and Human Services, and Education should be a critical factor in determining education funding for 2003.

New York State has no members on the Senate Appropriations Committee. However, the education community is working to urge Committee leaders to fund education at a level adequate to meet program demands in a slow economy and effectively implement the many changes required by the No Child Left Behind Act.

If you have any questions or comments, please contact Clesson Bush at 518-474-1235; fax 518-473-9466; e-mail cbush@mail.nysed.gov.

NYS Education Department - Update

April 9, 2002

The House adopted its version of the Federal fiscal year 2003 budget resolution last month with the approximate 2.8 percent education increase mentioned in our March 15 notice to you. The Senate Budget Committee subsequently drafted their version with more money for education but there are no current plans or incentives for the full Senate to debate the measure.

With the resolution seemingly stalled, many people believe that congressional leaders soon may agree to a bipartisan overall limit to guide spending for the coming year.

This will allow the appropriations committees to start to draft spending bills. Despite internal differences, the Senate and House currently have very similar overall limits so moving to the appropriations process may not be a difficult task. It does mean, however, that both sides will have to acknowledge publicly that they cannot agree. Even if the Senate were to adopt a budget, the chances of compromising with the House on a final resolution would be modest.

It is positive to note that many Republicans have said the President's proposed discretionary total (which includes education) is too low, and that the Senate spending total for domestic programs is a more realistic assessment of what will be needed to write appropriations bills that can be passed.

If you have any questions or comments, please contact Clesson Bush at 518-474-1235; fax 518-473-9466; e-mail cbush@mail.nysed.gov.

NYS Education Department - Update

March 15, 2002

The House Committee on the Budget late Wednesday night reported their version of the Federal fiscal year 2003 budget resolution. As expected, it pretty much follows the President's lead set by his Executive budget proposal. The resolution includes the \$1 billion special education and Title I increases, a Reading First increase, elimination of numerous small programs, and freezes for most of the rest. The Committee also assumes the enactment of a \$4 billion private school tuition tax credit. The end result is an approximate 2.8 percent overall increase but with the bulk of the additional money allocated to a few, albeit important, programs.

The Senate has yet to act on its resolution. However, Senate Budget Committee chairman Kent Conrad (D-ND) was quoted at one point

as projecting a 5 percent increase. Given the country's economic climate, we do not expect to see the strong double-digit increases given in most of the last few years.

Please contact Senate Budget Committee Chairman Conrad, Ranking Member Pete Domenici (R-NM), and our member Senator Clinton to urge support for funding above the House level. While we are pleased to see more money for Reading First, Title I, and special education, a 2.8 percent increase hardly accounts for inflation, let alone new testing and accountability requirements under the No Child Left Behind Act, ongoing demands of programs such as those funded under the Rehabilitation Act and other Federal laws that support education, and increasing demand for qualified teachers. It is essential that education remain a priority given the challenges that face the nation, including the recession that is forcing major cuts in state and local education spending. Increased Federal investment in education is as critical as ever.

If you have any questions or comments, please contact Clesson Bush at 518-474-1235; fax 518-473-9466; e-mail cbush@mail.nysed.gov.

Counterfeit Money

Source: The U.S. Secret Service

Submitted by Michelle Brown-Nevers, Ed.D.

Counterfeiting of money is one of the oldest crimes in history. It was a serious problem during the 19th century when banks issued their own currency. At the time of the Civil War, it was estimated that one-third of all currency in circulation was counterfeit.

At that time, there were approximately 1,600 state banks designing and printing their own notes. Each note carried a different design, making it difficult to distinguish the 4,000 varieties of counterfeits from the 7,000 varieties of genuine notes.

It was anticipated that the adoption of a national currency in 1863 would solve the counterfeiting problem. However, the national currency was soon counterfeited so extensively it became necessary for the Government to take enforcement measures. On July 5, 1865, the United States Secret Service was established to suppress counterfeiting.

How To Detect Counterfeit Money!

Look at the money you receive. Compare a suspect note with a genuine note of the same denomination and series, paying attention to the quality of printing and paper characteristics. Look for differences, not similarities.

