AMERICAN SOCIETY OF ENGINEERS OF INDIAN ORIGIN

13th NATIONAL CONVENTION

Theme:
21st CENTURY - OPPORTUNITIES AHEAD

SEPTEMBER 1, 1996
Northfield Hilton
Troy, Michigan
# American Society of Engineers of Indian Origin
## Membership Benefits Guide

### Networking
ASEI offers a unique opportunity to you to make contacts and network with fellow professionals who share your interests. Networking leads to mutually beneficial opportunities and relationships.

### Convention
Each year ASEI holds a nationwide annual convention. Conventions and workshops are also held locally by each chapter. Recognition is provided to outstanding people through awards.

### Local Chapter Meetings
Local chapters provide members the opportunity to meet each other, network, communicate/generate new ideas, attend career development seminars, build beneficial relationships and learn from each other. Chapter meetings are geared towards the needs of the members. Periodically, plant tours, mini-conventions and development workshops are conducted. Monthly programs emphasize business/consulting topics, career development topics or immigration/interviewing/resume topics, depending on the chapter membership interests.

### Committees
Committees are charged with the responsibility to accomplish specific ASEI goals which are common to all chapters. Committees can also be looked upon as the R & D arm of the chapters. Committees develop programs or workshops that can be used at the chapter level or at annual conventions. Members are encouraged to actively serve on committees.

### Career Enhancement
ASEI assists each member by career planning and enhancement assistance. Two key programs are customized workshops (at local chapter meetings and at the annual convention) and mentoring programs to personally discuss career issues.

### Membership Directory
The ASEI directory can help you find fellow members. Information is also available on company affiliations and expertise. The directory is updated annually. ASEI sends a free directory to all members.

### Employment Directory
Referral assistance is provided to members looking for work. Employers are encouraged to recruit ASEI members through job fairs and to meet their minority hiring goals.

### Publications
ASEI plans to make available publications on relevant subjects such as career development, tech transfer and immigration to its members. These publications will be developed by ASEI committees.

### Corporate Membership
Corporate membership is open to companies actively engaged in engineering, architecture and related arts and sciences. Benefits include up to $150 credit toward your first display ad in the monthly newsletter, exclusive access to a no-fee professional employment placement service, a $100 credit toward your first display ad in the annual convention brochure, discounted rates for exhibit space at annual and local conventions, and a Corporate Member listing in the membership directory.

### Technology Transfer
ASEI assists Indian and U.S. companies by bringing together technology experts in the desired industry. Lists of experts, businesses and technical articles are maintained. Technology liaison is maintained with Indian organizations and with other associations in the U.S.

### Trade Assistance
ASEI plans to acquire and catalog trade laws and policies. Facilitation assistance is provided to trade delegations from Indian or to U.S. companies.

### Business and Consulting
This committee assists business and consulting firms in areas of mutual interest.

### Student Affairs
ASEI assists students by providing scholarships, opportunities for contact with businesses (job search), in immigration matters (workshops) and other beneficial services such as resume writing, career planning and individual guidance and mentoring.

### Newsletters
The newsletter is sent to all members and is intended to be informative and educational. It communicates key events and news.

### Scholarships and Awards
Student scholarships are awarded based on merit and need. ASEI recognizes outstanding individuals for their professional and entrepreneurial contributions.
AMERICAN SOCIETY OF ENGINEERS OF INDIAN ORIGIN

VISION

ASEI TO BE:
• A nationwide network of engineers of Indian origin
• A forum to assist members in advancing their careers
• A facilitator of Technology Transfer between U.S.A. and India
• A national professional organization with the goal of "service to its members"

ASEI ACTIVITIES

CAREER ENHANCEMENTS
• Provide Career Guidance and Counseling
• Facilitate Networking
• Assist in Skill Development through continuing Education Courses and Technical Seminars
• Encourage PE registrations

TECHNOLOGY TRANSFER
• Conduct Workshops on How to Transfer Technology to India
• Assist in Development of Rural India
• Provide Communication Channels for Retired Engineers
• Disseminate Opportunities in India for NRIs.

