



AASFAA Newsletter

www.aasfaaonline.org

Fall 2001 Edition, September 25, 2001

PRESIDENT'S REPORT

by Dot Wilkinson

The annual AASFAA fall conference will be welcomed by many due to the heavy workload associated with fall term. Financial Aid Offices have experienced many new challenges this fall. My staff has coined the phrase "Instant Gratification Syndrome." This means that a student applies for aid one day and expects disbursement the next. These new challenges are part of the Internet and the pin process.

The Program Committee with Mike Reynolds, chairman, and the Local Arrangements Committee, Terry Bland, chairman, have planned an excellent fall conference. The conference dates are October 17-20, 2001, at the Auburn University Conference Center, Auburn, AL. There are several sessions that will provide training and information needed to assist in administering financial aid. Greg Martin from the U.S. Department of Education will provide the federal update. Other sessions of interest include: default prevention, professional judgment, customer service, records management, NSLDS, and FFELP. If you have staff that work in these specific areas, please invite them to attend the conference.

The theme for the conference is "*Learning to Soar Like an Eagle.*" In view of the terrorist attacks on the United States, our theme is most appropriate, not only for financial aid but as citizens of our great country. May we continue to soar like an eagle in the future. We look forward to meeting at Auburn University for the first time. In addition to the interest sessions, Mike has planned some fun activities that everyone will enjoy.

Proration continues to be an issue at many schools throughout the state. If you are unable to attend the conference due to expenses we will continue to offer waivers for registration fees for those who absolutely cannot pay. Please contact me if you need a waiver prior to the conference.

In July, I attended the SASFAA board meeting in Louisville, KY. SASFAA works very hard to provide training and support for all states in the association. As you know, Clark Aldridge is president of SASFAA this year and we need to provide support to Clark and to SASFAA during his reign.

Several AASFAA members attended the NASFAA conference in Nashville this summer. What a wonderful place to be. The hotel was beautiful and the conference facilities were great. The conference theme was titled, "*Putting Students Two Steps Ahead.*" Featured speakers at the conference were Frank McCourt, author, performer and retired teacher; congressman Howard P. "Buck" McKeon; and Edward James Olmos, humanitarian and actor. The interest sessions were very informative and provided needed training to many financial aid professionals across the country.

I look forward to a productive year as AASFAA president. Please know that I am available to you at any time. If you have any issues that need the attention of the association, please contact me at (256) 395-2211 or dwilkinson@suscc.cc.al.us.

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PAST PRESIDENT'S REPORT

by Dee Talley

Hello AASFAA colleagues. If your fall semester has been anything like mine, I know you are ready for a break! The financial aid profession has certainly been challenging this fall as we converted to the semester system for the first time! It has truly been a hectic time for our institution, but things are starting to settle down some.

As Past President of AASFAA, I chair the Nominations and Elections Committee, whose primary function is to identify candidates for AASFAA offices. Also, I am chair of the Awards and Recognition Committee, whose primary function is to identify candidates for our two highest awards, the John H. Buchanan Jr. Distinguished Service Award and the M. Cecil Padgett Outstanding Achievement Award. Both committees are soliciting nominees at this time. Nomination forms are available in this newsletter for your convenience. Please complete and fax to me at (205) 934-8941 or e-mail at dgtalley@sass.uab.edu. The committee hopes to have a slate of candidates to present to the membership at our state meeting during the SASFAA conference in February 2002. Please participate in this process, and nominate the candidate(s) of your choice.

Also, I serve on SASFAA's Nominations and Elections Committee. The committee will be meeting in Asheville, North Carolina on October 27-28, 2001. We are soliciting nominees for president-elect, vice-president and secretary. We would love to have someone from the state of Alabama to be nominated and approved on the slate. More information about this process will be forthcoming.

For those of you who will be able to attend our fall meeting in Auburn, I'll see you there. I hope everyone has a productive and safe fall semester.

PRESIDENT-ELECT'S REPORT

by Mike Reynolds

The time is quickly drawing upon us for the fall 2001 AASFAA conference. Everyone in East Alabama is excited about hosting this event and would like to encourage all to attend. There will be many valuable sessions along with some added surprises compliments of the Program Committee.

We will have two federal sessions, the federal update and federal issues, both of which will be administered by Greg Martin from the U.S. Department of Education. As usual we will have some breakout sessions to focus on your specific needs along with the extras that the lending community so graciously provides.

