



# NYSOBBA QUARTERLY

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Issue XXIII ~ Winter 2005

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# Happy Holidays!



## A Letter from the President:

After a very hectic fall, it is a pleasure to enter this festive season. Not that the pace will slow down any as we all gear up for our spring billing and disbursements! But still, the sights and sounds and smells of the holidays will make it easier to get through it all.

This is the first edition of our web newsletter. Please email your thoughts and reactions to any of the Board members. We really want your feedback. We will be meeting in February and will discuss any and all suggestions you offer.

First and foremost, I would like to extend a very hearty Thank You to Patti Noren and the members of the Long Island Region who hosted a terrific 2004 Conference for us. The welcome to the region was very warm, the sessions were valuable, the friendships and networking were amazing and the Lobsterfest out on the Hamptons had to be experienced to be believed!! The Conference Committee did an outstanding job – thank you all so much.

The membership renewal drive went very well. Thank you for your swift responses. Those of you who haven't yet tended to this, please do so as soon as you can – you don't want to miss listserv conversations, nor updates to the website, nor access to the membership information. We want every NYSOBBA member to be in the loop!!

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There is an active team from the Genesee Valley Region already planning the June 2005 Conference at the Canandaigua Inn on the Lake. They are committed to a very substantive agenda and are planning some fun times in that beautiful part of the Finger Lakes Wine Country. Please take a minute to respond to Mary Beth Nally's request for session ideas and areas of interest. It is truly YOUR conference – your opinions really matter.

Please also take a few minutes to respond to the NYSFAAA survey which went out on the listserv earlier this month. The NYSFAAA Conference Planning Committee for their Fall 2005 Conference is reaching out to the NYSOBBA community. This is a wonderful first step to building a bridge between our two important organizations. Please read their letter explaining their goal and then help us all by responding with your thoughts and suggestions.

A very Happy Holidays to all of you!!!

Now read on and enjoy this newsletter!

*Peg*

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## Something to Think About:

*If you have food in your refrigerator, clothes on your back,  
a roof over your head and a place to sleep,  
you are richer than 75% of the people in this world.  
You are, indeed, very fortunate.*

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## Are You Trapped Inside Your Comfort Zone?†

Professional career trainer and motivational speaker, Joe Gilliam in his audiotape series, The Winner in You, explains how our cozy comfort zones can keep us from making important life changes that could lead us to success. "Where you are now is your comfort zone", he said. "Oh sure, you may say you don't like it, you may wish for more – you may be tired of what you're doing, but you stay because it's comfortable where you are. All around your comfort zone is a barrier", Gilliam continued. "Change is what you do when you step beyond the barrier of your comfort zone." Below are listed the six specific barriers that work to keep you in the perceived safety of your comfort zones and a solution for breaking beyond each barrier:

### 6 barriers that trap you in your comfort zone:

#### 1. The best I could do.

*Example:* You tell yourself, "I never wanted to be in sales. I wanted to be a pilot, but this was the best I could do."

*Solution:* Just because that was the best you could do at any given point in your life doesn't mean that is where you have to stay there. "You have the power to make changes that can alter your future." Gilliam noted.

#### 2. The "talks a lot" barrier

*Example:* Millions of wannable writ-

ers talk endlessly about the great book they are going to write. The problem is they do more talking than writing! Soon they have talked their book away and no longer have the desire to put it on paper.

*Solution:* Make a commitment to talk about your dream no more than one hour a week and only then to people who can actually help you achieve it. However, you can talk about what you've done toward your dream all you want.

#### 3. Psychology of entitlement

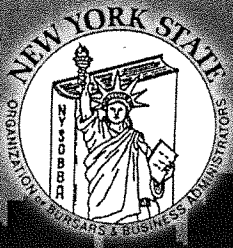
*Example:* You believe, "I deserve it. They owe it to me. I'm entitled to it." Because you feel so entitled, it is likely that you are not putting in the work necessary to achieve whatever it is you want.

*Solution:* Be aware that your feeling of entitlement will cripple your chances for success. "You have to have internal drive to reach your goal," Gilliam declares. "You can't wait for someone to hand it to you!"