STUDENT AFFAIRS
• Providing Guidance To Students
• Establish Merit Scholarships
• Assist in Practical Training And Job Placement

LIAISON WITH INDIA
• Establish working relationship with government and private organizations in India

ORGANIZATIONAL MATTERS
• Establish a National Office
• Establish an Editorial Board and Publish Quality Newsletter
• Increase Membership
• Publish Membership Directory
• Increase Awareness of ASEI
• Facilitate Local Chapter Meetings

CONVENTIONS & AFFILIATIONS
• Conduct Conventions throughout U.S.A.
• Cooperate with Other Professional Societies with Similar Goals.

LOCAL CHAPTER ACTIVITIES
• Conduct bimonthly meetings to promote discussion/participation on current events
• Communicate with ASEI National Office and other Local Chapters
A MESSAGE FROM THE CHAIRMAN

I am extremely happy to announce that we are celebrating 13th Annual National Convention of ASEI. ASEI has now become an acronym for Indian Engineers. Last thirteen years of planning, dedication, enthusiasm and volunteering has produced an association we all love so much. Year after year the members and non-members look forward for the activities we offer. Naming a few - Networking, Conventions, Local Chapter Seminars, Career Enhancement, Membership Directory, Technology Transfer, Trade Assistance, Business Consulting Assistance, Student Affairs, Newsletters, Scholarships and Other awards. It is a matter of great pleasure for all of us that we now have ten chapters throughout the United States. Let us hope by the start of the 21st century if we can have 21 chapters. The preparation of the much needed ASEI Handbook is well under way. The handbook will include procedures and guidelines for opening and operating chapters. Many of the procedures are being streamlined.

Participation in ASEI is a pleasure for professionals because it provides a forum for your professional growth. We have such a big pool of highly talented, qualified and experienced engineers in the association that it will cater engineering professionalism for generations to come. With the upcoming SUPER-ON-LINE or say WORLD-ON-LINE systems, the role of engineers has become much more prominent and responsible. Now is the time to reap the benefit of effective NET-WORKING. We all know very well, India is one of the foremost country in the world where NET-WORKING holds our bonds so strong they can never fade away. Our family system is built upon the process of getting involved. Enthusiasm will take care of the rest. Let us all be prepared to welcome the 21st century with all possible tools and talents so that new challenges could be handled easily.

I welcome you all in the 13th Annual National Convention to help us lead in the 21st Century and thank you for your participation.

Jagdish Agrawal
September 1, 1996
ASEI Board of Directors

Jagdish Agrawal  
Chairman

Shiv Jindal  
President

Kuldeep Gupta  
Vice President

Anuj Saha  
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Subroto Mitro  
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Yogendra Chadda

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Lingagoud Memula

Chandra Pathak

Ramu Ramamurthy

Prakash Rayi

Prashanti Reddy

Mamta Sabharwal

Sajjan Shiva

Meera Vijan
I am delighted to extend a hearty welcome to you all to our 13th National Convention.

As you know, we have had to share the center stage this time, with other notable events such as, the Automobile Centennial, the Republican Party’s and the Democratic Party’s National Conventions, along with of course for almost everyone of us, some personal anniversaries, and remembrances.

We are all, however heading into the 21st century with a dizzying array of technological developments, aspirations, expectations, apprehensions, and you name them. With the timely theme of this year’s convention, I hope we can proactively look at the challenges and opportunities ahead. I want to share with you that when your convention committee was deciding on the theme of this year’s convention, a mini debate envisaged...why should the theme of the convention not be "21st Century - Challenges and Opportunities?" since we certainly will face challenges as well.

As to the resolution of the mini debate, we, the engineers rose to the occasion, and said we engineer solutions and reiterated that ‘Challenges are but Opportunities in Disguise’ ... this concept of course set the stage for the rest of the activities for the convention.

Let us Network with fellow Engineers, Celebrate Our Successes and have a Great Time!