Portrait The genuine portrait appears lifelike and stands out distinctly from the background. The counterfeit portrait is usually lifeless and flat. Details merge into the background, which is often too dark or mottled.

Federal Reserve and Treasury Seals On a genuine bill, the saw-tooth points of the Federal Reserve and Treasury seals are clear, distinct and sharp. The counterfeit seals may have uneven, blunt, or broken saw-tooth points.

Border The fine lines in the border of a genuine bill are clear and unbroken. On the counterfeit, the lines in the outer margin and scrollwork may be blurred and indistinct.

Serial Numbers Genuine serial numbers have a distinctive style and are evenly spaced. The serial numbers are printed in the same ink color as the Treasury Seal. On a counterfeit, the serial numbers may differ in color or shade of ink from the Treasury seal. The numbers may not be uniformly spaced or aligned.

Paper Genuine currency paper has tiny red and blue fibers embedded throughout. Often counterfeiters try to simulate these fibers by printing tiny red and blue lines on their paper. Close inspection reveals, however, that on the counterfeit note the lines are printed on the

surface, not embedded in the paper. It is illegal to reproduce the distinctive paper used in the manufacturing of United States currency.

What About Counterfeit Coins?

Genuine coins are struck (stamped out) by special machinery. Most counterfeit coins are made by pouring liquid metal into molds or dies. This procedure often leaves die marks, such as cracks or pimples of metal on the counterfeit coin.

Today counterfeit coins are made primarily to simulate rare coins, which are of value to collectors. Sometimes this is done by altering genuine coins to increase their numismatic value. The most common changes are the removal, addition, or alteration of the coin's date or mint marks.

If you suspect you are in possession of a counterfeit or altered coin, compare it with a genuine one of the same value.

If it is above five cents in value, it should have corrugated outer edges, referred to as "reeding." Reeding on genuine coins is even and distinct. The counterfeit coin's reeding may be uneven, crooked, or missing altogether.

A chart of general tips to compare genuine and counterfeit bills is provided on page XX. Also, below are some useful websites that may be helpful.

General Tips to Detect A Counterfeit: Comparing Bills:

<http://www.servicemart.com/money/index.htm#>

US treasury website:

<http://www.bep.treas.gov/>

Interactive site that will walk one through some security features:

<http://www.moneyfactory.com/cd042500/start.html?>

US Currency Security Features

Submitted by Michelle Brown-Nevers, Ed.D.

Source: US Department of Treasury, Bureau of Engraving and Printing

The Department of the Treasury's Bureau of Engraving and Printing (BEP) is responsible for producing the new series currency, which, like other United States currency, is issued through the Federal Reserve System. The new features found in the Series 1996 \$20, \$50 and \$100 notes-- including enlarged off-center portrait, watermark, fine-line printing patterns and color-shifting ink-- were selected after extensive testing and evaluation of approximately 120 bank note security devices, many of which are used successfully by other countries with lower production and circulation demands. Other pre-existing security features, such as the security thread and microprinting, are included in the new notes and have changed only slightly.

In December 1993, the National Research Council (NRC), funded by the Department of the Treasury, published Counterfeit Deterrent Features for the Next Generation Currency Design. This report analyzed and recommended overt counterfeit deterrent features that could be incorporated into a redesign of U.S. banknotes. The developmental costs for the new series were \$265,376 to fund the NRC study, and approximately \$500,000 to purchase test quantities of features and carry out internal BEP analyses.

Evaluation Criteria

Effectiveness: Counterfeit deterrent effectiveness was tested by reprographic equipment manufacturers and government scientists. They also considered the ease of public and cash handler recognition.

Durability: Durability was tested rigorously. Tests included crumpling, folding, laundering, soiling and soaking in a variety of solvents such as gasoline, acids and laundry products.

Production Costs: Research and production expenses will increase the cost of each note by about two cents. The Federal Reserve System has funded the development and introduction of the new currency through earnings the Federal Reserve receives primarily from interest on its holdings of U.S. government securities.

Appearance: The currency still has a familiar American look. The size of the notes, basic colors, historical figures and national symbols are not changing. New features were evaluated for their compatibility with the traditional design of U.S. currency.

