



# Dividend

The Magazine of the Graduate School of Business Administration • University of Michigan • Spring 1975

What Makes a  
Good Teacher?

See Page 4

# What's Going On Here?

*Items on some of the programs the Business School has developed to enrich teaching.*

## Study Sessions by Request

How can a student in a large class still get individual attention? This was a question the Business School wanted to answer—particularly in regard to the MBA core courses, which are required of all MBA students. So the School decided to ask departments to set up "study sessions" to be used for review and to answer specific individual questions and to give individual attention to students. One department announced that a midterm examination would be returned to students in a study session. That way, if you believed you needed some help after seeing your midterm, the help was immediately available!

If a student feels the need for some tutorial help, he or she can, in addition to seeing the instructor of the course occasionally, attend regularly scheduled review sessions (conducted by doctoral students carefully selected for this purpose) at times each week as announced the first day of class. A review session may run anywhere from one hour to four hours, and will concentrate on those particular things about which students have the most questions. Any student in the course is invited to attend without charge and without loss of prestige or other penalty.

There is only one puzzling factor: the students who really need the sessions most—those in the low C or even D category—don't often attend. Who attends? Those who want to raise their grade from an A— to an A!

## Our Far-Flying Classrooms

Two hundred and thirty students are taking eight business administration classes by TV in scattered locations which include Ann Arbor,

Dearborn, Detroit and seven different corporate locations in Southeastern Michigan. Classes originate in a well-equipped studio in the U-M's West Engineering Building, where the class is held "live." Members of classes in the receiving studios have telephones which they can activate any time they want to ask a question or make a comment. As presently designed, the TV system delivers a one-way video signal and has a two-way audio circuit. A courier service handles blue books and homework. Classes are offered with the cooperation of the School of Engineering.

Since TV centers are maintained by several different corporations, it's possible for some students to work on their MBAs without even leaving the office. TV centers are maintained by Chrysler Corporation, Detroit Diesel, and Michigan Bell, as well as by General Motors, which has a TV receiving studio in four different locations. Besides offering courses for credit, the School sometimes puts frosting on the cake. For example, this spring an eight session videotape cassette presentation on speed reading and comprehension was offered for anyone who wanted to take it. More than 100 took advantage of the opportunity.

## Evaluations

### The Computer Can Help

At the end of every semester, the Business School's Student Council distributes a three page questionnaire to students in all classes. Questions are designed in such a way that they can be tabulated by the computer. Various sections of the questionnaire cover effectiveness of the instructor, required reading, class time spent on each topic, integration of lectures

and reading assignments, and fairness of tests. In addition to the rating questions, students are asked to tell what they feel are the three best and three worst aspects of the course, and to give their general opinion of the course. Results are then tabulated and placed in the library, so that students and faculty members may refer to them for student evaluation of any course. Answers serve as an aid to students in selecting courses, and as a source of feedback to the instructor. The idea is not new: the Council has provided this service for faculty members on a voluntary basis for many years. Evaluations were made mandatory for all courses and faculty members by unanimous vote of the faculty about eight years ago.

The interface between user and computer system is being studied by members of a class in design and construction of administrative information systems through group projects. Three students in the class have designed and are constructing a program to help interested faculty in the quantitative evaluation of students' academic performance. The system (which was designed after a questionnaire was distributed to faculty to determine what they wanted in such a system) will be especially useful for large classes with multiple tests and/or graded assignments. It will be able to be used from a terminal and will not require programming experience. Programs such as this have been used by faculty with computing experience for many years. The purpose of this project is twofold: to provide a program that can be used by faculty with minimal or no previous exposure to the computer, and, at the same time, to give students in the course experi-

ence in dealing with people in organizations who need to use the computer but who are not familiar with computer jargon. Says Alan Merten, associate professor of management science who teaches the course, "We teach the technology of computer and information systems, but we also want to teach something about the environment in which the computer technology will be used. The projects help to do that."

#### Ph.D. Seminar in Learning and Teaching

What is the learning process and how does the teacher promote it? This is one of the questions explored in the Seminar in Learning and Teaching, required of all Ph.D. students in the Business School. Seminar topics include motivation and evaluation of students; learning and adaptation; and the role of the faculty member in society, in the university, and in the individual unit. Students also explore various teaching methods, such as the case method, and consider the problem of preparing students for positions in business and the approach of various schools in trying to do this.

But the seminar is not all theoretical discussion. As part of the seminar work, each student is required to develop a syllabus in his field. The syllabus can be in a particular speciality of his field, or it can be a basic course. Each student then gives a sample lecture in his area of expertise which is videotaped and played back to the speaker and the class for criticism. Experience of this sort is helpful when students are job hunting and are asked, in an interview with their prospective Dean "How would you develop a course in this area?" Also, every Ph.D. student in the Business School is required to spend 50% time for at least two terms in teaching or some combination of teaching and research. Thus no Ph.D. is granted from this School without the recipient having had some teaching experience. (For a sample of one of the sessions of the Seminar in Learning and Teaching and what went on there, see page 18).

Volume VI, No. 5

Spring, 1975

In this issue, we focus on teaching in its various aspects:

#### What Makes a Good Teacher? 4

There are all sorts of ways to answer this question, and students and faculty used many of them. The answers, taken together, give some interesting insights into a complex question,

#### No Ivory Tower Here!

You can study toward your MBA from the University of Michigan Graduate School of Business in an office complex located smack in the middle of Dearborn.

\*You get to a point where you look at what else you're going to do with your life/\* 14

Mike Hayes gave up a \$37300 a year Job to return to school for his Ph.D. Why? This interview explores his reasons,

#### Ways of Teaching 16

We asked some of the teachers at the Business School about different methods they have used to get an idea from one mind into another.

#### Hashing Out the Specifics—<sup>^</sup> Dialogue «m Teaching 1\$

Brief excerpts f., absorbing tw^hour dtawta, on teaching which took place between W. J. McKeachie, professor of psychology who has for 25 years been conducting and assessing research on effective college teaching, and students in the Business School's Ph.D. Seminar in Learning and Teaching.

#### Demote With Bigntty by James Doty, MBA <sup>f</sup>74 and Ron Gregg, MBA \*74 %l

Professor Lee Danielson divides his class in personnel policies into teams, and asks them to report on one of 24 suggested topics as if they were an employee of the company considering the plan of action or problem the topic represents. This paper was written in response to the question "How do we demote with dignity a long service employee?"

#### Among Ourselves 24

#### About the Cover

Good teaching, it seemed to us, is too dynamic to be well represented by one single picture. The thirty p i c t u i on the cover pertlps give some graphic idea of the energy and variety required of a good teacher. They were all taken during one session of JLaRue Hosmer's class in small business management.

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EtH^mn^ Smith

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As the following material proves, there are all sorts of ways to answer the question, "What makes a good teacher?" You can answer it by an itemized list of qualities; you can tell about good teachers you have actually had; you can write a short essay, or a paragraph or two describing the attributes of a good teacher; or you can describe what you think makes a bad teacher. All of these ways were used in the answers students and faculty gave us. We think their individual comments on the topic add up to an insightful answer to a complicated question.



Mary Bromage, Professor of Written Communication

## What Makes A Good Teacher

- Who do I think of as a great teacher? I recall a law school professor whom I was never able to cope with in a class debate. Very often I thought I was on the right side, but through superior wisdom and experience he would lead me into a cul-de-sac from which there was no escape. I would go away still convinced that I was right, but recognizing that I had been bested. As a teaching technique it was effective because I would resolve to outwit him the next time. I seldom, if ever, did but the effort was a great learning experience.

I think of another law professor who was one of the finest teachers I ever knew. He was so immensely qualified in his field that one felt ashamed to go to his class without being well prepared. It was not that he would say anything that made the student feel demeaned if the dialogue went badly; it was simply that the student could not insult such a professor by declining to prepare.

It is often hard to convince students that they ought to take courses outside their major area of interest. Nevertheless, it is in those very courses that a student sometimes encounters a professor who is so stimulating and provocative that a brand new interest is aroused out of which may grow a lifelong career.

I do not have very much sympathy

with the teacher who is so engrossed in his research that students are neglected. I have great respect for the tradition of scholarship which makes the professor both a research scholar and a teacher, and I subscribe to the view that our finest teachers are often also our finest scholars. Nevertheless, it is my view that teaching is the first obligation for most of us. It is the area in which we make the maximum impact on our successors, and it is the reason that our students come to the university in the first place."

*R. W. Fleming  
President, University of Michigan*

"The best teacher I ever had knew and liked what he was talking about. He delivered it on my level. He was patient. He encouraged questions that resulted from mental pursuance of the subject beyond his presentation. He never backed off from an inquiry; if he didn't know he reasoned out what was his best guess. Perhaps it was a meeting of two minds. I just understood and remembered everything he said. I still do long after other courses have been forgotten."

*Alice Greko, MBA '76*

The problem of "teaching versus research" is one I have pondered at considerable length. Two fundamental points seem to be made rarely, if ever, in discussions of this subject. First, a good researcher and a good teacher have one vitally important input in common: each must be "thoroughly informed and up to date." . . . The second point is that the simple classifications of "good researcher and poor teacher" versus "good teacher and poor researcher" do not split the set of all faculty members into mutually exclusive and exhaustive subsets (to use the jargon of my own field). It is my view that there is a relatively small number of people in each of these categories, at least at major universities. The largest subset, the one offering the gravest problems to fellow faculty members, administrators, and students alike, consists of persons who are neither good teachers nor good researchers. To put it another way: select a faculty member at random from the set of all poor teachers (however defurred); the probability that he will also *not* be a good researcher is higher than the probability that he will be one.

*W. Allen Spivey  
Professor of Statistics*

Excitement about one's subject.  
 A belief in the moral values at stake.  
 A curiosity about and concern for youth.  
 The human implications of "in"-human subject matter.  
 Ability to change and recognition of change.  
 Not knowing *all* the answers, but seeking more.  
 Sufficient confidence in relevant standards.  
 Experience, of course, as the basis for comparative evaluation.  
 Humor, tolerance, compassion.

*Mary C. Bromage  
 Professor of Written  
 Communication*

*Below, Allen Spivey and a student work out a problem in statistics.*

Certain characteristics repeat themselves in those teachers I consider excellent.

*First*, the teacher must want to teach and help his students to learn.

*Second*, he must have faith in his students' native intelligence.

*Third*, humor must be present in the classroom.

*Fourth*, the class tone has never been threat motivated. Discipline tactics are good, but fear makes me hate the subject and teacher. With fear the assigned material may be learned, but no learning will continue after the class ends.