#### 4. Afraid to fail

*Example:* You have hated your management job for years and long to own your own business, but you've never tried because you're afraid you will not be successful.

*Solution:* First, realize that this is the #1 barrier that keeps people stuck inside their comfort zones. Studies of highly successful people show that they actually experience far more failures than those less successful! "The



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difference is that they refuse to be defeated by setbacks, disappointments or failures. They never stop pursuing their dreams," Gilliam notes. "Unsuccessful people give up early and settle for less."

## 5. "Can't decide"

**Example:** You work at a job below your potential because you just can't decide what great career to go after – and you don't want to pick the wrong one and miss a fantastic opportunity.

**Solution:** You should understand that indecision is keeping you from taking action. Missed opportunities only limit you if you dwell upon those in the past instead of looking for the ones ahead. "Opportunities are not being rationed," Gilliam says.

## 6. Procrastination (aka living in some-dayland)

**Example:** You swear you are going to make a major career change someday, but first you have to get all your credit cards paid off. Or lose 30 pounds. Or get your kids through school. There is always a "but first" or "if" or someday I'll..." in your statements about your goals.

**Solution:** Stop putting off your dreams. Focus on what's really important to you – and make that your first priority. "Don't end up as a person with a 'but first...' complex," Gilliam advises. "many people live a steady diet of 'if' and 'but'. If 'if' and 'but' were candy and nuts, some people would have Christmas every day!"

## How to move beyond your barriers:

Identify the barrier or barriers that are holding you back, and then ask yourself what that barrier is protecting you from.

On a sheet of paper, write down the hardest thing you'll have to overcome to move past your barrier.

Now write the worst that could happen if you leave your comfort zone and fail at whatever it is you want to achieve.

Finally, describe in detail the best thing that could happen if you leave your comfort zone and succeed in realizing your dream.

"Which side of that barrier do you really want to be on?" Gilliam asks. "This is the time to be brutally honest with yourself. Take a look at where you are and what's keeping you from going after your dreams."

"If you don't stretch beyond your comfort zone, you are going to be in the same place tomorrow and the next day and the next. It is not easy to come out of your comfort zone – but your comfort has a price," he concludes.

## Exercises for Getting Out of Thinking Ruts

If you suffer from a lack of creative juices or experience mental blocks, Gail Cohen's, *Thinking Outside the Lines: Power Thinking for the 21<sup>st</sup> Century* (audiocassette) trio of creative blockbusters may be just the ticket to the breakthrough ideas and innovative solutions you are looking for. Cohen has



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taught thousands of professions how to think and live more creatively – and more successfully.

## 1. Mind-mapping

Choose a topic or goal, write it in the middle of a sheet of paper and draw a circle around it. Draw lines out from the circle and jot down as many key words you can think of that have to do with the topic. Do it quickly, without over-thinking the task. "Be wild and Creative," Cohen advises

Try this example: You're assigned to develop a tourism brochure to encourage people to visit California, but you're stuck on how to proceed. Write "California" in the center of the page and circle it. Draw spokes out from the circle and jot a thought at the end of each one. Surfing? Seafood? Sunshine? Hollywood? Keep going until you have dozens of ideas. Stop and assemble like thoughts into categories such as education, entertainment, recreation, nature, et. After only a few minutes, you have outlined the brochure!

"Mind-mapping is one of the most powerful tools we have in terms of breaking through our right brain blocks" says Cohen. If you want to write a letter, spend three minutes mind-mapping it first and you will whiz through that letter. Want to have an important conversation with

your boss or loved one. Do a mind-map first.

## 2. Similar-opposite game

Take two totally dissimilar items and come up with all the similarities you can in one minute. Be creative – there are no right or wrong answers.

Examples: Find the similarities between a microwave oven and a camel in one minute. There are no right or wrong answers. Both give off heat. Both require little water. Both are found in zoos. Now try it using topics of fruit yogurt and you, penguins and lightbulbs, computers and hot tubs, or snowflakes and teapots.