I look forward to seeing you at the Auburn University Hotel and Dixon Conference Center. Please join me in

remembering our lost Americans and their friends and families and in asking for God to Bless America.

VENDOR/SPONSOR REPORT

by Tonya Till

The fall conference, which is being held in Auburn, is coming along very well. Since becoming a member of AASFAA last fall, I have noticed that the vendors and sponsors have really grown and are continuing to grow this year. We have currently sold 24 vendor booth spaces. Also, all of our meals and breaks have graciously been sponsored. I am very excited and appreciative for their support. AASFAA is fortunate to have such dedicated vendors and sponsors. Be sure to let each of them know how much you appreciate their time, contributions, and hard work.

Each year, AASFAA tries to add something a little extra special and exciting to the conference by using a portion of each vendor/sponsor's contributions to purchase four door prizes to be given away. There will be one gift given away at each of the following events: the opening session, the federal update, the dinner on Wednesday night, and the banquet on Thursday night. Please be sure you register for each door prize. Some of the vendors have donated some great registration bag "stuffers." If you would like to donate something for the registration bags -- whether it be pens, pencils, note pads, flyers, or candy, water bottles, key chains, etc.-- please let me know what you would like to send and have it to my office by Friday, October 12th.

Everyone please hurry to get registered and make your plans to join us on the "*Loveliest Village on the Plains*". If anyone has questions or needs information about booth space, booth prices, or set-up times, please contact me at (800) 721-9720. I look forward to seeing everyone there.

AASFAA NEWS

by Timothy Ballard and Deborah Byrd

Retirements

Londa Lewis Wolanin, KHEAA's Chief Operating Officer, retired from state service effective October 1.

Londa joined KHEAA in 1979 and was appointed Chief Operating Officer in 1994. Since the retirement of Paul P. Borden from the position of Executive Director in September 1999, Londa has served as Chief Operating Officer with Executive Director responsibilities, managing all aspects of KHEAA's program, administrative, and financial operations. She has worked closely with the executive and legislative branches of Kentucky state government in carrying out the affairs of the agency. Prior to being appointed

Chief Operating Officer, Londa also served with policy-level responsibilities as Executive Assistant and Administrative Branch Manager.

During Londa's leadership over the past two years, she has overseen substantial growth in agency programs and services. Annual guarantee volume increased 57 percent from \$345 million to over \$542 million. Business development and marketing activities were expanded in both Kentucky and Alabama; and the Kentucky Community and Technical College System and 10 other higher education institutions returned to the Federal Family Education Loan Program from the Federal Direct Loan Program. KHEAA's recovery rates on defaulted loans rose from 14.49 percent to 20.17 percent, with KHEAA's national ranking rising from 24th to 15th; KHEAA's cohort default rate dropped from 11.5 percent to 5 percent, with KHEAA's ranking rising from 32nd to 16th out of 36 agencies.

Londa is quick to defer recognition for the agency's success to KHEAA staff. "Our accomplishments over the past two years are evidence of staff's commitment to the students, schools, and lenders we serve," Londa said. "Their efforts have made higher education more affordable and streamlined the delivery of student aid funds for hundreds of thousands of students."

Londa has been active in numerous professional organizations and currently is a member of the College Goal Sunday and Finance Committees of the Kentucky Association of Student Financial Aid Administrators (KASFAA), Agency Liaison to the Board of Directors of the Southern Association of Student Financial Aid Administrators (SASFAA), a member of the Alabama Association of Student Financial Aid Administrators (AASFAA), and a member of the NCHELP Guarantor CEO Caucus.

Fall Conference Information

Be sure to visit the AASFAA website for conference agenda, registration form, and hotel information at: www.aasfaaonline.org.

NASFAA Workshop

The NASFAA Fall 2001 Workshop on *Policies and Procedures* will be held at:

Calhoun Community College
Decatur, AL
Thursday December 6, 2001
Time: TBA

LENDING MATTERS

by Timothy Ballard, Jay Powell, and David Long

KHEAA Update

Loan Status Checks

Financial aid offices are encouraged to let students know they can check their KHEAA loan status by accessing www.kheaa.com or calling (800) 928-8926. Students who use the online check should click on "KHEAA Students" under the "KHEAA Online" heading, then on "Your KHEAA loan(s)." They will be asked to enter their social security number and birth date. Students who use the telephone check should choose option 2, and then follow the recorded instructions.