The New Security Features

Watermark: The watermark is formed by varying paper density in a small area during the papermaking process. The image is visible as darker and lighter areas when held up to the light. Since the watermark does not copy on color copiers or scanners, it makes it harder to use lower denomination paper to print counterfeit notes in higher denominations and is a good way to authenticate the note. It depicts the same historical figure as the engraved portrait.

Color-Shifting Inks: These inks, used in the numeral on the lower right corner of the face of the note, change color when the note is viewed from different angles. The ink appears green when viewed directly and changes to black when the note is tilted.

Fine-Line Printing Patterns: This type of line structure appears normal to the human eye but is difficult for current copying and scanning equipment to resolve properly. The lines are found behind the portrait on the front and around the historic building on the back.

Enlarged Off-Center Portraits: The larger portrait can incorporate more detail, making it easier to recognize and more difficult to counterfeit. It also provides an easy way for

the public to distinguish the new design from the old. The portrait is shifted off center to provide room for a watermark and unique "lanes" for the security thread in each denomination. The slight relocation also reduces wear on most of the portrait by removing it from the center, which is frequently folded. The increased image size can help people with visual impairments identify the note.

Low-Vision Feature: The Series 1996 \$20 and \$50 notes have a large dark numeral on a light background on the lower right corner of the back. This numeral, which represents the denomination, helps people with low vision, senior citizens and others as well because it is easier to read.

Also, a machine-readable feature has been incorporated for the blind. It will facilitate development of convenient scanning devices that could identify the note as a \$20.

Pre-Existing Security Features

Security Thread: A security thread is a thin thread or ribbon running through a bank note substrate. All 1990 series and later notes, except the \$1, include this feature. The note's denomination is printed on the thread. In addition, the threads of the new \$20 and new \$50 have graphics in addition to the printed denomination. The denomination number appears in the star field of the flag printed on the thread. The thread in the new notes glows when held under a long-wave ultraviolet light. In the new \$20 note it glows green, in the new \$50 note it glows yellow, and in the new \$100 note it glows red. Since it is visible in transmitted light, but not in reflected light, the thread is difficult to copy with a color copier which uses reflected light to generate an image. Using a unique thread position for each denomination guards against certain counterfeit techniques, such as bleaching ink off a lower denomination and using the paper to "reprint" the bill as a higher value note.

Microprinting: This print appears as a thin line to the naked eye, but the lettering easily can be read using a low-power magnifier. The resolution of most current copiers is not sufficient to copy such fine print. On the newly designed \$20 notes, microprinting appears in the lower left corner numeral and along the lower edge ornamentation of the oval framing the portrait. On the \$50 notes, microprinting appears on the side borders and in Ulysses Grant's collar. On the \$100 notes, microprinting appears in the lower left corner numeral and on Benjamin Franklin's coat. In 1990, 1993 and 1995 series notes, "The United States of America" is printed repeatedly in a line outside the portrait frame.

The chart below, may be useful as you compare genuine bills to counterfeit currency.

When You May Withhold Academic Transcripts

Submitted by Lou Seda

The following information was obtained from the NASFAA web site and answers a question that has become redundant

Q. Can a school withhold an academic transcript if student defaulted on a Federal Perkins Loan or Federal Stafford Loan or failed to complete a Perkins or Stafford Exit Interview?

A. The Department of Education indicated that an institution could withhold official transcripts, but could not deny an individual access to, or unofficial copies of, his or her educational records as mandated by FERPA. It concluded that the institution would be in violation of this law if it denied a student access to inspect and review his or her educational records. In other words, the institution must give the student a copy of the records if failure to do so would effectively

prevent him or her from exercising the right to inspect and review the records. If a college decides to withhold the official transcript, a copy of the transcript should be given to the student stamped with the word "unofficial".

Additional information can be obtained and found on the November 30, 1987 Federal Register , page 45562 and the November 30, 1994 Federal Register , page 61399 .

NYC Regional News...

Submitted by Lou Seda

I would like to remind you that NYSOBBA's 25th Silver Anniversary conference and celebration is around the corner. The 2002 conference will be held in Syracuse on June 11 to June 14th. If you have not as yet made your reservations and returned your membership packets, please do so immediately.

