Ex-loan agents aid Cornell

United Press International

ITHACA, N.Y. — Cornell University has taken a novel approach to the problem of collecting unpaid student loans. It uses retired collection agents.

The Ivy League school, located above Cayuga Lake in upstate New York, has hired three retirees to work part-time in its collection office to try and get Cornell grads to come up with money past due. Two of the three retirees are former collection agents.

"We're not aware of any other college that has hired retirees to do this," Cornell's associate bursar Richard Banks said.

The idea has worked so well that in their first two months on the job, Althea Daharsh, 64, Bill Lydle, 68, and former real estate agent John Alexander, 61, recovered enough money to meet the collection program's entire annual operating budget.

"In the past we hired student help to supplement our full-time staff," Banks said. "But by the time we got the students trained, it was time for them to leave. So we decided to go for the retirees.

"We talked with our personnel department and came upon the Older Persons Employment Network in Ithaca. We contacted the agency and it turned out that the first person they sent us was a retired collector. We decided that it was such a good idea and decided to hire two others."

The trio started last winter and the university's been happy with the results. They work four-hour shifts, three nights a week.

"We've been happy for a number of reasons," Banks said. "First, they were pretrained. They can also be used to train our new full-time people. They know the business. We don't have to hold their hands. They can use the necessary diplomacy, maturity and tact to talk to our grads who owe us money."

Banks said he doesn't think of the three as a team but he added that they are "really dynamic." He acknowledged it's the first time Cornell collection officials have been satisfied with the part-time help.

"They're extremely hard working and conscientious," he said. "They're super people. They're real characters."

Banks said Cornell doesn't treat its collection process like a typical agency would.

"We don't browbeat anybody," he said. "We're more low key and perhaps a bit more thoughtful."

Daharsh, who worked for a collection agency 16 years, said it's difficult for her to explain the success she and her co-workers have had but she came up with some theories.

"You have to treat each person as an individual," she said. "Sometimes being very nice will do the trick, other times you have to be more aggressive. But you can tell very quickly what tactic to use. It comes with the experience."

Lydle, who worked with Daharsh at the Credit Bureau of Ithaca for about three years, said experience is definitely the key.

"It's simple. We knew how to find people and we also knew how to talk to them. I've had 48 years of people-to-people experience in my lifetime and when you've had as much telephone time as I've had you can read people's voices and tell the liars from the sincere ones."

Daharsh added: "Basically, most are willing to pay but they kind of let it slide and no one's reminded them recently that their money is due. There are extenuating circumstances in all the cases but some people just don't really care whether they pay or not.

"That's a small percentage but the attitude they give us is, 'The heck with you, go jump off the pier,' I can't convey to them that I'm angry but I am. I have to keep it within myself. I just tell them we'll turn it over to the attorneys."

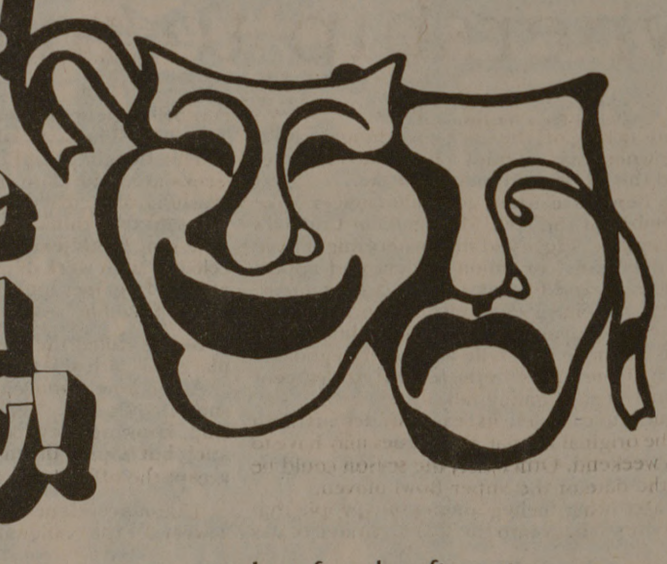
Lydle said that by and large he thinks most people want to pay, but the debtors need is someone to reaffirm their responsibility.

Both insisted they are diplomatic and humane — unlike the stereotype of the collection agent.

"I'm a very human person," Lydle said. "But I only allow people to lie to me once.

We're bringing you Broadway!

And we're giving you a free play!



This year Town Hall/Broadway is offering a season ticket for the first time. You can experience the wonderful world of the Great White Way and see a free play! From music to murder, Town Hall/Broadway brings you some of the finest New York theatrical attractions. And you get guaranteed seating, a 20% discount from individual ticket prices (one free play) and priority seating for the 1983-84 season. Share the thrill of Broadway right here at home. We're saving our best seats for you!

DEATHTRAP • November 21, 1982
Starring Leslie Nielsen

ANNIE • December 7, 1982

EVITA • February 15, 1983

Look at the benefits you get as a season ticket subscriber:

• "Deathtrap" performance *FREE!* • Same reserved seats for each show!

• Priority seating for 1983-84 season!

TOWN HALL 82-83 BROADWAY SEASON ORDER

MAIL TO: MSC Box Office, P.O. Box J-1, College Station, TX 77844-9081.
Or call MSC Box Office, Mon.-Fri. 8:30 a.m.-4:30 p.m., 845-1234.