Cohen says this game gets easier for professionals with each set of subjects they do, because it jogs the creative side of their brain into "thinking outside the lines." She also stresses the important link between having fun and feeling creative.

## 3. The Hoop Game

Pretend that your eccentric rich uncle dies and bequeathed you his warehouses – full of 2 million hula hoops. In one minute, come up with as many options as you can for what you'd do with this unexpected windfall.

Examples: You'd regenerate the hula hoop craze. Or you would give the hula hoops away to children, hospi-



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tals, and orphanages. You'd sell the hula hoops and rent out the warehouses. You'd build a giant hula hoop castle, get in into the Guinness Book of World Records and charge admission to get in.

Cohen concludes that you can enhance your ability to solve problems and to generate fresh ideas by giving the creative-thinking side of your brain the opportunity to develop and expand.

*Condensed from an article that appeared in the National Seminars Group newsletter found at [www.natsem.com/CTYA\\_ruts.cfm](http://www.natsem.com/CTYA_ruts.cfm)*

*†The source for this article from The National Businesswomen's Leadership publication was Joe Gilliam's The Winner in You, an audiocassette program available through National Press Publications.*

## Coming in Spring, 2005 – Empire EFT!

This spring, HESC will introduce a new electronic disbursement service that will give our participating FFEL schools the same level of funds control as Direct Loans, but HESC will take care of the reconciliation process!

Schools will be able to determine which loans are to be disbursed – even on a daily basis – and receive the funds on the next day.

Empire EFT will be an additional service to our regular EFT system. You will need to select one system to process each type of loan program that you use. Also, your lenders will have to participate in the Empire EFT program, but we expect most of our FFEL lenders to be part of this new service.

The Empire EFT process will offer many advantages for your school, including disbursement flexibility, next day deposits, loan adjustments up to the point of pre-disbursement file submission, multiple bank accounts based on program type, numerous processing options and reports, and no reconciliation responsibilities.

Contact Patti Ronan at (518) 474-5697 or [pronan@hesc.org](mailto:pronan@hesc.org) to find out more about Empire EFT and other HESC processing services.



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## **HESC Makes it "ANYTIME" TAP-on-the-Web for 2005**

"Anytime-TAP-on-the-Web" will offer students additional opportunities to apply for TAP on-line and avoid the paper application process. An applicant who misses the link from the online FAFSA, or abandons their Web session, or applies using a paper FAFSA will be able to apply online for TAP.

Students who submit a FAFSA with a valid e-mail address will receive an e-mail with a link to a Web site where they will be able to establish a PIN to gain access to the online TAP application. More than two-thirds of applicants now have a valid e-mail on their ISIR.

Applicants who do not have an e-mail address will get a post card directing them to TAP on the Web. Students who do not respond to the e-mails or postcards will be sent a paper TAP application. Students receiving the paper application will also be sent information directing them to the online alternative.

HESC will store the PIN established by students to use for any future transactions on their TAP student record. HESC's goal will be to steadily move all of our financial aid processing to the Web.

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## **HESC Offers \$1 Million in Training Grants for School Financial Aid Staff**

New York State will help colleges stay on top of the latest developments in the complex financial aid business by offering training grants to financial aid officials in 2005.

The New York State Higher Education Services Corp. (HESC) is offering grants ranging from \$1,000 to \$10,000 to eligible private, public and business schools in New York so they can send financial aid staff to workshops to keep abreast of changes in rules, regulations and trends.

Schools that used HESC's guaranteed student loan program as of July 31, 2004 are eligible for the grants. Applications may be submitted to HESC from Dec. 1, 2004 to Jan. 28, 2005. The first grants will be awarded in early January.

"We recognize the complexities, staff turnover and accountability demands a college financial aid office faces every day and we are pleased to help meet those needs with this unique training grant program," said HESC President Michael R. Wilton, Jr. about the program.

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"The student financial aid business changes daily. To better serve students and their families, we all need to be aware of every development in the financial aid profession. These grants will help schools keep pace with changes in technology and better prepare for the future," Wilton added.