If you have not received a membership packet please contact Larry Brennan, NYSOBBA Treasurer at 315-464-5148.

As a member of the NYC region for NYSOBBA it is important that you attend and represent our region. We would like to encourage your continued support of your professional organization. Information about the conference, hotel and agenda is accessible on line at www.nysobba.org.

I also would like to remind you that the completed applications for the NYSOBBA John G. Karrer Scholarship selections are now due. It is that time of the year when you as members of NYSOBBA recognize the efforts and service of your students by soliciting applications for the NYSOBBA scholarships. You can download a copy of the application at <http://www.nysobba.org/scholarship.pdf>

If you have any questions concerning the 2002 NYSOBBA conference or the NYSOBBA scholarship, please call me at 212-592-2081 or email me at lseda.schoolofvisualarts.edu

I would like to take this opportunity to thank you for your past support and look forward to see you in Syracuse this June.

NYSOBBA.org web site

Submitted by Lou Seda

Apparently our organization's web site (www.nysobba.org) is being viewed.

The most recent statistics which covers our first month of implementation in March 2002 to the current month of May to date, indicates that we had a total of 19,171 hits. For a recent created web site, that's an impressive number. We are now including our newsletter on line and a password protected listing of members.

If you your membership is current, you will be able to access the listing by contacting Peg Ehmann at 585-275-4672 for the password.

We are also offering our associate members and vendors the opportunity to add a link or a page of advertisement to the NYSOBBA site. The fee associated with the links, page or advertisement will be determined by the NYSOBBA board of directors. The fee is more like a fixed amount contribution to our organization and will depend on the size of the hyperlink or page. Our associate members and vendors can learn more about how to advertise on www.nysobba.org by going to our "Contact Us" link and submitting the inquiry form on line.

Not Everyone Deserves A Front Row Seat!

Submitted by Shirley Walker

Life is a theater - Invite your audience carefully. Not everyone is healthy enough to have a front row seat in our lives. There are some people in your life that need to be loved from a distance. It's amazing what you can accomplish when you let go, or at least minimize, your time with draining, negative, incompatible, not-going-anywhere relationships/friendships!

Observe the relationships around you. Pay attention. Which ones lift and which ones lean? Which one encourages and which ones discourage? Which ones are on a path of growth uphill and which ones are going downhill? When you leave certain people, do you feel better or feel worse? Which ones always have drama or don't really understand, know or appreciate you?

The more you seek quality, respect, growth, peace of mind, love and truth around you, the easier it will become for you to decide who gets to sit in the FRONT ROW and who should be moved to the balcony of your life. You cannot change the people around you...but you can change the people you are around!

What To Do If You Lose Your Purse Or Wallet

Submitted by Shirley Walker

We've all heard horror stories about fraud that's committed using your name, address, SS#, credit, etc. Unfortunately, a friend of mine has firsthand knowledge, because her wallet was stolen last month and within a week the thief(s) ordered an expensive monthly cell phone package, applied for a VISA credit card, had a credit line approved to buy a Gateway computer, received a PIN number from DMV to change her driving record information online, and more.

But here's some critical information to limit the damage in case this happens to you or someone you know. As everyone always advises, cancel your credit cards immediately, but the key is having the toll free numbers and your card numbers handy so you know who to call. Keep those where you can find them easily (having to hunt for them is additional stress you WON'T need at that point!). File a police report immediately in the jurisdiction where it was stolen, this proves to credit providers you were diligent, and is a first step toward an investigation (if there ever is one).

But here's what is perhaps most important: Call the three national credit reporting organizations immediately to place a fraud alert on your name and SS#. We had never heard of doing that until advised by a bank who called to tell her that an application for credit was made over the Internet in her name.

The alert means any company that checks your credit knows your information was stolen and they have to contact you by phone to authorize new credit.

By the time she was advised to do this - almost 2 weeks after the theft all the damage had been done (there are records of all the credit checks initiated by the thieves' purchases, none of which she knew about before placing the alert). Since then, no additional damage has been done, and the thieves threw her wallet away this weekend (someone turned it in). It seems to have stopped them in their tracks.

