The cost of University property & liability insurance reached a high of $1.2 million, compared with a stable cost picture in the $400,000 range over the previous six years. This is the insurance which the University maintains to protect its assets, and the rise in its activities are not interrupted by a serious loss.

According to Rodney F. Pyfer, insurance manager of the University, the cost increase can be attributed to the series of fires at the University and increased premiums for fire insurance. In fact, losses over the past 6 years exceeded premiums paid for insurance. Also involved have been inflation, new costs and the general contraction of insurance markets.

The University’s approach to the problem is twofold. From a financial point of view, the insurance premium in 1970 was $1 million, or $100,000 more than premiums paid in 1969. This amount was expected to double by 1971. The insurance company was willing to cover an increased amount of losses but only if a substantial increase in premium was paid. Pyfer explained that it is less expensive to pay directly for small losses than to maintain higher premiums that would cover them because insurance firms simply take known or predictable losses out of their overheads, taxes and profit. An example of this is the campus theft problem which, though unpredictable in terms of individual departments, can be predicted with some degree of accuracy. This year the University as a whole, to insure $50,000,000 of its property against a theft of $100,000 at any time, will need to set aside approximately twice that amount.

Pyfer went on to emphasize that attempts to reduce losses such as juggling deductibles, self-insuring or studying ways for universities to insure one another, though important in terms of handling the cost of losses, deals only with the symptom of the problem because it is dealing with the effects of loss rather than the cause of loss.

Then, do we go up, whether losses are handled internally or through an insurance company, this simply inverts the problem. What is needed is a preventive program, a program which must take a deeper look at loss occurrence and ask why. "Why?" It’s like the physician treating a foot injury and wondering why the patient was wearing an undershoe made with his power mower," Pyfer said.

Every decision the University makes from the planning table down to day-to-day activity carries with it an element of risk. Adding up the total cost of producing the complex risk of what is our insurance must protect. Loss costs will be influenced by a great deal by the extent to which safety precautions are taken, the third party activity of all segments of the university family.

It is not suggested that all losses can be prevented. In some cases the cost of prevention itself will be prohibitive and even the best efforts will not eliminate all loss. But most loss problems can be "engineered" at least. If the risks associated with an activity and the loss potential can be weighted against anticipated benefits from insurance so that a more meaningful decision can be reached which balances the actual risk and loss factors. Often times relatively simple adjustments can be made. "The key is to individualize decision making in the context of risk management. The University has two full-time people paid solely for this help to do just that, Pyfer said.

In the past, people paid insurance premiums for insurance. Only when they experienced a loss did the money actually flow out to the insurance company. Now, insurance is becoming a cost of doing business. But most loss problems can be prevented or eliminated by management decisions. "The key is to individualize decision making in the context of risk management. The University has two full-time people paid solely for this help to do just that," Pyfer said.

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The Trustees have announced the election of four Term Trustees and one Emeritus Trustee.

The four elected Term Trustees, who will serve for five-year periods, are:
- Robert P. Levy
- Walter F. O’Malley
- Sarkes Tarzian
- Mrs. Marietta Tree

The Emeritus Trustee is Mrs. Jacqueline G. Wexler.

The Trustees have resolved to encourage large restricted gift donors to provide operating funds.

April 16. The Trustees continue to invite new alumni Trustees, who are:
- John W. Eckman
- Mrs. Barbara Green
- Mrs. Veronika von Riggins
- Mrs. Barbara Green

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For the fiscal year 1970-71, the University will monitor the implementation and upgrading of minority employees and on-the-job training.

In his new position, Mr. Robinson will be responsible for preparing and maintaining a University-wide Affirmative Action Plan to ensure equality for women and for members of minority groups. He will also assist various departments in preparing affirmative action plans of their own, and will monitor the implementation and execution of the departmental plans as well as the University-wide plan.

Mr. Robinson will advise the University administration on recruitment, in-service and on-the-job training; job classification and upgrading of minority employees and women; and hire women in the various departments and units of the University.

ASCAP Recognizes Three Composers

Three University professors of music have been recognized as members of ASCAP by the American Society of Composers, Authors, and Publishers (ASCAP).