Schools may use the money to send financial aid staff to training provided by HESC, the federal Education Department, or state and national trade association conferences. Registration fees and travel costs, using state government rates, may also be covered.

School officials are embracing the training grant program.

"I am delighted with the direction that HESC is taking," said Abraham M. Lackman, president of the Commission on Independent Colleges and Universities (CICU), which represents the chief executives of more than 100 independent, not-for-profit institutions of higher education in New York State.

"Independent colleges and universities will use these training funds to further advance the quality service they provide students and families," Lackman added.

John Curtice, the assistant vice chancellor for financial aid and enrollment policy for the State University of New York (SUNY) system, said: "HESC's financial aid training grant initiative is a valuable step in promoting professional development among eligible SUNY financial aid staff.

"The program emphasizes the importance of knowledgeable campus staff in a complex and dynamic enterprise. These funds will supplement SUNY's own training efforts and we are glad to have HESC's support," Curtice said.

The head of the state's proprietary colleges agreed.

"As president of Monroe College and chair of the Association of Proprietary Colleges, I commend HESC for the new training grant initiative," said Stephen J. Jerome.

"It will provide our member colleges with the resources necessary to upgrade training and better serve our students.

"We welcome the opportunity to strengthen our partnership with HESC in this important area, and commend HESC for its continuing attention to matters that impact positively on the lives of students in New York State," Jerome said.

For the financial aid staff who work at SUNY schools, the training grant will help them attend conferences.

"HESC's new training grant provides a significant avenue of opportunity for participating schools," said Betsy S. Penrose, director of financial aid at Jefferson Community College and president of the State University of New York Financial Aid Professionals (SUNYFAP).





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"I hope our eligible SUNYFAP members will take advantage of the program since it assists financial aid professionals with the means to attend financial aid-related training events such as the annual SUNYFAP conference," Penrose added.

For college bursars, the training grant will help them stay current with industry developments.

"This training grant is a win-win opportunity for everyone involved in the college aid process, from the bursars office to the financial aid office," said Peg Ehmann, president of the New York State Organization of Bursars and Business Administrators and bursar at the University of Rochester School of Medicine.

"This is another example of HESC really listening to and responding to the needs of the college community," she added.

*FOR MORE INFORMATION: Contact Ronald S. Kermani, HESC's senior vice president for communications, at (518) 473-1264. His home phone is (518) 456-5160 and beeper is (518) 422-3906. Kermani's e-mail is rkermani@hesc.org.*

## **FOR IMMEDIATE RELEASE:**

November 23, 2004

### **GOVERNOR PATAKI SIGNS BILL TO LIMIT MARKETING OF CREDIT CARDS TO COLLEGE STUDENTS**

**New Law Will Work to Prevent College Students from Incurring Unnecessary Debt**

Governor George E. Pataki today announced that he has signed legislation into law that will regulate the marketing of credit cards on New York's college campuses and better protect college students from incurring thousands of dollars in unwanted debt.

"The college experience is often the first time students are away from home and given the freedom to make financial decisions on their own," Governor Pataki said. "This new law will put safeguards in place to ensure that New York's colleges and universities do not allow the unregulated marketing of credit cards on campus, and help students avoid the errors in judgment that they could wind up paying for many years later."

"With many college students returning home for Thanksgiving, this weekend presents a perfect opportunity for parents to discuss financial responsibility with their children and talk about how they can best avoid making costly mistakes in the future," the Governor added.

Under current law, there is no statute that prohibits or regulates the marketing and



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merchandising of credit cards on college or university campuses. However, the new law would prohibit the advertising, marketing and merchandising of credit cards on college campuses.

Colleges and universities, pursuant to a written credit card marketing policy, would be allowed to place limitations on the time and place in which credit cards may be marketed, require marketers to register with the college, prohibit marketers from offering gifts in exchange for enrollment, and provide educational programs on the risks of credit card abuse and the tools of effective credit management.

Senator George D. Maziarz said, "Our colleges and universities are places for education and enlightenment. They should not be a setting for unscrupulous lending firms to take advantage of impressionable minds. This new law will protect these institutions' primary mission while helping students avoid being lured into a false sense of financial security."