Publications

The 2001-2002 edition of *Getting In, Your Guide to Higher Education in Alabama* has been sent to high school guidance counselors across the state for free distribution to seniors. Copies have also been sent to librarians, college admissions and financial aid officers, student loan lenders, and others. The 153-page book contains important, up-to-date information about Alabama colleges and technical schools, including facts on admissions, costs, academic majors, and financial aid. It was prepared with the help of financial aid and admissions officers at 67 of Alabama's higher education institutions. State officials, financial aid program administrators, and testing service representatives also provided information for the book, now in its fifth edition. If you need additional copies, please contact Lora Kiser at the Alabama Student Loan Program-KHEAA, 100 North Union Street, Suite 308, Montgomery, AL 36104; (800) 721-9720; or Lora@kheaa.com.

CAM Update

KHEAA has successfully completed external testing of its first phase of Common Account Maintenance (CAM), which allows guarantors, lenders, and servicers to exchange information about changes in borrower- or loan-related data. Currently, five servicers trade data with KHEAA via CAM.

New Loan Processes

KHEAA has added options to its KLAS Online Loan Maintenance for use by schools and lenders. The "Reallocation" and "Revise and Add" processes have been added to facilitate the changing of loans due to borrower eligibility and other changes in the original certification of a loan. For more information, call KHEAA's Change Group at (800) 617-2699.

Sallie Mae Simplifies Student Loan Consolidation With New Online Application

Sallie Mae has introduced a faster, more streamlined method for borrowers to apply for student loan consolidation, a repayment alternative designed to provide lower monthly payments.

Borrowers seeking this option now can complete and submit an application online through Sallie Mae's Web site, www.salliemae.com, by following the secure consolidation link. Once the form has been electronically submitted, borrowers may simply forward a signed, hard-copy form to Sallie Mae to complete the processing of their application—ultimately shaving a week or more off the traditional paper application process.

"The new online application will speed processing time and reduce the amount of effort on behalf of student and parent borrowers," said Patricia Scherschel, loan consolidation product executive for Sallie Mae, the nation's leading provider of education funding. "We are constantly seeking ways to harness technology to communicate more efficiently with our customers and to provide the tools and convenience they need to best manage their education loans."

Student loan consolidation involves paying off the borrower's current loans in full and creating a new loan. The new loan features the combined balance of the previous loans, as well as a weighted average of their interest rates, rounded up to the nearest 1/8 percent. This rate, which is locked for the life of the loan, cannot exceed 8.25 percent. In addition, consolidation can reduce the monthly payment by as much as 45 percent or more by extending the payback period to as long as 30 years.

While consolidation is an option for those seeking monthly payment relief, borrowers should explore the impact of consolidation on interest subsidy, deferment and other benefits before they make the decision to consolidate.

For expert advice, individuals can speak with Sallie Mae's loan consolidation specialists by calling toll free, (800) 448-3533, Monday through Thursday, 9 a.m.-9 p.m., Friday 9 a.m.-5 p.m. ET, or by reviewing our in-depth consolidation "FAQ" at www.salliemae.com. As an alternative to applying online, borrowers also can request a loan consolidation application from Sallie Mae by telephone or e-mail, or by downloading an application online and mailing it to the company. School representatives requesting more information or brochures may contact Sallie Mae's Higher Ed Rep, Jay Powell, at (850) 767-7291 or by e-mail at jay.powell@slma.com.

USA Funds Introduces Life Skills Course for College Students

USA Funds® has developed a flexible training program that will equip postsecondary institutions to teach their

students to manage their time and money wisely while they are on campus and after graduation. Life SkillsSM was created in response to concerns from financial aid professionals, college students and their parents, and debt-management experts, who said that information currently available fails to adequately prepare students for the money and time-management responsibilities they face.

USA Funds will introduce Life Skills as a pilot program at 25 colleges, universities and career schools this fall. The course will be available to other USA Funds customers at no cost beginning January 2002.

The program consists of five modules, which cover the following topics:

- Managing money wisely while in school.
- Obtaining and using financial aid responsibly.
- Completing higher education degree programs in a timely manner.
- Succeeding in college and beyond.
- Repaying education loans.

