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5 **MINUTES**

6 **Meeting of the Hunter College Senate**

7 **19 March 1997**

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10 The 344th meeting of the Hunter College Senate was convened at 4:15 PM in Room
11 W714.

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13 **Presiding:** Barbara L. Hampton, Chair

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15 **Attendance:** The elected members of the Senate with the exception of those listed in Appendix I.

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17 **Agenda:** The agenda was adopted with the change that item 4 be considered ahead of item 3.

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19 **Report by the:** A summary statement of President Caputo's report is attached as Appendix II.

20 **President:**

21 President Caputo concluded his report by answering questions from the floor. He then
22 yielded the floor to Vice President Gizis.

23
24 **Vice President Gizis re: improvement of services for students**

25 Vice President Gizis reported that the goal is to improve services to students by making it
26 possible that all transactions that involve the Registrar's Office, Financial Aid Office, and
27 Bursar can take place in one area of the college. PC stations and people who will be able
28 to answer questions and do transactions in all three areas are part of the plan for improved
29 services.

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31 There will be a front office for Admissions -- a welcome center -- where people can find a
32 table to fill out an application form and where they can get not only admissions advice, but
33 also financial aid advice, so that there will be no need to come back. For late applicants
34 there will be a space where they can be tested so that they will not have to come back a
35 week later. The "Welcome Center" will be a nice area with tables and seating arrange-
36 ments, and an additional room for small group testing and advising. This center will be
37 located in part of the area that is now known as the Administrative Computing Center, and
38 will have a separate entrance.

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40 The Bursar's area will be renovated with an extended counter so that there will be an
41 additional three or four windows to handle traffic faster. The Financial Aid Office will
42 also be improved.

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44 Vice President Gizis concluded his report by answering questions from the floor.

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46 **Report by the**
47 **Administrative**
48 **Committee:**

49 Professor Hampton presented the report as follows:

50 She said: "I would simply like to urge everyone to participate in the letter-writing cam-
51 paign. I understand that there are some letters circulating, saying that CUNY should be
52 assured of budget restorations because the Assembly and the Senate will vote the State's
53 surplus funds. Budget restorations are not a fait accompli. The issue remains uncertain
54 until the budget is passed.

55 We have a letter-writing target to meet. In the past the greatest success came from the
56 letter-writing campaign launched in the classrooms. Do encourage your students and give
57 them a little time to write the letters. Call the Senate Office. We will provide the packets
58 for you to accommodate every student in your class. We must do this, and we must not
59 assume anything. There are many programs competing for the "surplus funds", and we
60 need to place ourselves high on the legislators' list of priorities. We must be active. Let
61 us make the letter-writing campaign a success. The Senate Office is available to assist in
62 every way.

63 **Special Election to fill vacant seats:**

64 She presented the following nominations for Senate seats reserved for students:

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66 Olga Sabino
67 Leah Simon
68 Michael Nunziata
69 Fatima Yudeh

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It was moved that nominations be closed. The motion carried by voice vote.

It was moved that the nominees be elected as a slate. The motion carried by hand vote.

Voting cards were distributed to the newly elected senators.

Committee Reports: Sub-committee on the CUNY Card

Professor Bill Williams, Chair of the Committee, presented the report dated March 19.
(The report is attached as Appendix...)

The following resolution was on the floor:

WHEREAS, the CUNY Card is a debit card, not a credit card, that has uncompensated financial risk, but lacks significant consumer advantages;

WHEREAS, the financial positions of the Hunter faculty, staff and students are being compromised;

WHEREAS, the Hunter faculty, staff and students may suffer yet another loss of privacy;

WHEREAS, the benefits to the Hunter faculty, staff and students are negligible;

WHEREAS, in a competitive environment, the banking business of the Hunter faculty, staff and students is being forcibly directed to specific commercial organizations for profit;

BE IT RESOLVED, that the Hunter College Senate expresses its opposition to the proposed CUNY Card and to the attempt to deliver the Hunter faculty, staff and students to commercial organizations for the profit of those organizations.

After discussion, the question was called and carried. The resolution was approved by hand vote.

Professor Press presented the following motion:

“that the CUNY Card be placed on the agenda for the next Senate meeting, and that the Sub-Committee or the Administrative Committee report back further information to the Senate as to what is necessary and what is possible about the implementation of this card at Hunter College.”

After discussion the question was called and carried. The motion was approved by hand vote.