You will notice I have not mentioned genius in the field. I have often found forerunners in a field unable to communicate the basics to a class. Many times the less "gifted" scholar who has to work to master the material can better approach the subject. *MBA, '75*

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*Steve Zollar, MBA '75*

A good teacher is one who takes the time and trouble to find out what a student wants to do with his life and explaining to him (her) how the topical area you are teaching interfaces with the student's plans. In order of importance, a good teacher should have:

1. Concern for student welfare.
2. Concern for furthering the research and knowledge of the area of their specialization.
3. Concern for the university, faculty, staff, group etc. that they are representing.

I suggest that most professors feel exactly the reverse order would best represent their actions.

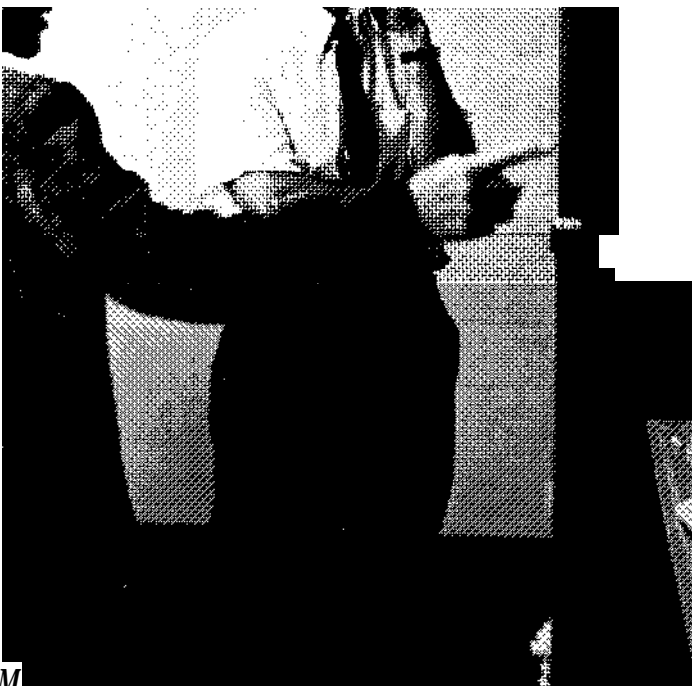
"Concern for the student" means not only teaching and instructing him or her in the teacher's topical area, but making the area accessible to the student by recognizing students' interests, skills, and career plans. The teacher is (or should be) teaching us a tool. The tool should not be an end in itself, but rather a means to an end. For this to be true, the tool must be taught in the context of what the student is familiar with or is going to be familiar with.

*Steve Zollar, MBA '75*

*Photos by Virginia Geren*

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Many professors neglect the science of teaching while they pursue other sciences. I've seen many of what I would call downright violations of good-sense teaching.

Some general prescriptions are:

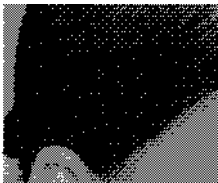
1. Give examples *first* of the *better* way of approaching a problem. Many instructors will begin by demonstrating mistakes "to avoid." Students may remember only those mistakes. Time often is not remaining to give a full demonstration of a *good* problem-solving method.

2. Avoid having teacher's pets. This practice occurs when an instructor repeatedly depends on particular students to respond to questions.

3. Avoid causing embarrassment to individuals during class sessions. Instructors who question the intelligence of any student in front of his peers will cultivate that student's intense dislike and disrespect from other students.

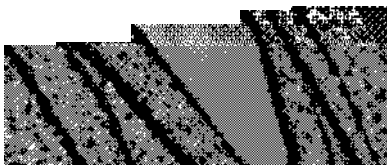
4. When a student comes for office consultation, avoid appearing that there are many pressing concerns and giving him the feeling that he must rush, that he is wasting someone's time.

*Marianne Tandon, MBA '76*



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*Marianne Tandon, MBA '76*



*Zillah B. Dunkle, MBA '75*

An over-simplified answer would be "good students." It is the inter-relationships between teacher and students that bring out the best, or worst, in both. Students who are willing to accept their responsibility in the learning process stimulate their fellow students and the teacher. They are prepared so as to intelligently discuss and evaluate what they see and hear. They press for a degree of utility (relevance), but can tolerate theories and generalities that have longer run implications.

The teacher's primary attribute is a desire to teach and to find satisfaction in seeing others grow. This must be supported by a command of the subject matter and by skills in a wide variety of teaching and examining techniques. The teacher should have a clear set of objectives; ideally, these should be a combination of the teacher's and the students' goals. The teaching techniques should be those that will get the points across. The examining techniques should provide students an opportunity to show what they know and experience growth. Add to all of this a bit of "ham" actor and a large dose of enthusiasm. Mix well with the mainstay, sincerity. Such a combination is rare indeed. If you want frosting on the cake, the teacher's interest should extend beyond the classroom and he (she) should be concerned with the "whole" student.

*Lee Dante Ison  
Professor of Industrial Relations*

Knowledgeable and excited about field of study.  
Interest in students as individuals.  
Flexible, or at least not rigid-understanding.  
Fair in testing and not ambiguous.  
Interesting lecturer.  
Good at promoting interaction with students.  
Available out of class.  
Keeps currently informed in his/her field.  
Respects student viewpoints.  
Has respect for related fields.  
Doesn't assume that students are taking only that class.  
Sense of humor.  
Sensitive to students' level of comprehension.

*Zillah B. Dunkle, MBA '75*

First and foremost—*interest* in being a good teacher helps make a good teacher. If teachers are hired because of competence and interest in research alone, they are less likely to be high quality teachers.

A composite of 3 excellent professors I've had at GSBA:

1. Requests regular feedback from students, that is, hands out forms and allows class time for this.

2. Experiments with different approaches to stimulating class discussion.

3. Class material is *very* organized and logically presented, step by step.

These professors do *not* look for "cookies." A "cookie" is a *single acceptable answer* to a question asked by a professor in class. Less skillful teachers gloss over all answers (some of which may show a new and insightful approach) until they get tossed the "cookie." It is as if they can only hear that one answer and cannot "think on their feet."

*MBA Student*

Most teachers are probably "good" at their jobs; however, to be an *excellent* teacher requires some effort. An excellent teacher is one who has an outstanding command of his discipline, i.e., a superb knowledge of his field of study—a scholar. A second prerequisite to *remaining* an excellent teacher is to be engaged in meaningful research in his/or her discipline and to be able to relate and translate this new knowledge to the students. A third necessary ingredient for the successful teacher is to have a sincere interest in the students' progress and to be patient and understanding of their problems. To be a *popular* teacher the individual must have a flair for the dramatic (a little "ham" will do) and have a subtle sense of humor. To be an excellent *and* popular teacher one must have the right combination of all of the above characteristics. Unfortunately, there probably have been relatively few excellent popular teachers.

The many different levels of teaching require quite different approaches and this enters into the problems of achieving excellence. Some scholars are good at research and are unable to transmit their knowledge to undergraduates very effectively. However, these same individuals frequently are most effective with advanced graduate students. Besides these two obvious types of audiences, the business school professor must be able to adapt to teaching more mature evening students some of whom are already in fine positions of responsibility in the subject matter being taught. Business school professors also must be able to teach in executive programs—a form of continuing education for the middle and upper levels of management. All of these present new and challenging situations and extremely few individuals are able to excel at all levels. Some do. Others must "specialize" in one or more of the areas of teaching, e.g., undergraduate or masters students. Others work best with Ph.D. students only. A few probably work best in research only. However, one thing is abundantly clear: no one can remain an excellent teacher for a long period without



*Dick Leabo, Professor of Statistics and Director of the Doctoral Studies Program.*

engaging in some research related to his discipline and area of competence. If the research ceases, the individual soon is using up his or her *academic capital* and quickly is teaching the history of the subject—not being at the forefront of the action in his/or her field. One of my best teachers during my graduate days has said: "There are many good teachers who are doing research but I have not seen a teacher remain good at his discipline if his/or her research is nonexistent." (Any good student of finance knows that if the capital is being eroded the rate of return also falls sharply!)

One final word about the "good" teacher. Some students think that the good teacher is one who makes them work hard and learn the subject well. Others believe that a "good" teacher is one who does not require much student input, grades easily and tells lots of jokes in the classroom. Perhaps, such individuals are "popular" teachers but perhaps not good. (Some students apparently change their ideas about what makes a good teacher when asked the question five years after leaving college.)

I always tell my students that "to teach" is a transitive verb and for the action to take place, i.e., the learning process, it takes two! If both the teacher and the student work hard they both can gain from the experience. There is no doubt in my mind that a good teacher can help a good student, but also a good student can help create an excellent teacher.

*Dick Leabo, Professor of Statistics and Director of the Doctoral Studies Program*

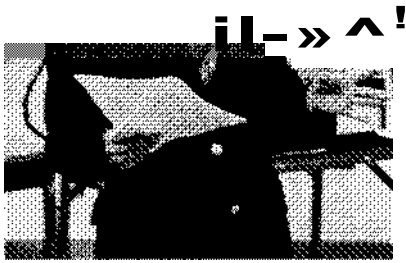
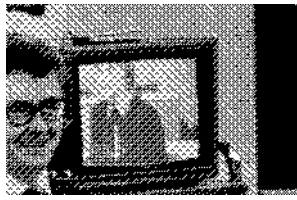
- 9 Knowledge of subject (preferably real world experience)
- Enthusiasm about subject and teaching in general (transferring his knowledge)
- Patience (substitutes for "teaching ability"—that is, repeating something over and over again without making the learner feel that he is getting a big favor)
- Availability to answer questions (during and after class). Many pay lip service to this, by announcing it but not practicing it.
- Knows his students by either first or last name.
- Greets with a smile outside class, doesn't ignore students.
- Sharing his general experiences with classes

*Harry Adjemian, MBA '75*



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*Harry Adjemian, MBA 75*



H. W. Hildebrandt, Professor of Business Administration

Emerson put it this way: "The secret of education lies in respecting the pupil." Agreed. But to that basic principle one could add some good teacher momentum:

*Intellectual curiosity.* Wear that hat at all times. Push, pull, prod; question the obvious, both in statements made by students and yourself. To neglect this is to let the preconceived become the principle.

*Critical attitude.* Now there's a little gem which builds on the preceding: challenge the old, analyze the thought, the ideas, the logic, the evidence. Be willing to accept criticism of self.

*Goal clarity.* Put directions in the measurable. What should be the final outcome of the course? Where should the student emerge after a semester? Make clear through tight semantics what is to be compared, contrasted, identified, solved, listed, constructed, proved.

*Feedback.* Be receptive to ideas from students back to yourself, but then give the same degree of concern and comments back to them. And, with an open willingness, discuss in either written or oral form the suggestions for improvement—in yourself, and in them.

*Variety.* This is simply the old business of holding attention. There's a lot of *Child* in all of us, so too the student. Learning need not be entirely in the *Adult*.

Whether the points above make a good teacher is not entirely proven by research. But being aware of them, for me at least, helps me feel I'm trying to be effective.