Each school may tailor the information to meet the unique needs of its students. Schools can use the instruction in conjunction with borrower entrance and exit counseling sessions. The program can be delivered as part of counseling by the campus financial aid office or through other student services, including student orientation and residence hall activities.

Life Skills is the latest development in a multi-million-dollar initiative launched by USA Funds in 1999 to help postsecondary institutions achieve measurable reductions in their student loan default rates.

USA Funds Student Loan Workshop planned for Alabama

From e-signatures to loan consolidation, a wide array of student financial aid topics fills the agenda for the Fall 2001 USA Funds Student Loan Workshop series. The series — which will offer 63 workshops in 33 states, the District of Columbia and Puerto Rico — will include the following daylong session in Alabama:

Birmingham
Oct. 4, 2001
Sheraton Birmingham South
8 Perimeter Drive

The day's events will begin with sign-in and continental breakfast at 8:30 a.m. The Student Loan Workshop sessions, scheduled for 9 a.m. to 1 p.m., will feature the latest information about a variety of issues, including the following highlights:

- Policy and regulatory update, covering such issues as federal education tax benefits and return of Title IV funds.
- E-signatures.
- Loan consolidation.
- Satisfactory Academic Progress.

The workshop will be followed by lunch and an introduction to USA Funds' new Life Skills course. The Life Skills introduction will be from 2 to 4 p.m. For more information about the Fall 2001 Student Loan Workshop series, and registration, visit www.usafunds.org, the USA Funds web site.

To learn more about USA Funds and its support of access to education, contact your USA Funds Services representative, David Long, at (205) 685-0906; toll-free at (800) 428-9250, extension 2661; or by e-mail at dlong@usafunds.org.

<u>UPCOMING EVENTS</u>		
AASFAA Fall Conference ----- Auburn, AL	Oct	16-19
NASFAA Fall Workshop ----- Decatur, AL	Dec	6
SASFAA Conference ----- Louisville, KY	Feb	17-20
AASFAA Spring Conference ----- Gulf Shores, AL	May	7-11
NASFAA Conference ----- New Orleans, LA	July	21-24

PROFESSIONAL DEVELOPMENT

by Dan Brent

What Do You Need Mace For?

This summer with the family, I visited the Tower of London and saw the Crown Jewels. Very striking. One set of items that stunned me – figuratively, of course – were the royal maces. My dictionary defines “mace” as a medieval weapon or a ceremonial staff used as a symbol of public authority. The ones on display in the Tower would have made great weapons for a close-in fight, but that kind of use wouldn’t do the gold or gems any good. However, as a symbol of authority, they would impress me!

Shortly after I returned from the vacation, I was giving a seminar at a college. The event was introduced by one of the university’s vice presidents who told about an upcoming “convocation” at which the senior college officers would wear their caps and gowns and carry their maces. There being no mention of a fight, I take it that he was talking about ceremonial staffs, symbols of public authority.

I’m sure that procession will make an impact. Personally, I love the heraldry stuff. I have the

impression from somewhere that my forebearers from England were on Robin Hood’s side. If we have a coat of arms, it’s likely crossed handcuffs or a ball and chain. But to impress someone, that royal hardware and the heraldry trappings are great! Sometimes you really want to impress people. College convocations are probably such events.

But then sometimes, maybe impressing people is not such a good idea.

I’m thinking of college students coming to the Financial Aid Office for help. Of course you’d like to impress them with your competency and resources. But you don’t want to impress them with your authority and institutional power. I’ve never met anyone in financial aid who owns a mace. At least they don’t bring it to work. The trick for the financial aid people is to be sure that the students don’t see you as carrying a mace – even though it’s not physically there. Here is what I mean. When a student comes to the Financial Aid Office, the power is with the financial aid professional. If that’s you, you have the information. You “own” the space. You have the position and the title. You wear the mantle of the college. You determine what will happen. You have the power. All that’s missing is the mace – the “ceremonial staff used as a symbol of public authority”! (And now I know where you can find one.)

Of course, it’s never your intention to abuse that power or to whack anyone over the head with your figurative mace. My point is that, from the student’s point of view, there is a risk that he or she will see your mace – even if you’re not literally carrying one and don’t intend to abuse your superior position. The setting, the relationship, the urgency of the student’s needs – are so skewed to your side that it takes a real effort to be warm and personal if the scepter of your power is to go unnoticed.