Yogi Anand
Chairman - ASEI 13th National Convention
City of Troy
MAYOR

August 9, 1996

AMERICAN SOCIETY OF ENGINEERS OF INDIAN ORIGIN
13th National Convention
Yogi Anand, Chairman
Anand Enterprises
308 Longford Drive
Rochester Hills, MI 48309

Dear Members of ASEI:

Congratulations on the occasion of your 13th National Convention! It is with great pleasure that I extend an official welcome to ASEI on the occasion of this convention on behalf of myself and the entire Troy City Council.

I am sure this will prove to be a most informative and exciting event. We are happy that the Northfield Hilton in the City of Troy has the honor of hosting your convention and feel confident that the hotel can more than accommodate your needs.

In view of the new technology we are being dazzled with everyday, it would seem that your convention theme is most timely! I pray that you meet with great success having the opportunity to share with one another your most recent technological experiences.

At this time I am unsure whether or not I can join you but, if time permits, I may drop in for a session or two. Thank you for your kind invitation.

Sincerely,

Jeanne M. Stine
Mayor
Dear Friends:

As Governor of the State of Michigan, it is my pleasure to welcome you to the Great Lakes State for the 13th National Convention of the American Society of Engineers of Indian Origin (ASEI).

In Michigan and around the nation, we will look more than ever to the knowledge and skills of engineers to meet the challenges of the future. The public is becoming increasingly aware of the excitement of the engineering profession and the many contributions that engineers make to society.

This convention presents an excellent opportunity for ASEI members to network with fellow engineers, gain valuable information, and to develop or maintain technical, business, management, and leadership skills. While here, I hope that you will also have an opportunity to take advantage of Michigan’s numerous recreational attractions.

Once again, welcome. Please accept my best wishes for a memorable and enjoyable convention.

Sincerely,

John Engler
Governor
# 1996 ASEI Chapters and Office-Bearers

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<th>Chapter:</th>
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Thanks to ASEI, we would like to introduce Alok Mittal as your full-service financial products and services representative.

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Work Place Stress - "How to Manage it"

by Gary Lalonde

When silver-haired Gary Lalonde makes a field call in a double breasted gray suit and leather briefcase, he could be any sales representative or consultant. Once inside his client's office he shuts the door and lets the feelings, emotions and turmoil tumble out. Lalonde, president of Premiere Performance Inc. is one of a growing number of corporate therapists who make on site calls with individuals and teams to resolve workplace problems. Gary's skills have proven to have a direct impact on the bottom line of many corporations and individual companies.

Lalonde has developed a wide ranging series of strategies to help executives and employees pull out of "stuck" into a wide realm of possibilities. He is a certified practitioner of neuro linguistic programming who helps people integrate thoughts and speaking. He can move in quickly and establish rapport with the office staff. He's also a certified hypnotherapist and a member of the Board of Directors of the International Medical and Dental Hypnotherapist Association. In addition to corporate therapy he conducts classes in productivity, self esteem training classes, smoking cessation and other topics.

Why do companies need an onsite therapist? Lalonde notes that workers compensation claims related to stress tripled during the 1980s and soared still higher in the 1990s. Petitioners have filed for disability because of heart disease, hypertension, gastric problems, depressions, exhaustion and a variety of other ailments. Still more people find they become so muddled in office politics and fear of restructuring that they cannot perform effectively.

How does Mr. Lalonde's technique work? Lalonde conducts a preliminary interview to assess goals and weaknesses. He sets up an 8 to 12 session series with specific objectives, reading material and special projects. If clients are unwilling to work on an objective/target system, he refers them to a more traditional therapist. For office teams, Lalonde schedules a group therapy/brainstorming program called "Manage Yourself ...... the Work Will Follow." This series, customized to client specifications, helps develop coping skills in a changing environment. "We help people identify and release sources of stress and malice. Then they can recognize how to obtain their goals by cooperating fully with employees, vendors and clients," says Lalonde.