Status Report by the Select Committee on the Distribution Requirement

In the absence of the Chair, it was moved that the report be tabled to the next meeting.

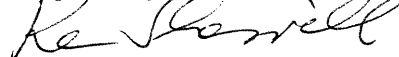
The motion carried by hand vote.

At 5:30 it was moved that the meeting be adjourned. The motion carried.

The Chair asked for the Senate’s attention, and introduced and congratulated Mr. Nigel Franklyn for his achievement in capturing the national championship in the triple jump at the NCAA Division III Indoor Track and Field Championships.

The Senate accorded Mr. Franklyn a standing ovation.

Respectfully submitted,



Ken Sherrill, *rm*
Secretary

APPENDIX I

The following members were noted as absent from the meeting:

FACULTY

Anthropology: William Parry
Ida Susser
Marc Edelman
Nancy Flores

Art: Emily Braun
William Agee
Peter Dudek

Biological Sciences:

Black & P.R. Studies: Pedro Lopez-Adorno

Chemistry: Charles Michael Drain
Lynn Francesconi
Richard Franck

Classical & Oriental Studies:

Communications: James Roman
Peter Parisi
Stuart Ewen

Computer Science:

Curriculum & Teaching: Dolores Fernandez
Anthony Picciano
Rosa Boone

Economics: Howard Chernick
Temisan Agbeyegbe
Nashwa George

Educational Foundations: Simi Linton

English: Trudy Smoke
Marcia Lipson "E"
Richard Barickman

Geography: Jeffrey Osleeb

German: Dorothy James

Health Sciences: Nora Baker "E"

History:

Library:

Mathematics & Statistics: Ada Peluso

Music: Susan Gonzalez
Richard Stieffel

Nursing: Marie Mosley

Philosophy: Laura Keating
Bruce Matthews

Physics & Astronomy: Robert Marino
Martin DenBoer

Political Science: John Wallach

Psychology:

Romance Languages: Diana Conchado "E"
Paolo Fasoli "E"
Julius Purczinsky
Cecile Insdorf "E"

SEEK: William Wimberly

Social Work: Eleanor Bromberg
Malka Sternberg

Sociology:

Special Education:

Student Services: Reva Cohen "E"

Theatre & Film: Joel Zuker

Urban Affairs: Sigmund Shipp
Stanley Moses

Administration: Dean Erwin Fleissner

STUDENTS

Jean Lemaitre
Miriam Fettman
Clarissa Canadas
David Wallach "E"
Ramiro Campos
Joseph Severino "E"
Asad Rahman
Kim Conroy
Liangela Cabrera
Michael Hernandez
Diana Frye
Michael Cesare
Rachel Laforest
Gur Altberg
Tony Berkel
Shannon Richards
Orlando Rodriguez
Marie Benoit "E"
David Siroonian
Brad Stoller
Ruth Couch
Danira Munari
Hyon K. Kim
Gary Braglia

APPENDIX II Report by the President

The following is a summary statement of President Caputo's report to the Senate. He said:

Re: Budget

"I want to bring to your attention the lead article in the current issue of *Envoy* which talks about the proposed reductions in the Tuition Assistance Program. It is an excellent assessment of the potential negative impact on our students in terms of the proposed reductions, the length of time students can receive benefits, and the number of hours that they need to be registered for any given semester. As you recall from earlier discussions this is one of our major concerns. We have stressed the need for full restoration of the reductions that have been proposed for TAP, as well as the elimination of the more restrictive elements in the Governor's proposed budget.

Last Friday Assemblyman Sullivan had a legislative hearing in the Kaye Playhouse. We had an excellent turnout by the Hunter community, including several people in this room who gave statements to the Assembly Higher Education Committee. There were numerous representatives from throughout the city who also gave testimony. I did not hear anyone speaking in favor of the Executive Budget proposal, I only heard people speaking in opposition to them.

There will be a breakfast meeting in April. President Horowitz and I have invited members of the State Senate and State Assembly who are from Manhattan -- both Republicans and Democrats -- to meet here in April. We have also invited other Manhattan presidents, and have encouraged them to bring a representative of both their governance organization and student government. I am inviting representatives of the Hunter community to join me for that meeting.