H. W. Hildebrandt  
Prof. of Business Administration

A good teacher is one who is sensitive to individual student's needs. A good teacher presents material in such a manner as to interpret the abstract ideas contained in a course text. An exciting presentation, one that electrifies the classroom and leaves students hungry for more or hungry to participate, is a sign of a good teacher. A good teacher evaluates a student not only on regurgitation of material, but also on class participation, interest and responsibility in meeting assignment requirements. A good teacher fills a student up.

All my teachers display at least one of these qualities. One displays all of them.

As students we tend to criticize our teachers, often grading them bad due to our inability to understand the conditions under which they must work. On the other hand some teachers tend to grade students bad due to their failure to understand the conditions under which a student is learning.

The institution tends to limit a teacher's ability to deal with individual students effectively. Class loads of ungodly proportions, some as high as 200, tend to bar any kind of student-teacher relationship. The

Strong knowledge of subject matter.

Well organized lectures and class presentations and procedures.

Class presentations that give students a sense of participation.

Having human qualities that show through; remembering how it was when one was the students' age, and genuinely trying to help students launch themselves into careers.

Having and displaying a sense of humor; having the same desire to teach as a ham actor has for being on stage.

Enjoying teaching; feeling that you'd be teaching even if you had \$10 million and didn't have to work another day in your life; and projecting that feeling to your students.

Having pride in your work; caring about students' opinions of you and your classes.

David L. Lewis  
Professor of Business History

publish or perish syndrome cheats students of good teachers. Office hours seem adequate, but time limits are imposed due to the vast number of students under a teacher's tutorship.

The one institutional force that offends me is tenure. While it protects the good teacher, which is good, it puts an umbrella over the bad teacher, harboring him or her snugly and smugly.

Lack of funds appears to be the universal excuse for the situations in which our teachers must work. As the result, universities, even Michigan, appear as factories mass producing the academic in the image of that institution.

The quality control of this factory tends to be repressive in reaching its goal of providing education equally to all people. Grades, probations or academic dismissal are some methods used to weed out the so-called bad products.

If quality control was directed at classroom output rather than student output, it would not only eliminate a societal barrier but would allow the good teacher to emerge.

I believe that any human animal with the right kind of care and feeding will learn.

Louise Weyer  
Senior Student



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D. L. Lewis, Professor of Business History



"A good teacher is one who is aware of the level of comprehension of every member of the class and can get the material across to all without boring the best students or totally confusing the slower students.

Some of the ways professors have succeeded in doing this are by:

- Organizing a lecture so well, that students can take notes from the lecture in clear outline form.
- By making good use of teaching tools such as overhead projectors, (i.e. good slides and knowing where to stand when lecturing with overhead projectors)
- By using a sense of humor to keep the students interested in the lecture.
- By becoming friends with the students, so the teacher is aware of how the students feel and their level of comprehension.
- By being available for student questions (i.e. keep office hours).

*Helen Hull, M.B.A. '75*

According to *Webster's New World Dictionary*, a teacher is "one who teaches, exp. as a profession." These words serve to separate teachers into two groups. There is some question, in my mind, as to which of these groups has more impact. For now, let us concentrate on the professional teacher.

Returning to *Webster's*, I discovered three definitions for the word, teach:

"to show how to do something to give lessons in (a subject) to provide with knowledge, insight, etc."

A good teacher, in my estimation, is one who is able to provide knowledge and insight. All teachers give lessons, and with varying effectiveness show how to do something. Few teachers can consistently provide knowledge and insight. The ability to do that is what places them on a higher plateau in my evaluation of effective teaching.

*Kirk R. Schueler, MBA '76*



*D. A. Hayes, Professor of Finance*

A good teacher is a person who can motivate students to use creative analytical capacities. Importing of facts or empirical evidence concerning the behavior of society is of minor importance. In any intellectual problem we are usually confronted with a mass of information, some of which is conflicting, much of which is of trivial significance, and a relatively small amount of which is relevant to the problem at issue. If we can stimulate the ability to sort out and classify information and data and to identify the relevant evidence and then reach rational observations concerning the significance of this evidence, we have been a successful teacher.

*Douglas A. Hayes  
Professor of Finance*



*Helen Hull, MBA '75*



## NO IVORY TOWER HERE



**I**T has clothing stores. A bank. A restaurant. Lots of offices. A tiered parking structure. In other words, it's a shopping center smack in the middle of Dearborn. This is where the Graduate School of Business Administration of the University of Michigan has set up a new facility to serve students working toward their MBA in the evening who would find it extremely inconvenient or even impossible to drive to Ann Arbor for classes. It's called the Village Plaza Study Center, and is open five days a week from noon until 10:30 p.m. as well as Saturday afternoons. Classes are held there every week night but Friday. This term 340 students of the more than 500 currently enrolled in the evening program, are taking classes there leading to the MBA degree. "This is no ordinary evening program," commented Dean Bond. "It is taught by the same faculty and planned by the same administration, for students admitted on the same standards who face the same graduation requirements as full-time day MBA students."

Located on the second floor of the Village Plaza Tower, the Study Center consists of 8000 square feet that have been beautifully planned to make maximum use of space. The facility includes three classrooms that will hold 60 people each; three television receiving studios to receive TV from classes conducted in Ann Arbor; a computer terminal room; a large, pleasant reading room and library; a conference area; a reception area; and a coffee lounge. As an added bonus there is parking in a covered attached garage available free to students and a restaurant in the building. *Dividend* visited the Study Center on a busy Monday evening, and here we print pictures of the facility in use.



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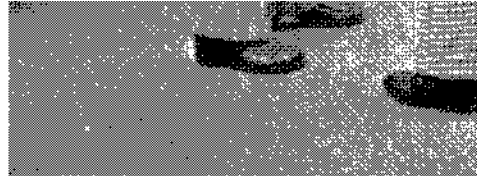
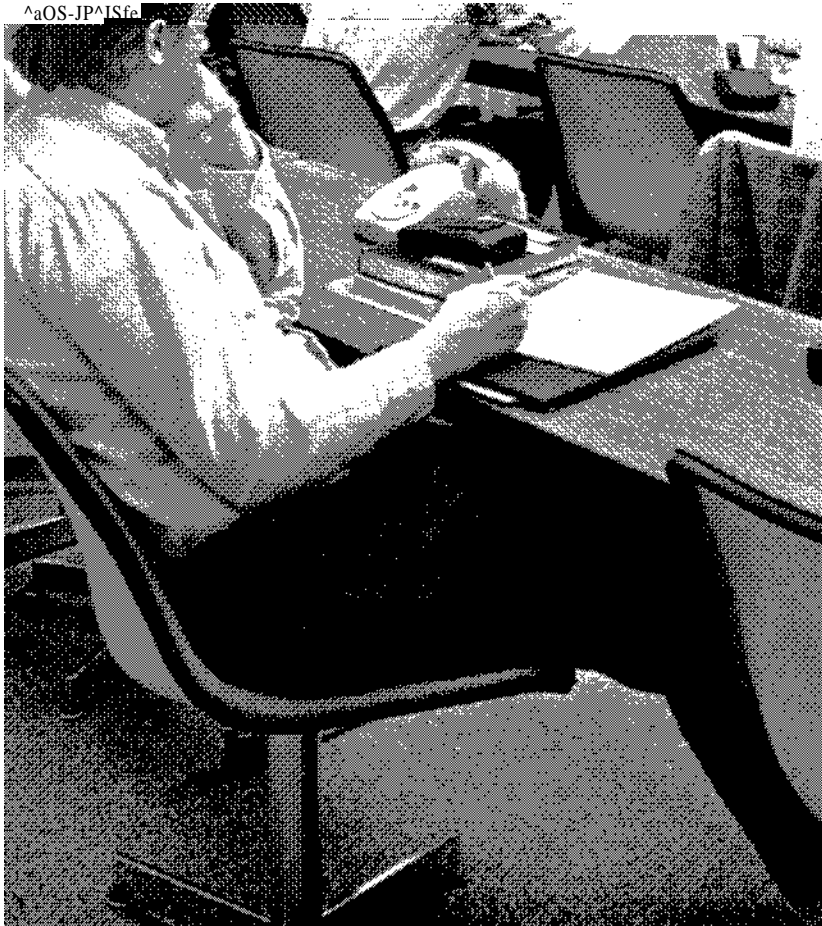


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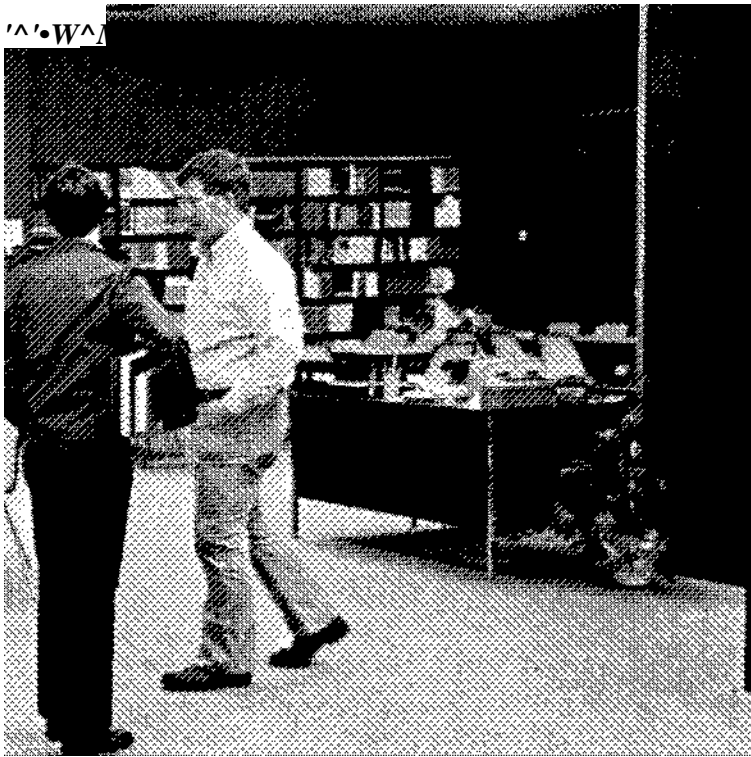


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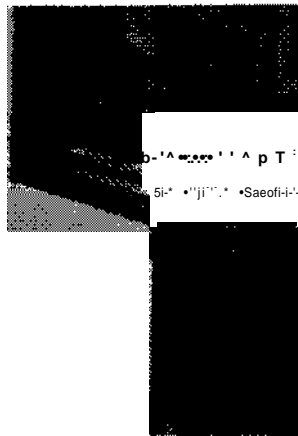
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Far left, students listen to lecture on finance in one of the TV studio-classrooms. The telephones by each desk are to ask questions of the instructor, who is lecturing in Ann Arbor. Center, students socialize in the reception area during a break in classes. The reading room and library can be seen in the background. To the left is the computer terminal booth, which is being given intensive use by Mike Kluber (pictured left) who is doing his statistics homework. He is a sales engineer for Allen-Bradley company, and is finishing up requirements for his MBA this semester. Above, a view of one of the classrooms taken during a class break. As you can see, the classrooms are equipped with long tables arranged in a "U" shape, with the instructor's desk in the center of the "U".