The Tower of London served at one time as a castle for the king and now is a showplace for history, pageantry, and royal wealth. But mostly it is associated with the imprisonments and executions of high-placed and famous people. (Shudder.) The king had incredible power over the lives and fortunes of the people, even the wealthiest and most talented. I won’t suggest that the Tower of London is in any way a metaphor for the Financial Aid Office. But there is always the risk that your students may see some similarities. The trick is to be sure that your caring for each of your student clients communicates that you are there to help and serve. You didn’t bring your mace today!

At Buckingham Palace, the Royal Guards stand immobile at their posts. Part of the fun for tourists is in trying to distract them, to get one to move or smile. At the Tower of London, remarkably, the official presence is in the Beefeaters, colorfully dressed officers whose reputation is for fun, congeniality, and hospitality. They love to chat and pose for pictures, their bright red and gold outfits lighting up the scene. You know they belong to the institution. But you also know they are not carrying the mace.

Dan Brent is a Professional Development Officer with Citibank. He regularly offers workshops for Financial Aid Office staff and management people.

2001-2002 AASFAA COMMITTEES

SASFAA NEWS

by Lisa Tumer

Has the endless stream of late applicants who want their aid now; long lines; late registration, and all the other hassles that occur during the fall semester, made you feel as if you don't know in which direction to turn? Do you know where you're headed, or have you gotten off track? Well.... Head for SASFAA 2002 in Louisville, Kentucky where we will be "Keeping You on the Right Track"! SASFAA's conference committee has planned an excellent conference for your enjoyment, filled with informative and quality sessions, federal updates, networking with colleagues and even some fun.

Rooms have been blocked for Thursday, February 14 through Thursday, February 21, 2002. Room rates are \$110 for single and double occupancy, \$120 for triple occupancy and \$130 for quadruple occupancy. These rates will apply three days before and three days after the conference for anyone wishing to come early or stay late. Please only reserve rooms that you plan to use.

To make your reservations, call the hotel directly at (502) 589-5200, extension 5120. Be sure to mention that you are attending the SASFAA Conference. Reservations must be guaranteed with one night's deposit either via a credit card or a check, which must be received within seven (7) days of verbal confirmation. If you need to cancel your reservations, you must notify the hotel 48 hours in advance, or you will be charged for one night's stay including state and local taxes. The cutoff date for reservations is January 21, 2002.

For your convenience, all conference information will be posted on the SASFAA website. Please check it periodically to keep updated on conference details. If you are not a member of SASFAA and would like to join, contact Clyde Walker, SASFAA Membership Chair, at (615) 460-6403 or c.walker@vanderbilt.edu.

Conference fees are \$185 for early registration and \$235 for registrations postmarked after January 29, 2002. Be sure to include an additional \$25 with your registration if you have not paid your membership dues. The registration form will be available on the website. A notice will be mailed when the form and other pertinent conference information is posted.

Mark your calendar now and start making tracks to Louisville for SASFAA 2002...Keeping You on the Right Track.

Committee	Committee Members
Award and Recognitions	Dee Talley, Chair Bill Wall Dorenda Adams Jim Bradsher James Berry
By-Laws	Dorenda Adams, Chair Vanessa Kyles
Legislative Relations	Jim Bradsher, Chair Jeff Golden
Local Arrangements Fall)	Terry Bland, Chair Michelle Harte Joan Waters Lynn Spraggins Tonya Till
Local Arrangements (Spring)	Jonna Moses, Chair Amy Chandler Karen Gibson Tonya Till Shannon Cross
Lender Liaison	Cindy Massey, Chair Sandy McKee
ACHE Liaison	Cheryl Newton, Chair
Membership	Joan Waters, Chair Judith Morris Carol Supri David Long
Nominations	Dee Talley, Chair Bill Wall Dorenda Adams James Berry Jim Bradsher
Policies/Procedures	Bill Wall, Chair Lora Kiser
Professional Development	Deborah Byrd, Chair Ron Day Grady Collins
Program	Mike Reynolds, Chair Terry Bland Dee Talley Rosemary Tutt Lora Kiser Jay Powell Tonya Till Buddy Jackson
Publications	Anthony Richey, Chair