Lalonde has worked with corporations, police department, automotive assembly plant teams, real estate offices, and countless others. When people ask how their business pertains to therapy, he suggests these points for improvement.

- Recognize and undo the negative programming from childhood
- Learn responsible listening and communication skills
- Practice strategies for overcoming limiting beliefs
- Appreciate and cooperate with co-workers
GARY F. LALONDE

Lalonde holds training and motivation sessions for the United Auto Workers, Chrysler Corporation, Ford Motor Company, General Motors Corporation, Waterford Township Police Department, Century 21 Real Estate, Detroit Edison, Nightingale Conant, Unity Churches, and a host of other companies and organizations. Gary Lalonde was a top salesperson for major corporations for 20 years.

He is a Certified Neurolinguistic Programmer, Robbins Research Institute, Master of Relaxation, Infinity Institute, a member of the board of directors of the International Medical and Dental Hypnotherapy Association. A member of the American Society of Training and Development, a Certified Speaker, Floyd Wickman Courses and numerous sales courses. Lalonde is a self taught expert in how the human mind works and how it holds the secret to a successful future.

A knowledge that life is our own creation - that we are the cause, not the effect of circumstances. Knowing this allows us to take responsibility for what we are doing and where we are going. When we "MOLD YOUR MINDS", to have more gratitude, acceptance and sense of expectancy, we find that these positive attitudes "MOLD YOUR LIVES."

Gary Zirwes

Gary Zirwes is a manager in GM Facilities Engineering. He holds a degree in architecture and a degree in Civil Engineering from University of Michigan. He has published numerous articles in various publications. He is not only very successful in the automotive industry but also very successful in Network Marketing business.

He has been very active in his church and community.
Congratulations
to
A.S.E.I.
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Serving the Automotive Industry, Worldwide.
RECENT IMMIGRATION DEVELOPMENTS

AND WHAT IS YET TO COME

By Amarnath Gowda

Immigration reform has been a controversial topic among politicians for years but due to the upcoming presidential election, the need to pass an immigration reform bill has become one of the hottest topics in 1996. Contributing to the nation's anxiety over immigration issues are the ever looming threats of foreign terrorism, illegal immigrants crossing borders and the displacement of American workers by foreign workers. Although these threats tend to be exaggerated in most cases, they have nevertheless provided fuel for an unstoppable immigration reform machine. The Republicans and Democrats know they must not appear weak on these issues precisely because so many Americans favor immigration reform. Thus, 1996 is destined to become the year that the United States begins closing its doors on illegal immigration and tightening restrictions on legal immigration.

While the nation's outrage is targeted mostly at illegal immigration, ironically, some of the strictest measures are aimed at legal immigrants. Bills sponsored by Senator Smith and Senator Simpson contain many measures that will impose hardships on U.S. families and businesses. In fact, the Simpson Bill posed the greatest threat to employment based immigration with provisions for reducing the limit of employment based immigrant visas from the current 140,000 to 90,000. The Bill also included provisions that would have imposed substantial fees on employers of aliens and made the alien labor certification process difficult if not impossible for many employers to complete. In sponsoring such a bill, Senator Simpson failed to consider the substantial benefits that the U.S. receives in admitting highly qualified professionals into the U.S.

While Senator Simpson was riding the popular wave of immigration reform supported by the public, business leaders from the most powerfull and prominent companies in the U.S. were lobbying against restrictions on employment based immigration. Intense lobbying efforts finally persuaded many politicians that the bill's provisions relating to employment based immigration would be a disaster to the nation's high tech industry and not in the national interest. As a result, nearly all provisions relating to employment based immigration were dropped temporarily from the bill. However, despite the fact that the threat to employment based immigration may have been avoided this time, there are still many in Congress who are strongly in favor of such legislation, and would not hesitate to sponsor bills to that end in the near future. There are currently several pending immigration reform bills before Congress that offer little comfort for immigration advocates.
Possible Future Restrictions On Employment Based Immigration

Legislation has been proposed to classify employers of H-1B aliens into "dependant and nondependant" (those with H-1B workers of less than 20% of their total workforce) employers. Dependant employers will have more posting requirements, new restrictions and higher penalties on violation of attestations.