Name _____ **Phone #** _____

Address _____ **Apt. #** _____

City/State/Zip _____

CHECK ONE: ____ Orchestra ____ Balcony

Orchestra Rows	Balcony Rows
Zone 1 AA-L	Zone 1 A-K
Zone 2 M-Z	Zone 2 L-Q
	Zone 3 R-ZZ

Explain your seating preference:
First Choice _____
Second Choice _____

TICKET PRICES

Zone 1	Zone 2	Zone 3
$41.00	$35.00	$30.00

Zone	No. Tickets	x Price	= Total $
		Handling	1.00
		TOTAL	$

PAYMENT: ☐ Visa ☐ MasterCard ☐ Check (to Town Hall)

Card Number _____ Expiration Date _____ Cardholder's Name _____

What's Up

TEXAS A&M PRE-THEOLOGICAL SOC MEETING: A meeting to discuss speakers, w catalogues and files, and vote on a trip to San Anto be held from 8:30 p.m. to 9:45 in 402 Rudder.

SOCIETY OF MANUFACTURING ENGINE :Sign-ups for the OTIS Plant Trip and discussion Aggieland picture date, a nominating committee coming speakers will be held in a meeting at 7 p.m. Zachry.

STUDENT 'Y': Hey Ags! Come join our share grou p.m. in the All Faiths Chapel. Don't miss it!

UNIVERSITY LUTHERAN CHAPEL: The "Martin Luther", will be shown at 7 p.m. and a C light Communion Service of Meditation will be held p.m. at the University Lutheran Chapel, 315 N. C Main in College Station.

MSC COLLEGE BOWL TOURNAMENT: The nament will be held at 6:30 p.m. in 510 Rudder public welcome to come and view the matches.

MBA/LAW DAY: Tickets for MBA/Law Day, a progr inform students about graduate studies in law and ness, will be on sale at the MSC Box Office through and at the A&A lobby from 10 a.m. to 2 p.m. through Nov. 5. Program tickets are $2 and bar lunch tickets will be $4.50.

INTERNATIONAL STUDENTS A CIATION: A regular executive committee meeti be held at 6 p.m. at the ISA booth in the MSC.

INDIA ASSOCIATION: A celebration of Indian Year will be held on Nov. 13. All members must get Diwali tickets from executives before the end of this Just call one of them and reserve your tickets. No will be sold after the deadline.

MSC HOSPITALITY COMMITTEE: Attention l Anyone interested in competing in the 1983 Miss A&M Scholarship Pageant should pick up appli available in 216 MSC at the Hospitality cubicle. The line for all entries is Nov. 5 at 5 p.m.

DEPARTMENT OF STUDENT ACTIVITIE recognized student organizations are invited to appl cubicle space in the Renovated Pavilion. Applicatio due Friday. For more information, contact the St Activities Office at 845-1133.

MSC OUTDOOR RECREATION COM TEE: Today is the last day to sign up in 216 MSC f Kayak workshop to be held Saturday at Hildage Sign up begins in 216 MSC for a weekend canoe t the Neches River to be held Nov. 6 and 7.

PSE-PI SIGMA EPSILON: Officer elections, with initiation fee for voting rights, will be held in a meet 7:30 p.m. in 150 Academic and Agency Building

DATA PROCESSING MANAGEMENT A CIATION: An Information on Careers in Data P sing meeting, with Chevron, will be held at 7:30 p 203 Ramada Inn. Opportunities with Chevron in C nia will be discussed. Anyone who is interested in a in data processing is invited to attend. Beer and re ments will be provided.

HUMBLE HOMETOWN CLUB: The meeting th scheduled for 7 p.m. tonight has been cancelled.

WOMEN IN COMMUNICATIONS INC.: A m will be held at 7:30 p.m. in 03 Reed McDonald to Publicity Workshop Preparations and to plan for events.

EPISCOPAL STUDENT ASSOCIATION: The will meet for Holy Eucharist and supper at 5:30 p the Canterbury House, 902 Jersey St.

Thursday

INTRAMURAL-RECREATIONAL SPORTS: A sional Swim Meet will be held at 7 p.m. at the P.L.D Pool.

TEXAS A&M HOCKEY TEAM: A New Orleans will be discussed in a meeting at 8 p.m. in 204 Ster Evans Library. All those going must attend.

MSC HOSPITALITY COMMITTEE: A Hall Children's Party will be held at 7 p.m. in 230 an MSC. Faculty, staff and students children are wel Attention ladies! Anyone interested in competing 1983 Miss Texas A&M Scholarship Pageant should up applications available now in 216 MSC at the Hos ity cubicle. The deadline for all entries is Nov. 5 at

MSC OUTDOOR RECREATION: Sign up in 216 for Thanksgiving trips: backpacking — Caney Cree derness, Ark., and rafting — Big Bend National Also, sign up for the weekend canoe trip to the Ne River to be held Nov. 6 through Nov. 7.

EVENING PRAYER BREAK-CANTERB ASSOCIATION: A prayer break open to all — a relax, pray, and share — will be held at 10 p.m. at Faiths Chapel Meditation room.

YOUNG DEMOCRATS OF TEXAS A&M: A par be held from 8 p.m. to midnight at Bee Creek Pa Southwest Parkway) to give the students of Texas A chance to meet some of the local candidates for office. Beer and lots of candidates will be there. Eve is welcome!

CAMPUS CRUSADE FOR CHRIST: A Leader Training Class will be held at 8 p.m. in 115 Kl NOTE: The time is one-half hour later than usu cause of yell practice. Everyone is welcome!

Make the World Go Aw
Take a Break at

UNDERGROUND RAILRO SNACK BAR

Open 11 a.m. to 11 p.m.
Basement of Sbisa

SPECIAL
Good for 4 p.m. to 10 p.m. Only
Buy a Hamburger or Cheeseburger & Fries
Get a Large Coke Free
Play a game while you wait.
(Offer good through Oct. 31, 1982)
"QUALITY FIRST"