*Photos by Virginia Geren*

Mike Hayes, age 49, is not your average Ph.D. student. He gave up a \$37,500 a year job with General Electric to return to school. Why?

# You get to a point where you look at wh

"I've been to sales meetings," says 49-year-old Mike Hayes, a former marketing executive for General Electric, "where they'd sit you down in a room, show slides for eight hours, turn off the projector, and everybody'd retire to the cocktail hour. That's not my idea of a learning situation, but when you start thinking about it, what *is* a learning situation. How do we learn how to learn?"

This question and its ramifications is one of the areas Hayes wants to explore in the course of getting his Ph.D. in marketing at the Business School. That, along with his desire to see more interchange between the business world and academia, induced him to give up his \$37,500 a year job at General Electric, where he led a team of nine engineers selling equipment to electric power companies, to return to school.

"I went to a workshop at GE seven years ago that was entitled 'Learning How to Learn.' I had never heard that concept before, and it intrigued me very much," explains Hayes. "It seems to me that a lot of us think that the learning phase of life lasts through the academic experience and then it stops. Then we go to work, and we think 'now we're in the doing phase.'" In the first 10 or 15 years after I got out of school I did a lousy job of taking care of my learning destiny. In college there was someone telling me what to learn. Then I got on the job and was learning things the job required or things the boss thought I ought to learn. But I wasn't telling *myself* 'I ought to learn that.' I don't think we come out of school very well prepared to take charge of our own learning process. This

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*Mike Hayes rides his bike to classes at the Business School.*

# it else you're going to do with your life"

involves two very important things:

1) identifying what it is necessary to learn and 2) understanding the process by which we can learn it."

Hayes started to think along these lines several years ago when he was working as chairman of the Cleveland Rotary Club's vocational service committee. This committee had developed a list of 30 or 40 Rotarians who volunteered to talk on their vocation to any class in the business school at Cleveland State University. The response to this was modest, and Hayes began thinking a lot about the interchange between business and academia and wondering how there could be more of it. But the question is, how does it happen? "A lot of businessmen feel 'Gee I would like to teach/' " says Hayes, "but they can't go back and get a Ph.D. And many professors may want to introduce the real world into the classroom, but it's time consuming and there are lots of risks. For instance, despite the fact that there are a good many businessmen who would love to be invited to be guest lecturers, the professor doesn't know whether the guy is going to be good or not, or whether what he says is going to fit into what the professor is trying to teach."

As Hayes began to think more and more about these questions, the idea of teaching began to grow on him.

*Editor's Note:* This article is based on a *Dividend* interview with Mike Hayes and on an article about him written by Mary Ansley and published in *The Michigan Journalist* in December, 1974.

He had done some guest lecturing at Cleveland State University and had also occasionally taught internal GE marketing courses, and enjoyed it very much.

Then came the day when the youngest of his two sons graduated from college. With the financial load of educating children no longer a responsibility, Hayes and his wife Jean began to talk about options. "We might have stayed in Cleveland in a hell of a good job making a fine salary until retirement. It would have been a fine life," says Hayes, "but although I liked my job very much, there was a better than 50-50 chance that I'd be in that job until I retired. You get to a point where you look at what else you're going to do with your life."

One major consideration was finances. Not only would they be giving up a large salary and losing fringe benefits, but they would have to be putting money out for tuition while Hayes went to school. In addition, there was the consideration that even after he received his Ph.D., Hayes would not be earning at the same rate as before. But they thought an academic salary would be adequate for their needs in the future, as they have assets accumulated over 28 years at General Electric, and no children to support now. Mrs. Hayes, who was working part-time in Cleveland as an institutional social worker, figured she could work full-time for the three years Hayes would be in school.

But money was not the only worry. "I had some terribly serious concerns about my intellectual capability," says Hayes. "I was a good solid B

student in engineering 25 years ago, but what does that mean today?" So he took the Admissions Test for Graduate Students in Business. His results, he says, "gave me reason to believe my application (for doctoral courses) might be accepted."

Encouraged, Hayes talked with business school administrators and friends at GE about his proposed change. He and his wife also looked to their relatives and personal friends for advice and encouragement. The majority said "More power to you," says Mrs. Hayes, "although one couple shook their heads as if to say 'you're nuts.' "

Finally satisfied that the challenge was worth the difficulties, Hayes applied to and was accepted at several universities. He chose Michigan, and he and his wife moved here last fall. Mrs. Hayes found a job at the Plymouth Center for Human Development, and Hayes settled down to study. An early difficulty for him was handling the pressure of studying large quantities of material in limited time.

"I worked pretty hard at GE, and I had a lot of extracurricular commitments," says Hayes. (He was involved in church activities and Junior Achievement, as well as being on the board of directors of the local Rotary Club.) "But I was master of my own time then. Now I'm as busy as that and more, and I don't feel in control. There's certainly an adaptation needed."

Also, returning to studying after years out of school requires polishing some rusty skills. Hayes laughs when he recalls a conversation on requirements. "Did you take calculus?" he

*Continued on page 26*

# Ways or leaching (or, *By Hook or By Crook*)

There are all sorts of ways to get an idea from one mind into another mind, and good teachers have no doubt used all of them at one time or another. We thought it would be interesting to ask some of the teachers at the Business School about ways they have found to be thought-provoking, inspiring, horizon-widening or otherwise effective. Here is a sampling of some of the things going on in business school classrooms (and outside of them):

NOT ALL LEARNING takes place in a classroom. Some of it can take place over a brown bag lunch, as is the case with lunch-hour meetings on actuarial ethics and professionalism. The discussion group, which is held every Wednesday, was organized by James MacGinnitie, professor of actuarial science, along with several students. Specific cases are considered and discussed in relation to the Guides to Professional Conduct drawn up by the Society of Actuaries. Here is a case discussed at a recent lunch hour session:

### *What If Your Advice Is Not Taken?*

You were hired last year as consulting actuary by a fairly young insurance company only to do the annual valuation for the company.

However, while carrying out this assignment, you became aware that the president is completely sales oriented and that the company is emphasizing the sales of group insurance. In your opinion, premiums were too low, commissions were too high, business

was being generated too rapidly, and both claims and expenses were being incurred at too high a level. In short, you believed that the company was headed for hell in a hand basket. You so informed the president in a short note and later verbally on the telephone. The president thanked you for your concern and said he would look into the matter.

When you return to perform the next valuation, you find that the situation has deteriorated and that the president has not even looked into the matter.

*What is your proper course of action?*

Several members of the actuarial faculty attend the discussions, and from time to time other people are invited, such as visiting actuaries, employers who are at the School recruiting, etc. Also from time to time, students are asked to read an article relating to the topic under discussion that week. This is an "extra" for which nobody receives any credit, but as one student said, "The knowledge I have received here will stay with me, I think, long after I've forgotten the formulas." Participating students also said they had not realized how many ethical issues might be involved in the "real world" of actuarial practice.

**A PHOTOCOPIING COMPANY** Wants to expand into the European market. Is that a good idea? A manufacturer of plastic insulators is thinking about trying to sell the product in South America. What is the market there like? These are the kinds of questions

fourth semester MBA students in international business are working on in Professor Robert Adams' Seminar in International Business Policy. The companies are real, and the project is done in cooperation with the U.S. Department of Commerce as part of their export promotion program. The Detroit District Office of the Department of Commerce helps in locating companies the class might work with, and also makes the publications and other resources of the Department of Commerce available to students. Typically the students, who usually work in teams, make several trips to the companies (all of which are located in Southeastern Michigan) to interview people and find out the nature of the problem as the company sees it. Usually, the problems involve a small company thinking of going into foreign marketing. Students prepare a complete foreign market survey. They identify the countries with the greatest market potential for the company's product and recommend a specific course of action for reaching these markets. They will consider such matters as channels of distribution, i.e., exporting, licensing, or foreign manufacture; business climate; competition; financing; organizational changes; personnel requirements; and profitability.

At the end of the seminar, they write a report and make a presentation. In the spring semester, fifteen students were working on nine different projects, and representatives of the companies came to the final session of the seminar to hear and



comment on the presentations.

Says Professor Adams, "This class gives students a chance to apply material they have absorbed about international business to a real life situation. It's different from studying cases, because in real life you don't have the needed information given to you. You have to figure out what information you need and where to get it. Then you have to cope with the frustration of not being able to find all the information you need. Then you have to figure out how to make do with what you *can* find. In this sense, it's very enlightening to students to get thrust into an actual real world problem."

K3 TUDENTS IN KARL PEARSON'S course in real estate appraisal go to the property and make thorough inspections, noting physical deterioration, functional obsolescence, and economic obsolescence. The class made fifteen such field appraisals last term on residential, commercial, and industrial properties. Instead of requiring a term paper, Pearson, who is professor of business administration and nationally recognized as a distinguished real estate educator, requires a demonstration appraisal report on a property of the student's choosing.

ARY BROMAGE, professor of written communication, each term asks students to write up a "happening" which they know about first hand or which has involved them personally. These case histories illustrate actual transactions in the workaday world that have turned out successfully or (more often) unsuccessfully. They must, in one way or another, involve written communications—a letter, a report, a memo, a news release. The true stories submitted in response to this assignment are varied. Examples include: a person engaged in heated correspondence with a credit card company on how much

interest he had been charged; experiences a student had when looking for a summer job; an argument with a landlord over an apartment, the rent charged for it, and a part-time job that had been part of the arrangement. The students are required to turn the material into a purely factual and objective account, not betraying any preconceptions or criticisms. The class then goes to work on the details as drafted, analyzing the actions and accompanying messages in terms of the situations they were intended to solve. As a final step the class may agree either to support what was done or to propose an alternative course of action. "The beauty of all this," says Professor Bromage, "is that no one, including me, knows the 'right answer.' It is the infinitely varied capacity of the written word and of the resourcefulness of the communicator that is demonstrated on paper."

XJL STUDY OF THE "live" organization is being made in a seminar in organizational studies conducted by B. J. White, assistant professor of industrial relations. The thirteen members of the class are undertaking a study of two organizations as members of two consulting teams, one of eight members and the other of five. In the first several weeks of the class, they devoted their time to developing an understanding of the theoretical foundations and the specific procedures to be used. The remainder of the course is being devoted to the actual consultation process, with periodic meetings to discuss findings, problems, experiences, etc. The outcome of the study will be a diagnostic report on the current functioning of the organization, its strengths and problems, assessment of their causes, and recommendations, if any. This report will be fed back in a prescribed manner to the organization under study.