Assemblyman William Boyland Jr. said, "College students experience new-found financial freedom, which often results in seven to ten years of negative credit history because they lack effective credit management skills and are uninformed about the dangers of abusing credit. The credit card bill will provide protection to college students by prohibiting the advertising, merchandising and marketing of credit cards on college campuses and mandate credit card mar-

eters to provide educational programs on effective credit management."

Additionally, the measure will create a uniform credit card marketing policy that will require on-campus credit card marketers to register and adhere to strict limits as to where and when they can market their products.

The new guidelines also prohibit credit card companies from offering gifts to students in exchange for completing an application, and it ensures they receive information on good credit management practices.

According to a recent report by Claritas, Inc - a market research firm - more than 67 percent of college students hold credit cards, a dramatic 24 percent increase in just five years. The report also found that the average balance due on those credit cards has grown by more than 134 percent.

The State offers numerous financial aid and loan programs to assist students in need, all of which offer a much lower rate of interest than a credit card.

*The new law takes effect July 1, 2005.*



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## REVIEW OF CONFERENCE 2004, LONG ISLAND: INSTALLMENT ONE

INTERNATIONAL WORKSHOP by Dr.  
Elizabeth Barnum, SUNY - Stony Brook:

Cross-Cultural students:

In 2003 there were 586,326 international students in the US, up by 6% from 2002

Trends:

- The 2003 amount of international students was the lowest increase in that population in the last 5 years
- The Servis requirements were not as much a contribution as the US's bad reputation as being a poor, unfriendly, etc. area to go to study
- Chinese student applicants are the highest numbers in the number of declines
- Heavy industrial spying issues
- International students make a significant contribution to the US economy
- \$12.9 billion spent in US/year
- \$1.57 billion to NYS alone
- cross-cultural business issues

What can be done at the micro level to help the international students adjust:

"What's going on here" is a lecture given to International student at Stony Brook each semester

Issues addressed are

- who's in charge
- how to address someone
- how to dress/how to fit in

international students do not want to be stereotyped - they want to fit in

Cross cultural interpretations and misinterpretations:

- simple English words can be something completely different in, for example, the Caribbean
- different contexts can mean difference things in another culture
- we assume that the other person has the strange behavior/customs - not ourselves



### **Strive for internationalization:**

- Should try to strive for a school without boundaries:

For example, web courses

- International linkage between exchanges of students, faculty, and scholars
- Foreign language training
- Curriculum initiatives
- International development projects
- Make the university "administrative conducive" to promoting internationalization
- Presence of international students
- Courses across disciplines for international learning

Role Playing Exercise with the session attendees:

2 tribes set up, each with their own set of rules and behaviors

- see handouts

- when the tribes tried to interact using their specific behavior rules, we realized that it was very difficult to make each other understand the culture and mores of the other tribe

- just as it would be difficult for an international student to make themselves understood, etc

### **Ways behavior can be influenced:**

Culture influences:

- greeting
- common courtesy behaviors
- how show respect/disrespect
- what is humorous, what is risque
- how to seek and use health sources

Human relationships:

- how family members interact
- role of men and women
- social class
- strangers
- authority figures
- individual's role in society
- crowd, audience, classroom interaction

Beliefs and values:

- beauty
- goals
- religious beliefs
- common sense
- privacy
- personal hygiene
- what is appropriate behavior

Time:

- scheduling and time use
- rigid or flexible
- maintaining traditions
- preparing for the future
- age considerations



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## Communication:

- language
- what is being said/unsaid
- "small talk"
- formal speech
- hand/facial gestures
- smiling
- tone of voice

## **COMMUNICATION: MOTIVATING YOUR EMPLOYEES** by Betsy Burton-Strunk, AMS

"Can we assume that money is the only motivating factor for employees?" "Or can supervisors find other ways to motivate employees?"