The numbers are:

Equifax 1-800-525-6285
Experian (formerly TRW) 1-800-301-7195
Trans Union 1-800-680-7289

Social Security Administration also has a fraud line at 1-800-269-0271

Pass this information along. It could help someone else.

The Daffodil Principle

Submitted by Peg Ehmann

Several times my daughter had telephoned to say, "Mother, you must come see the daffodils before they are over." I wanted to go, but it was a two-hour drive from Laguna to Lake Arrowhead. "I will come next Tuesday," I promised, a little reluctantly, on her third call.

Next Tuesday dawned cold and rainy. Still, I had promised, and so I drove there. When I

finally walked into Carolyn's house and hugged and greeted my grandchildren, I said, "Forget the daffodils, Carolyn! The road is invisible in the clouds and fog, and there is nothing in the world except you and these children that I want to see bad enough to drive another inch!"

My daughter smiled calmly and said, "We drive in this all the time, Mother."

"Well, you won't get me back on the road until it clears, and then I'm heading for home!" I assured her. "I was hoping you'd take me over to the garage to pick up my car." "How far will we have to drive?" "Just a few blocks," Carolyn said. "I'll drive. I'm used to this."

After several minutes, I had to ask, "Where are we going? This isn't the way to the garage!" "We're going to my garage the long way," Carolyn smiled, "by way of the daffodils." "Carolyn," I said sternly, "please turn around."

"It's all right, Mother, I promise. You will never forgive yourself if you miss this experience."

After about twenty minutes, we turned onto a small gravel road and I saw a small church. On the far side of the church, I saw a hand lettered sign that read, "Daffodil Garden."

We got out of the car and each took a child's hand, and I followed Carolyn down the path. Then, we turned a corner of the path, and I looked up and gasped. Before me lay the most glorious sight. It looked as though someone had taken a great vat of gold and poured it down over the mountain peak and slopes. The flowers were planted in majestic, swirling patterns great ribbons and swaths of deep orange, white, lemon yellow, salmon pink, saffron, and butter yellow. Each different colored variety was planted as a group so that it swirled and flowed like its own river with its own unique hue.

There were five acres of flowers. "But who has done this?" I asked Carolyn.

"It's just one woman," Carolyn answered. "She lives on the property. That's her home." Carolyn pointed to a well kept A frame house that looked small and modest in the midst of all that glory.

We walked up to the house. On the patio, we saw a poster. "Answers to the Questions I Know You Are Asking" was the headline.

The first answer was a simple one. "50,000 bulbs," it read. The second answer was, "One at a time, by one woman. two hands, two feet, and very little brain." The third answer was, "Began in 1958."

There it was, the Daffodil Principle. For me, that moment was a life changing experience. I thought of this woman whom I had never met, who, more than forty years before, had begun one bulb at a time-to bring her vision of beauty and joy to an obscure mountain top. Still, just planting one bulb at a time, year after year, had changed the world.

This unknown woman had forever changed the world in which she lived. She had created something of ineffable (indescribable) magnificence, beauty, and inspiration. The principle her daffodil garden taught is one of the greatest principles of celebration. That is, learning to move toward our goals and desires one step at a time often just one baby step at a time - and learning to love the doing, learning to use the accumulation of time.

When we multiply tiny pieces of time with small increments of daily effort, we too will find we can accomplish magnificent things. We can change the world.

"It makes me sad in a way," I admitted to Carolyn. "What might I have accomplished if I had thought of a wonderful goal thirty-five or forty years ago and had worked away at it 'one bulb at a time' through all those years. Just think what I might have been able to achieve!"

My daughter summed up the message of the day in her usual direct way. "Start tomorrow," she said.

It's so pointless to think of the lost hours of yesterdays. The way to make learning a lesson of celebration instead of a cause for regret is to only ask, "How can I put this to use today?"