Participants in the seminar are all last term MBA students or Ph.D. students, all of whom have had extensive course work in the study of

organizations and management. Students are required to keep a "process diary" during the consultation period. The diary is expected to contain a) the student's own experiences as a consultant and b) the student's own hypotheses about problems and conditions in the organization and their causes, as well as survey data, facts and observations which support those hypotheses. At the end of the term, students are asked to summarize their learning from the consulting experience in a short paper, using the process diary notes as the major source. The grade is based 50% on the quality of the group report fed back to the organization and 50% on the student summary paper and process diary. Professor White says his approach to the course grew out of his research and teaching effort to blend two approaches to organizational diagnosis—the clinical (as developed by Harry Levinson) and the instrumented approach, such as is used by the Institute for Social Research. In addition, he says, "so many people are studying organizations but there are few opportunities for students to do field work, and unless you are working with a live organization, there are certain real issues (such as problems related to trust and confidentiality) that don't even come up. This seminar gives students an opportunity to test their skills and to propose recommendations, working in the real world."

JL OR HIS CLASS in oral communication for business administrators, Herbert Hildebrandt, professor of business administration, asks his students to keep a daily log for seven days noting non-verbal behavior. (Sample: "today I saw a girl leaving the business school building laughing and waving hands in what I would say was an expression of joy" .. "a guy stopped on East University staring at what seemed to be nothing but expressing how bored he was." .. "a suggestion for a report

*Continued on page 28*

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## A Dialogue on Teaching

*Editor's Note:* The dialogue below represents only brief excerpts from what was an absorbing two hour discussion which ranged from the efficacy of the case method, to grading techniques, to questions like "How does one go about motivating students in an unpopular but required course?" The discussion took place between students in the Business School's Ph.D. Seminar on Learning and Teaching (most of whom have teaching experience or will soon be teaching) and Wilbert J. McKeachie, professor of psychology who has for 25 years been conducting and assessing research on effective college teaching. Professor McKeachie is president-elect of the American Psychological Association. Before his visit, students in the seminar, which was taught this term by Herbert W. Hildebrandt, professor of business administration, had considered and discussed the governance of a university; problems in the future for higher education; accountability as it affects faculty; and the evaluation of the student. They also were required to prepare a syllabus in their field, and give a sample lecture which was videotaped and played back to the speaker and the class for criticism and discussion of its teaching effectiveness.

*Student:* What are your views as a psychologist on the case method of teaching?

*McKeachie:* I think it's an interesting technique. I wouldn't want to use it completely, but probably no one teaching method is good for all kinds of objectives and with all kinds of students. It seems to me the case

method is very useful for a certain kind of teaching—that is, teaching problem solving.

*Student:* Would you suspect that there exists some kind of optimal balance between the more traditional type of teaching—that is, explanation or presentation of principles—and the case method of teaching, which is, really, the use of examples?

*McKeachie:* Obviously it depends upon what your goals are as a teacher, and it would probably also depend upon the stage of the learner. I would suggest that you would be more likely to use the case method with advanced students, or with students who already have a pretty good repertoire of concepts and facts; and would be less likely to use it, or at least use it less frequently, with students who haven't yet built up much to solve problems with. That doesn't mean you might not use a case the first day of class to get students motivated, but you probably wouldn't expect the solutions to be very good. You would probably be using it to indicate to the class, "If you're going to solve this sort of problem, you need to know something about accounting, or about certain legal principles, or what have you." Then once you've established that kind of motivational point, go ahead and lecture or read, or do whatever you need to do to get across the information the students need, and *then* come back and see if they can apply it.

*Student:* Is there any reason why it wouldn't be feasible or even desirable to use cases almost exclusively at the end of a course of instruction?

*McKeachie:* If your objective is problem solving in a real life situation, some sort of simulation or case is a good way of testing whether or not people can use the principle or point that has been introduced. I think we often assume that once students have mastered material pretty well conceptually, that they can automatically use it. Psychologists have learned from bitter experience that most things we know aren't easily applicable. Indeed, we may know quite a lot about learning but may not be very good when it comes to teaching, because there simply are a lot of extra variables in real life situations that interact with the variables psychologists like to talk about, and that moderate or change the effects. I suspect that's true in most fields, and that the advantage of a case or field experience or simulation is that you find out that things aren't quite so simple—that what seemed like a straightforward principle isn't so straightforward and is complicated by a lot of other issues.

*Student:* What do you see as the primary problem in using the case method?

*McKeachie:* In what I have seen of using the case method, the problem is one of sorting out from the details of the case, the general skills or principles that you are trying to get across. There is a danger, I think, as there is with any of the inductive types of methods, that some people get lost in the forest and never really sort out what are the main organizing points that they are supposed to get out of the case. There

is a good deal of evidence that students learn faster if you start out by making the dimensions of analysis stand out. You do this by using examples that are a little extreme and that do not have a lot of extra detail which may interfere or distract from the main point. Until students are able to develop some sense of what the critical dimensions are, it would probably be best to make sure your initial cases are stripped down. That is, that they have enough detail to make them interesting and life-like (so that you retain some motivational value) but are not so detailed that the critical points get lost. Let me cite an animal experiment which seems to make this point well. In the 1920s the psychologist Karl Lashley was trying to determine whether rats could discriminate between shades of grey. He ran the rats trial after trial with two shades of grey. One set of rats would be rewarded for going to the darker of the two greys and the other set for going to the lighter. But he was never able to train them to discriminate. Then he ran experiments where the rats were rewarded for going to black or to white. And he found that the rats who had not been able to discriminate between greys learned right away to discriminate between black and white! So he tried the same rats on the two shades of grey again, and this time they learned to discriminate greys within a very few trials. They had learned, you see, that *shade* was relevant. To carry the analogy over to teaching and the case method, it seems if you want students to pay attention to a particular dimension it might be best to start out with something that is fairly dramatically unusual in that dimension and *then* move in toward the more subtle kinds of distinctions.

*Student:* I took two courses in the law school this year where they exclusively used cases. I kept looking for something that pulls cases together, like maybe a chapter in a book on policy considerations, or something like that, but they just didn't do it. I felt that people were just left up in the air.

*McKeachie:* It may not be entirely bad if people are still in doubt at the end of the class period. I think the

notion of people continuing to think about something after class is a good one. I think I'm a little too inclined to wrap things up for my students. Usually in my lectures I have half a dozen points that I summarize, and you know, the student can write those down and close up the notebook and they've got it. I think it's probably better if they go out thinking—he should have made this point—or what about this? Maybe they will continue to try to explore the material outside of class, and we do know that a lot of learning goes on outside of class. What I worry about is that if you leave things unsettled, some people just remain permanently unsettled and never really work it through for them-

*"It may not be entirely bad if people are still in doubt at the end of the class period . . .*

*What I worry about is that if you leave things unsettled, some people just remain permanently unsettled and never really work it through for themselves."*

selves. It's good if you can take away from the case something that you can use outside the classroom. It's important that we think about what sorts of things are generalizable and transferable and try to be sure that those come out.

*Student:* It seems to me that some professors might use the case method to take some of the burden off themselves, especially if they've used the same cases in the past. They can simply referee what goes on in class until the last ten or fifteen minutes, then do some summarizing, the class breaks, and they go on to the next case. I've been in courses like that. I've been in courses where you end up taking a position, and whereas there might have been areas of grey between you and another group in the beginning, what the case seems to do is to finally draw the line so that every group leaves saying, "I

know those other people were all wrong and I was right." As far as I'm concerned, I don't care much for the case method.

*McKeachie:* I thought that you weren't left with the notion that there is one right answer.

*Student:* But you are left with the very strong distinction that one group has one answer and another group has another answer, and no one group is right. At least no one will say that one group is right, but all the groups think that they are right individually.

*McKeachie:* That would suggest to me that if the teacher does not want such an outcome that the teacher needs at the end of the case, or in the next period or something, to look at what were the strong points, or the solutions (assuming that nobody has a perfect solution), and maybe the class needs to do more analysis of the relative advantages of the different solutions that were arrived at by the groups.

*Student:* If you want to be a good case instructor it seems to me you have to keep your eye on who is saying some points that you can summarize, and try to see that everybody gets a plus. In other words a win, win, win approach instead of a win-lose or lose, lose approach.

*Another student:* One thing you learn how to do in the case method is get together with people and sit down and get a consensus. Then, when you get to class, defend it and try to convince everybody else to your line of reasoning. It's important for us as people in the business world to learn how to argue a point and to do the homework so that we know what we are talking about.

*McKeachie:* Anything else about the case method? (pause). Then let's move on to grading.

*Student:* Is there anything to suggest which system is best in the learning process—that in which students do self grading, or that in which there is a strict criteria for grade as determined by the instructor?

*McKeachie:* It seems to me that one of the problems with our present system of grading is, that while it's intended to help students set standards, really it's always the

instructor setting the standards. What we want I think in most courses, is to have students coming out so they can set standards for themselves. It seems to me that an ideal system might be one where the instructor does the grading initially, and begins to help the students develop some sense of standards, and then gradually fades out so that students are doing more and more self-evaluation of their work, which is what they're going to have to do when they get out of college. But I haven't tried anything very fancy along this line and I don't know whether there is any practical solution.

*Student:* In one department here they didn't actually have the students grade themselves, but they did have the student write up a contract at the beginning of the term. The student assigned the weight he wanted to the exams, the papers, and the cases. It made the student really think about the standard being used to grade each one of these.

*McKeachie:* That's interesting. Did it work? Were people happier with what came out of it?

*Student:* Yes, because some people are better paper writers than they are test takers. It gave them an opportunity not to be penalized.

*McKeachie:* Any other things that any of you have tried or heard of as being tried on grading?

*Student:* I used to have my students, at the end of a test, put on the back of the sheet the grade they thought they'd earned, and then I'd compare it with what I'd graded them. If they were more than one grade off, I wanted to see them—to see what went wrong.

*Another Student:* Sometimes it happens that a person gets turned on to a special subject area and really learns all about that. As a teacher you might happen to ask them another question on a test. That technique gives the student a chance to say, "Well, you didn't ask the right question for me, you asked the right question for somebody else."

*Student:* How do you feel about oral exams?

*McKeachie:* I think the important function in an exam is what it does for the student's learning. And if students are preparing for an oral,

doing more thinking about what the course is about, and what they should be getting out of it, it might be a good thing. I suspect some students would be anxious in an oral exam and that might be a difficulty, but you have problems with anxiety in any kind of test you give. Oral exams have the advantage that you don't have to take time on things the student obviously has well under control. You can move your level of evaluation depending on what level the student is at. In this sense, it's more efficient for the student than a test which may be aimed at levels either beyond him or below him.