We remain very concerned about the budgetary situation. There has been no improvement in the budget situation at this point. The Governor and the Legislature have not reached an agreement, and it appears that the budget will be very late. It also appears that it will be subject to the usual problems associated with other issues. In this particular case the rent control issue in the City will be a major delaying matter, since several key legislators have this high on their list. I don't think that there is any chance for an April 1st budget. It will be much closer to the end of June, or even later.

If the budget were adopted as proposed it would be a severe financial crisis for us -- certainly more severe than two years ago -- and it would clearly result in fiscal exigency. There has been no decision by the Board of Trustees as to whether or not they are going to vote fiscal exigency. The collective recommendation of the CUNY presidents was that they delay any decision on fiscal exigency as late as possible. Hopefully, that is what they will do.

Several Updates:

I want to bring you briefly up to date on the Office of Instructional Computing and Information Technology. The committee that was asked to handle the recruitment for the new director is moving along. I believe they have narrowed their list of candidates down to eight or ten and are conducting a series of interviews. When finalists are invited to the campus, that committee will involve the broader community. Formal approval for the OICIT change will be on the Board of Trustees' calendar for the

April meeting. I should add that the Board meets next Monday, and that they have added a meeting at the end of April in addition to the May meeting.

You should all have seen the announcement in the *Open Line* about John Williams having been named Director of Security. I would like to thank everyone involved with that search. We are nearing finalization in the search for Director of SEEK.

I am very pleased to mention two sets of accomplishments by members of the Hunter community. I am delighted to tell you about the very special accomplishment of one of our athletes, Nigel Franklyn. At the NCAA Division III Indoor Track and Field Championships he captured the national championship in the triple jump. Congratulations to Nigel and to his team mate Karin Gordon who finished second in the long jump. The Hunter team placed fifth in the nation in division three competition largely based on the exploits of these two individuals. Other Hunter athletic notables are Ray Adamkiewicz, who competed at the NCAA Wrestling Championships and Danielle Zach who competed and finished ninth at the NCAA Northeast Fencing Regional. Congratulations to all of our student athletes and to Terry Wansart our Athletic Director and her entire staff. I also want to point out that Mr. Franklyn will be honored at the Honors Convocation next week not only because of his athletic prowess, but also because he is an outstanding student. So, that is a very nice accomplishment for him.

I would like to do something a little different this afternoon. Many of you saw the very nice article on Professor Meena Alexander in the March 14 issue of *The Chronicle of Higher Education*. It is certainly a wonderful tribute to the human spirit and the artistic creativity of the faculty member. I would like to read to you her poem entitled *River and Bridge*, which is a real treat. Congratulations to Meena Alexander on this very nice article, and congratulations to all of the faculty for individual accomplishments.

I want to point out that we will have a chance for extended discussion on Middle States and on the reorganization proposal in the weeks ahead.

I have asked Dr. Gizis to give you a short briefing on several items relating to physical changes that are taking place as we try to improve services for students, but first I want to answer any questions that you may have."

APPENDIX III
Report by the Sub-Committee on the CUNY Card

TO: Members of the Hunter College Senate
FM: Bill Williams, Chair, Sub-committee on the CUNY Card

The Sub-committee on the CUNY Card is submitting the following report for Senate approval:

Report on the CUNY Card

BACKGROUND

1. Benefits to the College Faculty, Staff and Students?

The banking industry has launched a major, national advertising campaign to induce people to use debit cards. Deion Sanders is everywhere telling us that "It works like a check, only better." Clearly, the banks have a major interest in pushing these cards at us. Why? If they really do work better, whom do they work better for? It appears that there are substantial benefits for the banks, but few, that we can find, for the CUNY faculty, staff and students. Furthermore, there are some decided negatives.

The CUNY Card is a debit card, not a credit card. There is little resemblance between the two. Operationally, with a debit card, your money is removed from your bank account electronically, essentially immediately. Use of debit cards, rather than standard credit cards, effectively transfers millions of dollars, the 30-day interest float, from consumer accounts, including those of the Hunter College faculty, staff and students, to the accounts of the banks. Many Hunter faculty use their credit cards for about \$1500 of purchases each month. At even five percent, the float interest is about \$75 per month, which you may well lose. Nationally, the amount of credit-card-float interest is staggering. The goal is to shift this interest from us, the consumers, back to the banks. This will mean enormous profit increases for the banks, in our case, Citibank.