Author Unknown

A President's Perspective

Shirley Pippins, President, Thomas Nelson Community College and Chair of the ACE Commission on Women in Higher Education

Shirley Pippins opened the conference with a keynote on women's leadership. One of the key themes of her talk was change-making leadership: that a sense of mission, passion and vision provides the power, satisfaction and joy necessary for persistence. These same three ingredients (power, joy and satisfaction) are necessary for sustained change-making leadership. She stressed that leadership that is joyless is meaningless and such leaders won't last or won't persevere and won't have the courage, vision and stamina to effect change. In her view, our sense of mission strengthens us and empowers us to do our work and, therefore, finding one's mission is essential to successful change-making leadership. Everyone there will remember her metaphor for finding and confirming one's mission: buying a new pair of shoes that fits just right and feels good - especially after squeezing into a pair that we wanted to believe would fit but instead causes discomfort. President Pippins ended her talk with an adaptation of the poem, "Who Am I?"

Who am I? I am a female college president.
What makes me strong? My vision.
What makes me weak? My fears.
What makes me whole? My spirituality.
What keeps me standing? My faith.
What makes me compassionate? My selflessness.

What makes me honest? My integrity.
What sustains my mind? My quest for knowledge.
What teaches me all lessons? My mistakes.
My success.
What lifts my head high? My pride.
What if I cannot go on? Not an option.
What makes me victorious? My courage to climb.
What makes me competent? My confidence.
What makes me beautiful? My everything.
What makes me a woman? My heart.
What empowers me? My faith, my vision, and my passion.

Long Island Regional Information

Submitted by Deborah Weber
Assistant Dean of Students at Dowling College
Outgoing NYSOBBA Long Island Regional Director
Phone: 631 244 1328 E-mail: weberd@dowling.edu
FAX: 631 395 2996

On behalf of the New York State Organization of Bursars and Business Administrators, I am pleased to inform you that Patti Noren, Bursar at Dowling College, is now Long Island Regional Director of NYSOBBA.

As regional director, Patti is responsible for organizing regional communications, coordinating regional professional development activities and as requested, designate representatives to standing committees. Regional Directors also serve on the NYSOBBA Board of Directors. Please consider working alongside Patti. This is your opportunity to get together with fellow Bursar's and become involved in your professional organization.

Although I have taken on a new role here at Dowling College, I intend to stay in contact with the Bursar community. Thanks to my participation in NYSOBBA, I've made many friends over the years and it's been my privilege working with you! Thank you so very much.

Job Corner

Assistant Bursar: The selected candidate will assist the University Bursar in providing overall direction for the Office of Bursar, which includes responsibility for billing and collection of tuition and fees, disbursement of financial aid, processing of refunds, development of policies and procedures and monitoring performance of collection agencies. Will also directly supervise the office staff and assist the Bursar in the development and implementation of on-going training programs for a total customer service approach to the University community. Will serve on standing committees as required.

Requirements: Bachelor's degree with a major in accounting or related business management degree; 2-4 years management experience in a college or university environment; must be able to function with minimal direction and possess excellent interpersonal and communication skills; strong computer and analytical skills, including knowledge of computerized student software system (SCT PLUS preferred), spreadsheet accounting, database technology and word processing. The Assistant Bursar must be detail oriented, possess strong supervisory & organizational skills, be a hands-on leader and be committed to student success.

Salary is commensurate with expertise and experience. A comprehensive benefits package is included, plus free tuition for dependent children after one year of employment.

Please submit a letter of intent, resume and names and addresses of three current references to Kim Hall-Sprague, University Bursar, William Paterson University, PO Box 913, Wayne, NJ 07474. Review of applications will begin immediately and will continue until the position is filled. Additional information about the University can be found at <http://www.wpunj.edu>.

William Paterson University is an Equal Opportunity Institution Committed to Diversity.

NYSOBBA Conference News!

Mark your calendar- NYSOBBA 25th Anniversary Conference June 11-14, 2002 in Syracuse. If you have not received the registration material, check out our new webpage www.nysobba.org.

NEXT NEWS LETTER EDITION

By Michelle Brown-Nevers, Newsletter Publisher

As always, we welcome your articles, announcements, updates, and feedback. We continue to strive to deliver the NYSOBBA Quarterly on a timely basis. We need you to continue to support this publication with your articles and other information.