Webmaster	Jennifer Cosens, Chair Tommy Dismukes Anthony Richey
Site Selection	James Berry, Chair Lisa Aitken
Vendor/Sponsor	Tonya Till, Chair Charles Markle
Two-Year Concerns	Sharon Williams, Chair Pebblin Warren Joel Parris Wanda Bass
Long-Range Planning	Chip Quisenberry, Chair Bill Wall Dorenda Adams Dee Talley Clark Aldridge Jim Bradsher
Special Projects	Tommy Dismukes, Chair Andy Weaver Linna Alcoser Jo Bennett
Budget/Audit	Buddy Jackson, Chair Lora Kiser Jeff Golden
Archives	Andy Weaver, Chair Emily Johnston Jeanetta Allen Theresa Hulsey

**2001-2002
Application for Membership**

General Information (please print):

Name _____

Title _____

Institution/Agency Name _____

Street Address _____

City _____ State _____ Zip _____

Telephone Number _____ Fax Number _____

*E-mail Address _____

*Your e-mail address will automatically be added to the AASFAA List Serve. If you do not wish to be included on List Serve, please circle: **NO**

Institution/Agency Type (check one):

_____ Less-than-two-year _____ Vocational/Technical

_____ Two-year _____ Lending Agency

_____ Four-year _____ Other

Control Type (check one):

_____ Public _____ Private Career School

_____ Private _____ Other

Membership dues for 2001-2002 are \$15.00. Please make check payable to AASFAA. Mail check to:

Buddy Jackson
Director of Financial Aid
5345 Atlanta Highway
Montgomery, AL 36109

AASFAA Awards Nomination Form

The AASFAA Awards Committee is currently soliciting nominees for the awards listed below:

John H. Buchanan Jr. Distinguished Service Award

This award is presented annually to an individual or an organization not involved in student aid administration, but who has made significant contributions to student assistance programs and higher education in Alabama. The nominee may be, but is not required to be, an AASFAA member.

M. Cecil Padgett Outstanding Achievement Award

This award is presented annually to an AASFAA member who is a practicing aid administrator and who has made significant contributions to AASFAA, to higher education, and to student assistance programs in Alabama. It is the most prestigious award bestowed by AASFAA.

AASFAA Honorary Membership

Honorary membership is awarded to persons no longer active in the financial aid profession who has performed outstanding service in the field of support and/or administration of student financial aid. (All AASFAA Past Presidents and Cecil Padgett Award recipients otherwise meeting the qualifications are automatically granted honorary membership.)

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- John H. Buchanan, Jr. Distinguished Service Award
 - M. Cecil Padgett Outstanding Achievement Award
 - AASFAA Honorary Membership

Nominee _____

Institution/Agency _____

Name of individual submitting _____

Submit this form and any supporting comments by November 30, 2001 to:

Dee Talley
University of Alabama at Birmingham
Office of Student Financial Aid
HUC 317, 1530 3rd Ave. S
Birmingham, AL 35294-1150
Telephone: (205) 934-8135
Fax: (205) 934-8941
E-mail: dgtalley@sass.uab.edu

2002-2003 Nominations for AASFAA Office

Please use this form to nominate individuals for the following offices or for honorary membership. A brief description follows each of the offices.

President-Elect: Individual serves as chair of the Program Committee; performs all duties designated by the president, and assumes the presidency upon completion of the year.

Nomination _____

Institution/Agency _____

Vice-President: Individual serves as chair of the Professional Development Committee and is responsible for all training programs of the association including workshops for new aid officers and advanced-level seminars. This officer also serves as representative to SASFAA and NASFAA Membership Committees. In the event of a vacancy in the office of president, the vice-president assumes the presidency.

Nomination _____

Institution/Agency _____

Secretary: Individual is responsible for taking the minutes of the association, for updating the Policies and Procedures Manual, and for keeping records of the association. This officer is also a member of the By-Laws Committee.

Nomination _____

Institution/Agency _____

Treasurer-Elect: Individual serves as assistant to the treasurer, and learns all the fiscal duties and responsibilities of the office of treasurer. This officer will assume the position of treasurer upon completion of the year.

Nomination _____

Institution/Agency _____

Nomination(s) made by _____

Institution/Agency _____

Submit this form by November 30, 2001 to:

Dee Talley
University of Alabama at Birmingham
Fax: (205) 934-8941
E-mail: dgталley@sass.uab.edu