*Student:* One law professor I know assigns three students every day to be prepared to recite, and then he stands in front of the class and throws out questions based on hypothetical situations that come out of the cases the class is supposed to have read.

*McKeachie:* That's kind of interesting. It gives the students some sense of special responsibility.

*Student:* He puts out a schedule a week ahead of time, telling you what day you're going to be responsible. He also tells the others "just because you were assigned yesterday doesn't mean I forgot about you today." It seems people take a little more interest in the class.

*McKeachie:* And then he asks pop questions?

*Student:* Correct. He assigns all the cases to read, and then he poses hypothetical situations which change the facts of the case, so that you have to have analyzed the case and the thinking behind it to answer the question.

*McKeachie:* Not a bad idea.

*Student:* I'm going to be teaching next fall. I was wondering your opinion of my possibly using that technique in an undergraduate course.

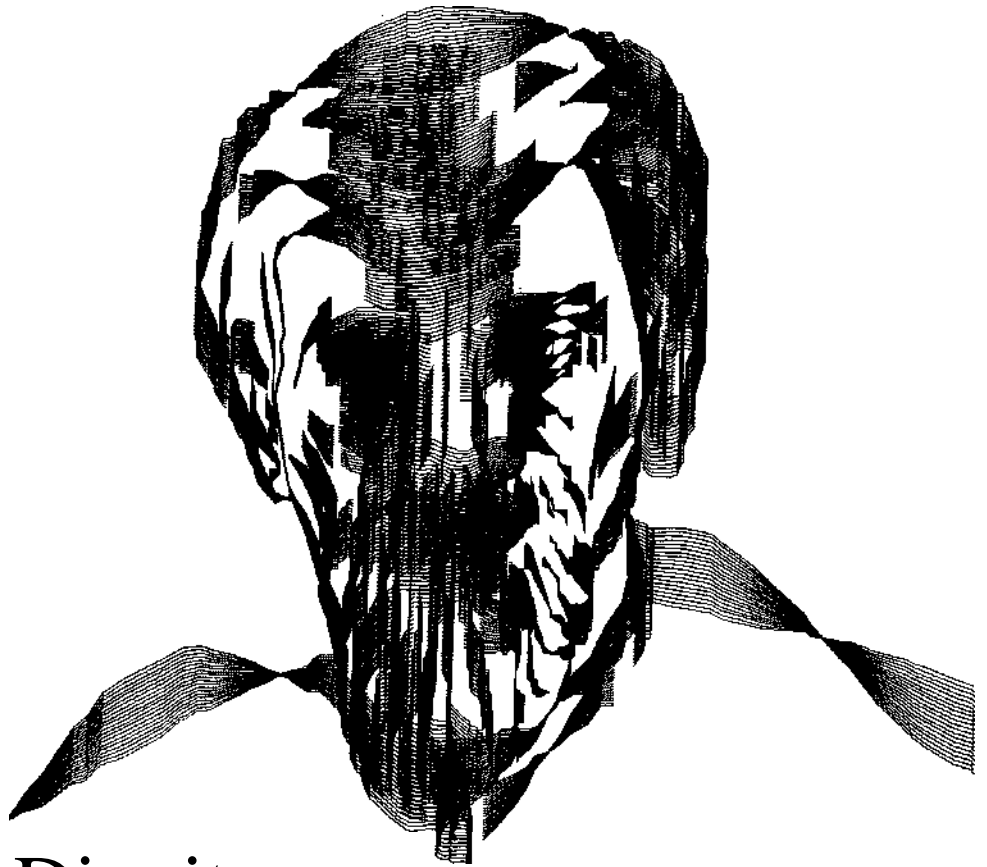
*McKeachie:* Yes, I think you could. Here's another idea along that line. Suppose you have assigned a chapter. You could say, "I expect all of you to read the chapter, but in our session tomorrow I expect you three to be particularly well versed in this part of the chapter, and you three in this part, etc. We are going to rely on you to be the experts when that particular part of the chapter comes

into the discussion." That might be a way of helping students feel the same kind of special sense of responsibility and helping instill a cooperative attitude in putting together the pieces. If you can put each student in a position where he or she is a little more of an expert than the other students, it reduces some of the barriers to participation in discussion.

*Student:* Would you tell us about the reading log you mentioned earlier?

*McKeachie:* Yes. When I am teaching a discussion section of a four credit course, I tell the students that there are three hours out of the 12 they should be putting in every week that are not filled with specific assignments. So I say, "I'd like you to spend that three hours thinking about psychology, reading about it, and writing about it. You can read textbooks, popular paperbacks on psychology, professional journals, technical journals, *Psychology Today*, or whatever. You can read one thing or lots of things as long as you put in three hours. Keep a log of what you've read and what you thought about it. I don't want you to tell me *about* what you've read. I want you to tell me *what you thought of it* and how you reacted to it. I'm looking for comments like 'this was interesting, but there wasn't any evidence to support the author's point of view,' or 'this seems to contradict what you said in lecture.' " I tell the students that the logs won't be graded, but I'll give them an incomplete if they don't do it, and I collect the logs three or four times during the term. Then, on the final examination I bring in a whole stack of magazines, and say "Pick any article you want to and write a log on that article. That'll count for fifteen points on the final exam." The log is trying to get the students to read very actively and somewhat more critically, because I think one of the ways students will keep on learning after they leave the course, and after they leave college, is through reading. If they can come out of a course as more sophisticated readers, then I think they're on the way to continuing learning for the rest of their lives.

*Editor's Note:* This article was written by two MBA students as part of their work for Professor Lee Danielson's class in Personnel Policies. The class was divided into teams each of which was asked to write a report on one of 24 suggested topics as if they were an employee of the company considering the plan of action or problem the topic represented. This paper was written in response to the problem "How do we demote with dignity a long service employee who is incompetent?" The authors both received their MB As in the spring of 1974. Ron Gregg is now a project engineer with Air Products and Chemicals in Allentown, Pa., and Jim Doty is a production supervisor with Dupont at its Chambers Works plant in Deepwater, N.J.



# Demote With Dignity

By James Doty, MBA '74 and Ronald Gregg, MBA '74

There are individuals in every industry, skill and profession who are incompetent in their jobs. They include the individual who has been promoted beyond his level of competence as well as the individual who performed competently in his current position when first placed there but whose performance has deteriorated or whose job responsibilities have grown beyond his capabilities.

How can organizations maintain standards of performance without destroying motivation or producing alienation? They need to eliminate incompetents through such mechanisms as discharge, transfer and demotion. The purpose of this paper is to explore some of the ways organizations can make demotion socially acceptable to the individuals demoted in order that they may retain their personal dignity.

In supervisory and managerial positions, the pursuit of excellence tends to create intense competition wherein each manager must continually compete for his position

with those below him. In such an environment, merely adequate performance is insufficient. Intense competition among members of the organization produces a counter-pressure in increased need for stability and security which increases with the average age and length of service. Management is inclined to take care of those who have contributed to the organization in the past. This pressure tends to produce a situation in which managers are permitted to remain as long as they perform adequately.

Accepting adequate performance at the expense of excellence creates problems for the organization. Not only is efficiency likely to decline, but dissatisfaction may spread among those in lower echelons who resent the lack of opportunities to move up, especially when those above are thought to be inferior.

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In a case study of the management of a large industrial organization, Goldner found that the managers of the organization accepted the possibility of a demotion in their careers. They saw demotion as a normal part of their future, envisaging a mobility curve that ascended, leveled off for a period, and then descended slightly. A belief in the normality, almost the inevitability, of demotion permeated the organization. As can be seen in Exhibit 1, 63%, 64% and 59% of headquarters, district and local managers, respectively, foresaw the possibility of their own demotion. Demotion was considered a normal phenomenon.

## How to Obscure Demotion

One method by which organizations can cope with potential strains of demotion is to cloak the demotion in ambiguity. Reducing the visibility of demotions softens their potentially disruptive features. Contributing to this ambiguity is *constant lateral movement* through positions. Such

Exhibit 1<sup>1</sup>  
Views of Their Chances of Demotion Expressed by 70 Managers  
(in percentages)

<i>Chances of Demotion</i>	<i>Headquarters Managers</i>	<i>District Managers</i>	<i>Local Managers</i>
Good Chance	63	64	59
No Chance	8	7	3
Uncertain, or demotion not discussed	29	29	38
Total	100	100	100
(N)	(24)	(14)	(32)

movement prevents clear identification of a move as a demotion.

Goldner found that expectations of lateral movement were part of the organizational culture in his management case study. His data, as seen in Exhibit 2, show that managers are just as prone to expect lateral movement as promotion.

Some moves are so ambiguous that the demoted man fails to recognize his loss of status or that others consider his move as a demotion. Goldner described an executive's discovery that his recent move was a demotion. The executive received a phone call from a recently demoted friend who sought advice. After closing the call, he turned to Goldner in astonishment—the caller had said he was asking advice because he knew the executive had been through a demotion. The executive then recounted all his moves, maintaining that none of them was a demotion as far as he was concerned.

The ambiguity of moves can be attributed partly to the changing structure of large corporations. In many such organizations, clear-cut lines of authority no longer exist; boundaries of responsibility overlap and are in a constant state of flux.

In addition to moves, ambiguity may be fostered by diversification and growth, resulting in the creation of many new jobs and positions. In the process of expansion, personnel needs, as well as production or profit goals, may be met by *creating new, uncategorized positions* for individuals incompetent in their current positions, thereby cushioning the effect of their demotions.

Alternative measures for creating ambiguity about moves are available if positions resulting from growth do not exist. By *moving managers*

*who are obviously "on the way up" into the same jobs as persons thought to be "on the way down,"* ambiguity may be increased. The jobs being filled by such individuals do not provide clues as to the incumbents' status. Filling similar positions with both successes and failures creates an intermediary level and cushions the shock of demotion.

Another technique that may create an atmosphere of ambiguity and uncertainty can be titled "*zig-zag" mobility*—a combination of a demotion with the possibility of subsequent promotions. The chance of being promoted in the future makes the acceptance of the demotion easier for the demoted individual.

Some organizations are large enough to be able to *move demoted individuals to other parts of the country*. Such action facilitates the individuals' adaptation to demotion by permitting them to avoid encounters with those who knew them in their former capacity; this is a

desirable alternative since perhaps the most difficult part of an individual's adaptation has to do with the people he must face.

Peter<sup>2</sup> has described another ambiguous action that is, in essence, a demotion. His "*lateral arabesque*" which he calls a pseudo-promotion, gives the incompetent employee a new and longer title without being raised in rank and moves him to an office in a remote part of the office building.