George Crumb, George Rochberg, and Richard Wernick again received the ASCAP award, which is given annually to assist and encourage writers of serious music.

George Crumb won the 1968 Pulitzer Prize for his piece, “Echo of Time and The River.” This year his “Ancient Voices of Children” was premiered by Arthur Weinberg at the Library of Congress’s 14th Festival of Chamber Music.

George Rochberg’s “Third Symphony,” commissioned by the Julliard School of Music to celebrate its move to Lincoln Center, was premiered this year.

The Pen Contemporary Flappers, who issued Richard Wernick's “Moonsoons from the Japanese” this year and will perform his “Hato” in the spring.

Also in April, the University Choir will premiere his “Beginnings—Three Choruses from Genesis.”

Meyerson Talks About Women

In regard to the placement of women on the Board of Trustees, the Senate recommended instead that “...the Trustees continue to invite young alumni Trustees, who are:
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Lyle, Hayden Become Pennsylvania Gazette Editor, Associate Ed.

Pennsylvania Gazette Editor, Associate Ed.

Lyle, a 1961 graduate of the University of Pennsylvania, has been named editor of the Pennsylvania Gazette. He has been with the Gazette since 1960, and has served as editor and associate editor since 1963.

Women About Town

A regional conference on Women in the Academic Community will be held at the University of Pennsylvania. The conference will be sponsored by the University and Bryn Mawr and Douglass Colleges.

Graduate Towns Finished

Completion of the University's $15 million Graduate Towers was marked by a ceremony on Monday, January 18, on the plaza bordered by the four new high-rise towers: Ingenuity, Science, Arts and Culture, and Humanities.

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Thompson Appointed Scholling Professor

Dr. Craig R. Thompson has been appointed Felix E. Scholling Professor of French at the University of Pennsylvania. He came to the University from Haverford College, where he was librarian and professor of French and English.

Tuition Increased, Services Cut

The University of Pennsylvania has announced a $200 increase in tuition and a reduction in student services for the 1971-72 academic year. The increase will bring the tuition and fee total to $2700 at the University.

Urban Problems Colloquium Launched

By Civil and Urban Engineering Division

Big cities and the physical problems they create are the subjects of the colloquium. The colloquium is sponsored by the Division of Civil and Urban Engineering. The colloquium begins February 10.

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Athletics in Academe

Fred A. Shabel, director of intercollegiate athletics and recreation, and his staff have begun a budgeting exercise which is expected to lead to substantially reduced expenditures but, hopefully, no cut in the number of sports participants.

Shabel's problems, financial and physical, are not a University problem: Educational objectives have not been sufficiently well established to provide an adequate framework for financial planning.

Shabel says he can write an athletic area budget to suit any given set of athletic program objectives. But at this time there seems little University agreement on athletic program objectives.

Shabel puts it this way: "Answer the following questions and I'll tell you the dollar value of the program you've written..."

"Do you want to participate in intercollegiate athletics?"

"Do you want to participate in Ivy Group intercollegiate athletics?"

"If so, in how many sports?"

"Do you want to compete only in sports which produce gate receipts?"

"What percent of the game you play do you want to win?"

"What answers are asked within the context of an accepted understanding of the various objectives in the educational process they are subject to rational debate by emotionally disinterested parties?"

"What lead to dollars and the process of getting from answer to dollar cost is subject to logical analysis. The cost of equipment is known, the cost of coaches falls within known boundaries, the cost of travel to other institutions is determinable.

Six years ago the University appeared to have established the place of athletics in education, perhaps not to everyone's satisfaction, but sufficiently well that a major program in athletics and recreation could be drafted and implemented. In January of 1965 The Athletic and Physical Education Survey Committee was charged by the Ivy Group and its basic principles. The Committee noted that the University community "...carries with it the unavoidable necessity to devote the energy, capital resources, determination, and cooperative effort to achieve the ultimate objective of the University..." The "ultimate objective" of the University included offering to the student a sound athletic and physical education program as an integral part of academic life.

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