We hope to publish the next Quarterly on or before July 31, 2002. Please e-mail your articles to me no later than July 15, 2002 at mbn14@columbia.edu.

Thank you.

NYSOBBA WEBSITE


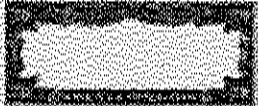


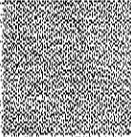
***The official web site of the New York State
Organization of Bursars and Business
Administrators.***

www.nysobba.org

NYSOBBA Conference At A Glance

Tuesday, June 11	Wednesday, June 12	Thursday, June 13	Friday, June 14
9:00 – 12:00 Golf	8:45 – 10:15 Leadership at Work Jim Spring/Molly Nearing	9:00 – 10:30 E-Commerce School Panel Panel Discussion BU – Roxanne Mestre Cornell – Peter Olcott MCC – Loretta Chrzan-Williams	9:30 – 11:30 A. Dept of Ed Common Origination/Disburse ment Title IV Updates Larry Eadie B. Communicating for Better Collections David Harmon
	10:15 – 10:45 Break	11:00 – 12:15 Birds of a Feather Public – Nancy Boyd/Debbie Sutliff Private – Kathie Owens	
	10:45-12:15 Implementing Leadership at Work With Jim Spring		
	12:15 – 1:30 Buffet Bring Index Cards for Birds of a Feather	12:30 – 2:00 General Membership Meeting Lunch and Awards	11:30 Box Lunch/Home
	2:15 – 4:00 Concurrent Sessions	2:15 – 4:00 Concurrent Sessions	
	3:00 PM Arrival of Members Opening Remarks	A. Tap and College Savings & WTC HESC Discussion Panel	A. Perkins Panel – Current Issues, Chris Baker – GRC Betsy Burton – EFG Tom and Marj Echter – SCT Bob Sedia – Conserv
3:30-4:45 Privacy Issues SID/Soc Sec Numbers Immigration Law Changes Nancy Speck	B. E-Commerce Discussion Panel C. Sallie Mae, SCT, Oracle	B. Paperless Deferments Ed Baker – Cornell Break 3:00 – 3:15	
Social Agenda	4:15 – Till Vendor Cocktail Hour	5:30 – Cocktails	
5:00 – 7:00 ESF Dinosaur BBQ on Quad Cocktail Lounge meet	7:00 Sky Chiefs Home Game Armory Square, IMAX Theater IMAX 6,7,8pm \$7.50 each or 2 for \$10.50 Registration: Sally and Cheryl	7:00 Dinner 25 th Anniversary Celebration ON-Center Semi-formal/Cocktail	

General Tips When Detecting Counterfeit Bills

	Genuine	Counterfeit
<p style="text-align: center;">Portrait</p> 	<ul style="list-style-type: none"> ➤ Matches the denomination ➤ Stands out from background ➤ Looks somewhat lifelike ➤ Hairline is distinct ➤ Eyes are clear ➤ Background is a fine screen of small rectangles 	<ul style="list-style-type: none"> ➤ May not match denomination ➤ Blends into background ➤ Looks lifeless ➤ Hairline is not distinct ➤ Eyes are dull ➤ Background is dark and muddled
<p style="text-align: center;">Border</p> 	<ul style="list-style-type: none"> ➤ Lines are clear and unbroken ➤ The scroll work is distinct ➤ Ink is the same density throughout the border 	<ul style="list-style-type: none"> ➤ Outer margins are blurred ➤ Lines in scroll work are broken ➤ Ink is darker in some places
<p style="text-align: center;">Treasury Seal</p> 	<ul style="list-style-type: none"> ➤ Correct color for the type of note ➤ Sawtooth points clear, sharp, and even 	<ul style="list-style-type: none"> ➤ Color and type of seal may not match ➤ Sawtooth points could be uneven, blunt, or broken
<p style="text-align: center;">Serial Number</p> 	<ul style="list-style-type: none"> ➤ The same color as the treasury seal ➤ Distinctive style, and is evenly spaced. ➤ The first letter matches the letter in Federal Reserve seal and corresponds to the Federal Reserve number. 	<ul style="list-style-type: none"> ➤ May not match the color of the treasury seal ➤ May not be evenly aligned and/or spaced ➤ First letter and the letter in Federal Reserve seal may not match and may not correspond to the Federal Reserve number
<p style="text-align: center;">Paper</p> 	<ul style="list-style-type: none"> ➤ Has a distinctive feel ➤ It has tiny red and blue fibers embedded; they look like small pieces of flint. 	<ul style="list-style-type: none"> ➤ Feels smooth and waxy, and/or too thin or thick ➤ Fibers not embedded, but are printed on paper.