Another proposal which will have wide impact on H-1B holders and other employment visa holders is the general bar to immigrant and non immigrant visas to persons who have been out of status at any time while in the U.S. If the alien has been out of status for one year or more, the alien will be required to remain outside of the U.S. for at least ten years before receiving an immigrant or nonimmigrant visa. If the alien has been out of status for more than sixty days but less than a year, the alien will be required to remain outside the U.S. for at least three years.

Proposals To Reform Family Based Immigration

Many proposals have been made to restrict family based immigration including the elimination of four out of five of the family categories. These proposals have been abandoned for now but they may pose a threat to family reunification in the future. There are also proposals to increase the income requirements level to 200% of the poverty level for all sponsors filing an affidavit of support. The requirement is so high that nearly 50% of the American population would fail to meet this amount.

The bill also has an unprecedented provision for denying public education benefits for undocumented alien children. President Clinton has indicated that he would not sign any bill that punishes children. However, there is a section of public who support for such a bill and that could put pressure on Clinton to sign the bill and avoid making it a Republican campaign issue.

The Antiterrorism and Effective Death Penalty Act of 1996

Americans have for decades felt a sense of detachment from the threat of terrorism. While other countries were forced to deal with foreign as well as domestic terrorism on a daily bases, Americans were secure in the belief that such acts could not occur in the U.S. That false reality was shattered with the Bombing of the Pan Am jet over Scotland and the World Trade Center in New York. In the wake of the Oklahoma bombings, the Media exploded with reports about the vulnerability of the U.S. to attacks from foreigners. As a result, there was nearly unanimous consent to toughen anti-terrorism laws and to exclude those aliens the U.S. considered undesirable. The Antiterrorism Effective Death penalty Act (AEDPA) was signed into law on April 24, 1996. The bill contains many restrictive immigration provisions, that may affect all legal immigrants. The AEDPA provides greater investigation powers to the federal agencies. The bill also provides for new exclusion procedures. Any alien entering the U.S. without proper documentation will be excluded. This provision is also applicable to aliens who are currently in the U.S. if they have entered without inspection.
The most dangerous part of this bill is that it eliminates 212(c) relief from deportation, for longterm lawful permanent residents, who have been convicted of even relatively minor crimes. Anyone convicted of a crime punishable by a year or more can be detained without bond and can be immediately deported regardless of the fact that they may be a lawful permanent resident for many years. This provision has the most possibility for abuse because it denies due process to deserving individuals.

Welfare Reform And Its Impact On Legal Immigrants

Perhaps the strongest and most surprising setback for legal immigration came with the recent announcement that President Clinton would sign the welfare reform bill currently pending before Congress. The bill bars legal immigrants from receiving Supplemental Security Income (SSI) and Food Stamps regardless of how long the alien has been in the U.S. It also give states the rights to determine whether legal immigrants will continue to receive Medicaid. Exemptions will be allowed for Refugees, Asylees, and persons granted withholding of deportation but only for the first five years. Veterans and active duty service members, and aliens who have worked in the U.S. for at least ten years without receiving any government benefits in those ten years will also be exempted.

A major provision of the welfare bill and one that will have wide impact on family based immigration is the requirement that future legal immigrants seeking to apply for federal assistance after five years must first look to their sponsor’s income. The bill also sets limits on who can sign an affidavit of support. The current law allows affidavits of support to be submitted from any source. The pending legislation would limit that to the sponsoring individual (petitioner). The consequences will be severe for those petitioner’s who do not have adequate income themselves but who are offered financial support from friends and family. That support will no longer be considered.

The call for immigration reform has been heard and action has been taken. Whether the current immigration bill will be signed as is remains to be seen. There is a strong possibility that the immigration bill will go through more changes before it is signed by President Clinton or his successor. What those changes will be will most likely depend on the lobbying efforts of immigration advocates and the weight of the public’s support for immigration reform.