### How to Ease the Effects of Demotion

A second method by which organizations can relieve the strains of demotion is suggested by the adaptation of sensitivity training that allows the demotee to master the consequences of his demotion. Golembiewski<sup>3</sup> et al report on the use of "critical intervention" in the demotion of 13 sales managers, many of whom were senior employees. The basic intent of the intervention was to help ease the inevitable stresses on the demotees. These stresses were inherent in the diverse personal adaptations required of demotees as they changed jobs, schedules and routines and as they modified levels of aspiration and self-concept. Stresses were also inherent in the need to develop viable work relations between the demotee and his new manager, who formerly had been a peer.

Exhibit 2<sup>1</sup>  
Chances of Promotion and of Lateral Moves (N = 342)

<i>No chance at all:</i>	Scale					<i>Extremely good chance:</i>	
0	1-2	3-4	6-7	8-9	10	Total	
What are the chances that you will be promoted within the next two years?							
<i>Percentage</i>							
3	14	12	20	18	21	11	99
What are the chances that you will make a lateral move sometime in the future?							
<i>Percentage</i>							
3	10	9	19	17	27	15	100

<sup>1</sup>"Demotion in Industrial Management" by F. H. Goldner. *American Sociological Review*, Vol. 30, 1965.

<sup>2</sup>L. J. Peter and R. Hull, *The Peter Principle*, William Morrow and Co., Inc., New York, 1969.

<sup>3</sup>P. T. Golembiewski, et al, "Toward Building New Work Relationships; An Action Designed for a Critical Intervention," *The Journal of Applied Behavioral Science*, Vol. 8, No. 2, 1972.

As part of a broader reduction-in-force, the 13 individuals were given a choice of accepting demotion to senior salesmen or termination. The demotees were a heterogeneous group—they ranged in age from 33 to 55, had been with the company from nine to 24 years, and had been managers for periods ranging from six months to 17 years. All but two of the individuals accepted the demotion. They were given early work assignments intended to facilitate their making the required adaptations as effectively and quickly as possible.

A purpose of the intervention was to provide a specific action arena in which feelings and fears could be expressed and worked through, if possible. The analogy applied to the approach was that of the "cauterization of a wound—not pleasant, but preferable to other possible or probable strategies." Things which the intervention sought to avoid were obsessiveness and postponement of the unavoidable face-to-face meeting of colleagues and of tackling new work demands.

A second purpose was to provide the demotees diverse support from demoted peers, superiors, and the employing organization at a critical time in their lives. It was desired that the intervention would prevent a vicious cycle of decreased pride and dignity; feelings of being unappreciated or worthless; diminished incentive, interest and morale; feelings of alienation; and inability to assume responsibility.

One session, the initial one, of the intervention brought demotees together for discussion of their concerns, problems and needs. Approximately four hours were devoted to this interaction, with two resource persons available.

The purpose of the resource persons was to facilitate expression of feelings and reactions, to help reveal the diversity of the demotees' experiences and coping strategies, and to work toward a successful adaptation to the demands of the new job. Resource persons were committed to helping demotees face their demotions as clearly and as realistically as possible.

The elements of commonality that

emerged in discussion among the demotees were expected ones. They included (1) the impact of demotion on the individual, (2) experiences with important individuals, such as wives, colleagues or salesmen from other firms, and (3) concerns about taking on a new job.

The effects of the intervention were judged by changes in anxiety, depression and hostility as determined by results on tests developed to measure psychological aspects of emotion. It was learned that the intervention seemed to have quickly reversed emotional states that can generate consequences troublesome for the individual and the organization. Scores on anxiety, depression and hostility scales were significantly reduced for the demoted individuals after the intervention sessions. These reductions were maintained or increased in a third administration of the measuring test, given long enough after the intervention to test persistence.

#### Appreciation of Demotee's Contribution

It is recognized throughout industry by management with the responsibility for making decisions on discharge or demotion of workers that their decisions can have a traumatic effect on the displaced individual. In both cases the individual must swallow his pride and eventually face up to the fact that he was felt incapable of performing his assigned functions. In the case of discharge the individual is faced with a most difficult task of finding a new job at a time when he doubts his own capabilities in any endeavor he seeks. Any animosity or ill-feeling he may have for the company from which he was discharged may continue, but once he walks out the door with his last paycheck, he severs many of the ties and relationships he had with other workers and is not forced to face the recurring difficult confrontations with previous peers.

In the case of the demotee, these confrontations continue and unless the individual is helped to face them, his self-doubts and gnawing concerns over self-pride may prevent him from being an effective, productive employee in his demoted position.

The company must help the demoted individual evaluate himself objectively in terms of his own strengths and weaknesses. It must point out to him that the very fact that the company chose to allow him to stay on board rather than to discharge him is an expression on the company's part that it feels he can make a valuable contribution in his reduced status. It must also be pointed out by the company that in his new job the demotee is offered the opportunity to concentrate on a different area of responsibility or skill wherein he may find himself to be much more suited and able to develop a greater expertise than he did in his previous job. It should be stressed that the demotion does not preclude advancement in the future. In some cases it is a fact that individuals did not have a sufficient background in a lower level before being promoted to the level at which they are incompetent. In these cases, return to the lower level for additional learning or experience may be only temporary if the individuals are able to obtain the skills at the lower level necessary for return to the higher level.

Presently demotion is not used extensively in organizations as a means of dealing with inadequate or unsatisfactory performance because organizations recognize (1) problems of hostility and insecurity that demotions generate and (2) the difficulties demotees face in continuing to work for an employer in a reduced status. It is felt that by obscuring demotion with ambiguous actions described, demotions can be made more easily acceptable to the individual, thereby eliminating some of the problems and difficulties. In addition to obscuring demotions, critical intervention as described appears to be an area that is virtually untapped but which may be the answer to successful handling of demotions, particularly for small organizations with fewer opportunities for ambiguous moves. In any event, whether ambiguous moves or critical intervention takes place or not, the organization must express its faith in the demotee's ability to be a contributor to the organization in his reduced status.

# Among <sup>us</sup> Ourselves

*An informal collection of items, including news of the faculty, of alumni, and of the school, and assorted other information, opinion or comment that we think will interest you,*

## How Much Money Do New Michigan MBA Graduates Make?

Statistics released by the Placement Office of the University of Michigan Graduate School of Business Administration give a salary summary of job acceptances by MBA graduates placed by the Placement Office in the spring of 1974. The table is printed below:

### *MBA Graduates*

Experienced—Evening Program Students (Over two years full time employment)

Arithmetic Mean	Range
\$20,788	\$13,400-\$39,500

Experienced—Full-time students (one year or more of full-time employment)

Arithmetic Mean	Range
\$17,076	\$10,800-\$27,600

Inexperienced—Full-time students (less than one year of full time employment)

Arithmetic Mean	Range
\$14,976	\$9,600-\$25,000

## DOR Inaugurates Special Reprint Series

A special reprint series, which is intended to give all interested members of the GSBA community access to selected articles by faculty of the Business School, has been inaugurated by the Division of Research. The reprints will be of selected articles appearing in various publications outside those issued by the School itself. The first in the series is "Analyzing and Forecasting Times Series," by W. Allen Spivey, professor of statistics, and William J. Wroblewski, professor of statistics. It originally appeared in the 1974 *Proceedings* of the Business and Economics Statistics Section of



*Professor Dick Leabo (left) admires the award given him by the Ph.D. students at the business school because of his outstanding service on behalf of the Ph.D. program. William F. Maloney, (right) president of the Ph.D. Forum, presented the award to Leabo.*

## Doctoral Students in Business Give Special Merit Award

Dick A. Leabo is the first recipient of a special merit award designed by the doctoral students of the U-M Graduate School of Business Administration to recognize outstanding service on behalf of the Ph.D. program. Leabo is a professor of statistics at the business school and director of the doctoral studies program.

William F. Maloney, president of the Ph.D. Forum, said, "Professor Leabo has shown enormous energy and interest in the Ph.D. program. His understanding of subject

the American Statistical Society. Further information can be obtained by writing to the Division of Research, Graduate School of Business Administration, Monroe and Tappan Street, Ann Arbor, Michigan 48104.

matter, his sense of humor and his obvious willingness to put in extra hours on our behalf are each worthy of this award."

Leabo, a graduate of the University of Iowa, joined the U-M faculty in 1957. He has been a consultant for Brookings Institute and an exchange professor of Nederlands Economische Hoogeschool in Rotterdam. He was recently invited by the European Institute for Advanced Studies in Management to be a participant-consultant to the Conference on Doctoral Education in Management held in Brussels.

The award, consisting of a permanent trophy in the Ph.D. Forum lounge with an engraved plaque going to each recipient, was presented to Leabo by William F. Maloney and Jerry L. Arnold, past president of the Forum.



## West Germany, Japan, and the U.S. Discuss World's Most Pressing Economic Problems at Seminar

Open discussion of the world's most pressing economic problems—international currency reform and inflation and recession—took place in Japan at a recent Trilateral Economic Seminar and Symposium. The topics were discussed by informed panelists from the world's three strong currency countries—West Germany, Japan, and the United States. Two of the three United States representatives are professors at the Michigan Business School. They are Paul W. McCracken, Edmund Ezra Day University Professor of Business Administration, and Gunter Dufey, Associate Professor of International Business.

"The three countries conduct approximately 40% of world trade," explained Dufey, "and represent roughly half of the world's GNP, so, of course, we are all experiencing similar economic crises. I think the seminar was an extremely beneficial interchange of ideas for all concerned."

In commenting on the status of problem-solving for all three nations, Dufey said, "The Japanese tend to overreact in terms of optimism and pessimism, but, on the whole, I think they are reaching an equilibrium reasonably quickly. One of their serious problems is that of hidden unemployment, due largely to their continuing permanent workers on the payroll even in slack periods."

"Germany," said Dufey, "was the first to confront economic problems, and because of it, their inflation rate never went over 7% and is now going down to about 5%. Both countries—Germany and Japan—have a greater consensus of problem-solving tactics than we have in the United States. Politics and dissension about what to do have obviously held us up."

Professor McCracken, former Chairman of the Council of Economic Advisers, participated in the Tokyo-based *New Trade Order* session of the seminar.

McCracken said, "Our success in the restoration of international



*Dean Floyd A. Bond accepts a grant letter and check from partners in the accounting firm of Coopers ir Lybrand which will bring their total contribution to the Paton Center to a total of \$125,000.*

economic order will depend on two factors. One is whether the United States can handle policies to encourage renewed economic expansion without creating a budget that later will set the stage for an inflationary explosion. The other is whether Japan will in fact pursue policies such that it accepts its fair share of the oil-consuming countries' aggregate payments deficit with OPEC."

Of the seminar, McCracken said, "Since developments in these three countries will inevitably set the course for the whole world economy, this exchange of views among people from these three countries, representing both the private sector and government, was extremely useful."