NYSOBBA 2002-2003 Advertising Request Form

All fields must be completed

Vendor Name: _____

Contact Person: _____

Address: _____

Telephone Number: _____

E-mail Address: _____

Ad/Logo enclosed: Yes No (Send via E-mail attachment to mhb14@columbia.edu)

All ads will be considered as they are received. If your choice is not available, you will be notified by telephone or E-mail. You will be given the option to select another space or have your payment returned. Ads will not be considered without payment. We reserve the right to refuse any ad or solicitation that is not related to higher education or does not support the ideals and mission of the NYSOBBA.

Options & Costs

- _____ 1/4 page ad, \$100 per issue
- _____ 1/2 page ad, \$150 per issue
- _____ Full page ad, \$250 per issue

(All ads will be printed in black ink)

Newsletter publication preference

- _____ Summer/Fall (published by 9/30)
- _____ Autumn (published by 1/31)
- _____ Spring (published by 5/30)

Advertisements must be sent to: Dr. Michelle H. Brown-Nevers
Executive Director, Student Administrative Services
Columbia University - Health Sciences Campus
630 West 168th Street, 141 Black Building
New York, New York 10032
mhb14@columbia.edu

Payment must be sent to Mr. Larry Brennan, Bursar
SUNY Health Science Center
155 Elizabeth Blackwell Street
Syracuse, NY 13210

All checks must be made payable to NYSOBBA Advertisement.

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**NEW YORK STATE ORGANIZATION OF
BURSARS AND BUSINESS ADMINISTRATORS**

2002-2003 INDIVIDUAL/INSTITUTIONAL MEMBERSHIP FORM

Please complete this section if you are requesting an **INDIVIDUAL** membership and attach payment of \$60.00. Make check payable to NYSOBBA. Please write/print legibly.

NAME last _____ First Mr./Mrs./Ms./Miss _____

Title _____

Institution _____

Address _____ City, State _____
Zip Code _____

Telephone _____ Region _____ Fax # _____

Please complete this section if you are requesting an **INSTITUTIONAL** membership and attach payment of \$175.00. Make check payable to NYSOBBA. Institutional memberships allow five (5) members on NYSOBBA database.

NAME Last _____ First _____

Title _____ Telephone # _____

NAME Last _____ First _____

Title _____ Telephone # _____

NAME Last _____ First _____

Title _____ Telephone # _____

NAME Last _____ First _____

Title _____ Telephone # _____

NAME Last _____ First _____

Title _____ Telephone # _____

Institution _____

City, State, Zip Code _____

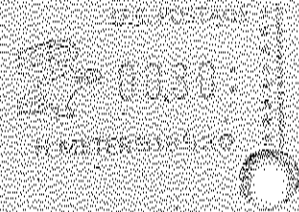
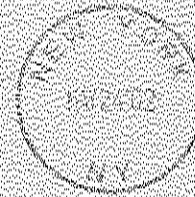
Region _____ Fax # _____

Please return this form with your payment to: Mr. Larry Brennan, Bursar
SUNY Health Science Center *Upstate Medical University*
155 Elizabeth Blackwell Street
Syracuse, NY 13210

REGIONS: Western New York City Genesee Valley Long Island Central Mid-Hudson Northeast

NYSOBBA

c/o Office of Student Administrative Services
Columbia University - Health Sciences Campus
630 West 168th Street, 141 Black Building
New York, New York 10032



Peg Ehmann, Bursar
University of Rochester - Med/Dent
601 Elmwood Ave. - Box 601
Rochester, NY 14642

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