*Video: Eddie Wang - Single Asian Man*

- Humorous
- Designed for a dating service video presentation
- Showed what motivated this individual

From the handout:

Whom do we interact with every day

- Co-workers
- Students
- Parents

Communication Methods:

- Traditional ways - becoming less and less
- In person
- By telephone
- By letter

New Technologies - more and more

- By telephone
- By e-mail
- By voice mail

Changing everyday - new technology always being developed - unsure what the world will be like in 5 years, 10 years

Even now - do not have to interact with people since we currently have:

Ordering on the web, Self-service check-out lane, airline check-in, etc

Challenges:

- Technology has made our world much more complex
- Expectations are even higher
- Speed and convenience is even more important

But - what would your students and families say is the real differentiator at your school:

- your technology? OR
- your people?

Without qualified and well trained employees committed to jobs, all the technological advances put in place to better serve students and families will be fruitless!

Success is derived from motivated employees:

- a. motivating people is not an exact science. There is no secret formula, no set calculation, no detailed work sheet



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b. motivation can be as individual as the employees who work for you; one wants money, one personal recognition, another equity in the business

c. but you can boil down employee motivation to one basic ideal - finding out what your employees want and finding a way to give it to them or to enable them to earn it

d. Motivation - what might it mean?

Can it be ---

a. "I'm looking for a motivation consultant who advocates screaming, blackmail, and violence."

b. "My boss gave me a motivation tape. It's a recording of him firing people."

**NO, NO, NO**

c. "Then, what can I do?"

## **Communicate!**

1. unearth and nurture your employees' strengths

2. effectively developing people:

a. work to better understand your employees and you will get more out of them

b. understand your employee's motivations and manage to those drivers

c. one size does not fit all. Determine each employee's concert of their own career motivators - what makes them tick?

d. Individual Career Motivators are derived from:

a. personal culture: our US culture if applicable, or the culture in which the employees grew up

b. company culture

c. mentors

d. family and friends

e. everyone has underlying motivators:

a. some seek power and achievement

b. some seek expertise and security

c. some seek growth and creativity

d. some seek variety and independence

f. Motivating Employees:

a. Determine your objectives

i. Define exactly what it is you want to accomplish, and create a plan based on your objectives



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ii. Look to outside programs or books for ideas, but base the core objectives on your own office environment

## **Building Employee commitment: Build Upon the "5 Eyes":**

### 1. Interesting work

a. No one enjoys simply doing repetitive work over and over, day after day.

b. While any job will always require some repetitive tasks, everyone should have at least a part of their job be of high interest to them

### 2. Involvement

a. Involving employees in decision making, especially when the decisions affect them directly, is both respectful and practical.

b. Those closest to the problem will have great insight into what to do.

c. Involving others will increase their commitment and ease in implementing new ideas or change

### 3. Independence

a. Few employees want their every action to be closely monitored.

b. Most employees appreciate having more flexibility in their job.

c. Giving people latitude increases the chance that they will perform as you desire - and bring additional initiative, ideas, and energy to their jobs.

### 4. Information

a. Employees want to be empowered with the information needed to do their job better and more effectively.

b. Open the channels of communication allow employees to be informed, ask questions, and share information.

### 5. Increased visibility

a. Everyone appreciates getting credit when it is due.

b. Occasions to share the successes of employees with others are almost limitless.

c. Giving employees new opportunities to perform, learn, and grow as a form of recognition and thanks is highly motivating for most people.

## ***You'll know you're heading in the right direction when...***

- You have tapped into your employees' existing strengths in new, positive ways

- You are considering how you may turn your employees' weaknesses into opportunities for improvement

- There is communication and empowerment  
- employees are knowledgeable, responsive and take the initiative to act

- Problem identification, prevention, and continuous improvement are the norm



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**Attention NYSOBBA Newsletter Readers!**  
Pictures would really be great to have for this newsletter! So, if anyone has any NYSOBBA related images, please send them to: [webmaster@nysobba.org](mailto:webmaster@nysobba.org)!

Please remember to include a brief explanation or caption about who/where/when/what the images are. Also, please do not send any copyrighted images unless you have the express written consent to use them.

***Thank You for Your Help!***