McCracken, who lectured and toured in Korea as a guest of the Federation of Korean Industry following his participation in the Japan seminar, noted, incidently, that, "Korea is an economy in some respects resembling that of Japan 15 years or so ago. It has an excellent work force, has

demonstrated a capability for managing large industrial complexes, and is experiencing severe external payments problems because of the explosion in oil prices."

The Japan seminar, sponsored jointly by Japan's Ministry of Foreign Affairs, the Goethe Institute and the American Center in Japan, was attended by many high-level government officials, representatives of research and academic communities and journalists. The third U.S. representative was Professor Benjamin J. Cohen of the Fletcher School of Law and Diplomacy at Tufts University. Germany's representatives were Armin Gutowski, Professor of Political Economy at the University of Frankfort and Hans Tietmeyer, Director of Economic Policy Planning, Ministry of Economics, German Federal Republic; Japan's representatives were Motoo Kaji, Professor of Economics at the University of Tokyo and Hideo Susuki, Advisor to the President, Nomura Securities Company.

Kresge Chairman Delivers  
Seegal-Macy Lecture

"Kresge and the Retail Revolution" was the title of the second annual Seegal-Macy lecture which was given March 27 by Robert E. Dewar, chairman and chief executive officer of S.S. Kresge Company. The purpose of the lecture series, according to Dean Floyd A. Bond, is to expose business students to the dynamics of marketing. Funds for the series were contributed by Herbert Seegal, president of R.H. Macy & Company, in honor of his mother, Rose Seegal, and the late R.H. Macy, founder of Macy's. Companion lecture series have been established at two other graduate business schools—Harvard and Stanford.

Dewar joined the legal department of S.S. Kresge in 1949, was made assistant to the president in 1960 and took his first vice presidential post within the company in 1963. His climb through the corporate ranks of S.S. Kresge parallels the change of the company from a nominally successful downtown variety-store chain in 1962, through the establishment and phenomenal growth years of K-Mart, to the world's fastest growing general merchandiser.

As chairman and chief executive officer since 1972, Dewar and his management team have been able to maintain a significant growth rate at a time when most discount chain stores are experiencing difficulty. K-Mart maintains a 25% to 26% gross margin, keeps turning over stock at the rate of six to eight times a year, and is still expanding into new market areas.

K-Mart, now ranked as the third largest retailer, behind Sears, Roebuck & Company and J. C. Penney Company, has grown at an annual average of 25.2 percent over the last decade. Dewar expects his company to dominate the industry by 1980 with sales of \$12 billion. Fully committed to discounting first-quality items, Dewar says, "The concept is so obviously legitimate that the industry will survive very, very well."

*61 You get to a point where you wonder  
what else you're going to do with your life." Continued from page 15*

was asked. "Yes," he answered, "but it was 25 years ago." "Oh, that's all right," came the reply. "Let me tell you," says Hayes. "It was NOT all right. A brush up course in calculus was definitely called for."

Apart from the changes connected with returning to a university, the Hayeses have had to face problems common to everyone who changes towns.

"At our age it's harder to make friends than it is for young students," Mrs. Hayes says, though her husband comments that they've been under too much time pressure so far to notice this much.

They also had to adjust to life in an apartment, after their 10-room Cleveland home set on a half-acre lot. Mrs. Hayes says she misses the patio and garden.

But even if they could have afforded a large home and garden in Ann Arbor, the Hayeses probably would not have bought one. The old place was too big for two, they've decided, and home ownership would involve maintenance they don't have time for.

Once Hayes has graduated, Mrs. Hayes says she will probably drop her full-time job in favor of part-time or volunteer work with the mentally handicapped. "I have no regrets at all. I guess I'm an optimist by nature," says Mrs. Hayes. And it is clear Mike Hayes feels the same way.

At The University of Michigan, it is very unusual for a successful businessman in his late 40s to return for a doctorate in business studies.

Prof. Dick A. Leabo says that, in his nine years as director of the doctoral program at the Graduate School of Business Administration, "We've always had some in the program approximately Mike's age, but they've been mainly from the armed forces, usually retired officers. It's the business background that makes Mike Hayes so different. Many of the Ph.D. students have had some business experience, but to

be at that level is unique, I'd say," Leabo says.

One of the topics Hayes wants to pursue as he works toward his Ph.D. is the "learning how to learn" concept. "I'm not interested in this as an abstraction," he emphasizes, "but as an integral part of helping an organization become more effective. It seems to me that 'learning how to learn' should be taught as part of a general management course—that it ought to be a fundamental underpinning of a manager. Because in addition to the individual's responsibility or possibility of controlling his own learning, he is also always involved in someone else's learning—his co-workers, his boss, his subordinates. And this manager, it seems to me, would be more effective in planning a meeting, in writing a memo, in any kind of communication, if he knew more and *thought* more about the learning process. In organizations, if we talk at all about learning, we tend to talk about it in terms of a training and development man in the organization. It seems to me that *everybody* ought to be knowledgeable about the learning process, and that's what I'm hoping to educate myself about."

Why, if he's interested in the learning process, is he working toward a Ph.D. in marketing? "Because," says Hayes, "marketing is closer to general management than any other area in the firm. I took a course in general management at GE and half our time was spent in marketing areas. Marketing reaches out and deals with the environment, and today's firm has to be more concerned with the environment than ever before."

What has Hayes found out so far about learning how to learn? "I find that the subject is broken up into so many chunks that it's hard to pull it all together. I could be taking 700 different courses and still not find out exactly what it is that I can dig into. However, I'm not surprised or discouraged by that. I expected it to be hard, and it is."

## U-M Business Professor Heads National Economic Association

University of Michigan Professor Alfred L. Edwards, Director of the Division of Research of the Graduate School of Business Administration, was named chairman-elect of the National Economic Association at their recent annual meeting in San Francisco.

NEA, formerly the Caucus of Black Economists, meets annually in conjunction with the American Economic Association to discuss the special interests and problems of the black community. The group is in its tenth year and is comprised of 400 economists in government, business and education.

Edwards' primary responsibility, prior to taking office as chairman in early 1976, is the development of a program of scholarly papers for the association's 1975 annual meeting. He is doing this with the cooperation of Professor Franco Modigliani of the Massachusetts Institute of Technology.

Prior to accepting his U-M appointment in 1974, Edwards served as Special Assistant to the Commissioner, U. S. Product Safety Commission and as Deputy Assistant Secretary for Rural Development, U. S. Department of Agriculture. He received the Distinguished Service Award from the U. S. Department of Agriculture at that time. He has held academic appointments at several universities in the United States and was economic advisor to The University of Nigeria. Edwards was a post-doctoral fellow at Survey Research Center, University of Michigan.

Edwards is currently on the boards of directors of the Arthritis and Rheumatism Association and the Learning Disabilities Foundation. He is a member of the National Advisory Committee on Vocational Education and is a trustee of Livingstone College.



*Ray W. Macdonald, Chairman of the Board and Chief Executive Officer of Burroughs Corporation, holds the Business Leadership Award presented to him by Kenneth A. Gullan, Student Council Vice-President (left) and David Swider, Student Council President (right).*

## Burroughs Chairman Receives Business Leadership Award

Speaking to an appreciative audience at the University of Michigan Graduate School of Business Administration Ray W. Macdonald, Chairman of the Board and Chief Executive Officer of Burroughs Corporation, said, "Burroughs has emerged as an unlikely winner in the race to succeed in data processing."

Macdonald, in Ann Arbor to receive the Business School's 1975 Business Leadership Award, detailed the critical steps his corporation took from mid 1964 to mid 1966 in order to redirect the entire corporation from one of established mechanical capability to one of competitive expertise in the then-burgeoning electronic era of computers.

"In 1964, when the dramatic transition began," Macdonald said, "Burroughs was ninth in the computer industry. In 1974 we were third in volume, second in profitability, and first in rate of growth."

Macdonald explained how professional management at all levels throughout the corporation played a major role in allowing a rapid profitable redirection. He said that

the strong research and development arm of Burroughs kept them ahead in the new products race; but that it was the long years of developing a trained and knowledgeable management force that came into fruition at that crucial time.

The Business Leadership Award is presented to a business executive selected by the Dean from a list of names presented to him by a joint student-faculty committee of the School.

Mr. Macdonald devoted most of the day to students. He talked with student leaders at a luncheon arranged by Dean Bond; received an honorary membership in the U-M chapter of the national professional business administration society, Beta Gamma Sigma; visited with students during the afternoon; and met with faculty groups, including the School's Executive Committee, in the evening.

Starting with a Masters of Business Administration degree, Macdonald worked his way to the top of Burroughs. He was an Executive Vice President of the company during the transition years of which he spoke. His award, a hand-lettered scroll along with a bronze medallion inscribed with a picture of the school, was presented by David Swider, Student Council President and Kenneth A. Gullan, Student Council Vice President.

## *Ways of Teaching*

*Continued from page 17*

format results in blank stares ..."  
At the end of the seven days, students are asked to hand in the log along with a one page statement on what had been learned from the assignment. Many of the students express surprise at how much is communicated non-verbally. Said one, "Emotion is almost entirely non-verbal. The look on one's face and in one's eyes tells much more than the actual tone of voice. Love, hate, anxiety, and fear are four emotions which (from my observations) seem to be almost completely expressed through means other than talking." He added, "I have learned from this exercise that I communicate with other persons in a much more complex and much less verbal way than I thought I did."

JESS CHUA, instructor in finance, handed out twenty questions with the announcement that those questions covered all the topics he would take up in the course. The class was told

that five out of the twenty questions would be chosen for the mid-term, and five for the final examination, not necessarily different. Says Chua, "The procedure has forced me to examine very closely the objectives of the course and the essential training that students must have to achieve the objectives. I expect the procedure to be favorably received by the students, because they will then be able to decrease the anxiety over the uncertainty of exams as much as they want by working as many of the questions as hard as they consider adequate."

SHOULD WE HAVE a mental health program for our employees? How can the personnel function utilize data processing? What is the impact of moving hourly employees to salary? How can we handle white collar grievances? These are a few of the problems students are given in the personnel policies class taught by Lee Danielson, professor of

industrial relations. The students are divided into teams and given a choice of 24 topics which they are to report on as if they are an employee of a company considering the plan of action or problem the topic presents. One of the reports, written in answer to the question "How do we demote with dignity (a long-service employee who has become incompetent) ?" is published on page 21.

THOMAS GIES, professor of finance, divides students in his Banking Markets course into teams of three and gives them control of a simulated billion-dollar bank. The task is to make the bank profitable in a market in which interest rates and availability of money change continuously. The game, which was developed by Professor Gies, has, in his words, "been highly encouraging in terms of graphically presenting the problems of managing a bank, heightening enthusiasm for management problems, and encouraging students to become more scholarly readers of banking literature."