And there is even more money involved! It costs the bank \$1.10, on average, to process a check and only 27 cents to make an electronic transfer. The potential is over a billion such transfers each day. The increased profits to the banks from this alone will be extremely large. CUNY will also save money by the use of electronic banking.

There are very large amounts of money, much of it our money, to be gained by the financial industry by switching us to the use of debit cards. There is a clear cost to us. Do we get anything in return for turning our ID cards into debit cards? Yes.

1. Access to other CUNY libraries.
2. No waiting in lines.

But certainly, **no** share of the large financial rewards.

We are currently told that use of the debit card feature is optional for faculty and staff (it is mandatory for students). However, with all the money involved, it takes considerable courage to believe that this option will last. The Federal Government and US commercial interests are currently planning for the demise of the checking industry in favor of electronic banking. This demise seems inevitable. The Federal government even plans to stop writing checks **entirely** on January 1, 1999. You can read all about these plans in the quarterly reports of the Federal Reserve Board. They are not secret. What is not inevitable, is CUNY handing our accounts to Citibank as debit cards. There is no technical or operational reason why CUNY cannot deposit our money electronically in a bank of our choice -- with **no** debit card involved. Each of us should be able to shop for the best banking deal, as we choose.

Credit card fraud is easy, widespread and growing. The effect on victims can be devastating, but the potential damage from the use of debit cards is much greater. Just like cash, electronic money is gone immediately, so that if an error turns a \$100 dinner check into a \$1000 dinner check, your position is very much weaker than with a credit card. Not only has money been removed from your account, but the liability laws are unclear as to responsibility. **Laws that restrict credit card liability do not apply to debit cards.** Liability associated with credit cards is limited by law to \$50, and there are clear procedures for disputing charges. Since the debit card holder's money is gone immediately, gone immediately is any significant leverage to challenge the charge. This is very different from a standard credit card. With a credit card, the credit card **issuer** has a clear interest in helping to settle disputes. Without new legal requirements, why would the debit card issuer even be interested? Even **with** new legal requirements, the issuer is certain

to minimize the effort -- it's not their money being argued about, it's yours!

Already, horror stories are appearing in the literature. *Forbes* magazine entitled its recent article on debit cards, "*Carte Blanche for Crooks.*"

It is a fact that, in New York State, if you have your check electronically deposited, your employer also has the right to withdraw money from your account -- **without** notifying you?

As New York magazine appropriately asked recently, "Is this (the CUNY Card) a sellout to Citibank and MCI?" The subcommittee has been told that CUNY will receive rebates from MCI but not Citibank. If this information is correct, why are we being handed a debit card by CUNY? Are there hidden gains to CUNY?

2. Privacy?

Elsewhere in CUNY, the CUNY Card is already used for security. At Baruch, the CUNY Card is required for entrance to the buildings, the libraries, the washroom and the offices. Each use is instantly recorded on a computer and appears in real time on a screen in the security room. This means that anyone can be tracked in, out, and around a building complex by the administration. There are many such ramifications of this particular use of the card. For example, it could be used to shut a complex down for any reason, say to save money on a weekend.

By email, we have received many messages from people concerned about Citibank and MCI having our social security numbers. While the deterioration of personal privacy in the United States is a matter little understood, but of major importance, this complaint is at least 15 years too late. All of our social security numbers are already widely (and illegally) used. The IRS is currently putting together a data base with every transaction tied to your social security number automatically placed in it. The life insurance industry has a detailed health record of almost everyone and employers are legally entitled to review your medical records. Virtually anyone, car dealers, landlords, tort lawyers, even this Senate committee can get your complete financial background within minutes.

Financial aid for students is scheduled to be dispensed through Citibank debit cards. Clearly, this is mandatory because Citibank does not want to issue regular credit cards to all of our students. They are, after all, credit cards, and would bring financial risk to Citibank. If debit cards are questionable for faculty and staff, do we really want them forced on our students? Furthermore, for many reasons, some Hunter students have no social security number. Such students will not be able to have CUNY Cards. A situation that will be publicly apparent.

Do we really want to expose our students to all this?

RESOLUTION

WHEREAS, the CUNY Card is a debit card, not a credit card, that has uncompensated, financial risk, but lacks significant consumer advantages;

WHEREAS, the financial positions of the Hunter faculty, staff and students are being compromised;

WHEREAS, the Hunter faculty, staff and students may suffer yet another loss of privacy;

WHEREAS, the benefits to the Hunter faculty, staff and students are negligible;

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