I strongly encourage everyone to contact your Congressmen to stop and turn back the harsh and unjust Immigration bills currently pending.
Mr. Armanath Gowda is in private law practice having his offices in Farmington Hills, Michigan, and Bangalore, India, concentrating on U.S. Immigration and Nationality laws. He was born in India and admitted to practice in India and U.S.A. Mr. Gowda has earned his Bachelor of Science (B.Sc.) and Bachelor of Laws (LL.B.) Degrees from Bangalore University, India and Juris Doctor (J.D.) from the University of Detroit School of Law, Detroit, Michigan.

Mr. Gowda is the first foreign lawyer to be licensed in Michigan, by the Michigan Board of Law Examiners as a Special Legal Consultant on the laws of India (1988).

Mr. Gowda is a member of the American Bar Association, American Immigration Lawyers Association, Association of American Lawyers from Indian sub continent, Michigan Bar Association and Common Wealth of Pennsylvania.
Best compliments to ASEI on the occasion of the 13th National convention from

AMARNATH GOWDA, J.D.
Attorney and Counselor at Law

Practice concentration on Immigration and Nationality Law

For more information and other legal services available please contact:

The Law Offices of Amarnath Gowda, LL.B., J.D., P.C.
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Farmington Hills, MI 48334

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Design of Experiments (DOE) Using Taguchi Approach

**What:**
- Seminars and Workshops
- Consulting on Applications
  (Planning, Experiment Design, Analysis of Results)
- Software (Qualitek-4 for DOS and Windows)

**Why:**
- Optimize product and processes designs
- Solve production and manufacturing problems
- Reduce variation, scrap, and warranty

**Areas:**
- Heat Treatment, Manufacturing, Electroplating
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- Plastic Molding, Die Casting, Lost Foam Casting
- Drug Formulation, Food Processing,
- Analytical Simulations, etc.

**HELP**
- Looking for references?
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MANAGING: IDEAS & SOLUTIONS

Profitable Growth Through QS/ISO 9000 A Case Study in Breakthrough Thinking

by Ramesh Narula

In today's competitive global environment, it is difficult for traditional small to mid-size American manufacturers to maintain profitability. Large manufacturers are re-prioritizing and restructuring to be nimble, lean and innovative organizations. Consequently, Original Equipment Manufacturers (OEMs) expect the same from their supplier base in terms of innovative technology at a lower cost. Given these constraints and the limited resources typical of mid-size domestic manufacturers, enduring growth and profitability will become increasingly arduous to maintain.

This article shows, by a case study, an ineffectve way to transform an OEM requirement, in this case QS-9000, into an opportunity for growth and profitability. QS-9000 is a document which outlines the quality system expectations of the major OEM customers. The discipline of QS-9000 combined with the superior decision process provided by Breakthrough Thinking work together to create profitable organizations. When purchased material prices increase and customers demand higher quality at lower cost, mid-size manufacturers must either prepare for breakthroughs or breakdowns.

During the last decade a majority of traditional small to mid-size American manufacturers have struggled with profitability. For many manufacturers, the resources required to maintain current business has made obtaining new business unmanageable. This has resulted in de-emphasizing of long-term growth and the corresponding emphasis on short-term survival. Additionally, the domestic market place has become increasingly accessible to global competitors. Global firms have a variety of resource advantages including an increasingly competent work force at lower wages, less costly natural resources and access to high growth/high profit home markets. With this perspective, merely increasing productivity, improving quality and decreasing material costs by a small percentage is futile. The slow pace of incremental continuous improvements is no longer adequate now that both domestic and international competitors have access to the latest technology. When following a path of small incremental improvements with aging technology and corresponding machinery, many small manufacturers are merely delaying the inevitable.

Small to mid-size manufacturers have never had the resources and economies of scale that large companies prospered with in the past. Large OEMs are increasingly depending on smaller manufacturers to provide higher quality and lower cost products once provided within the OEMs. The title of a recent article in The New York Times, 'We're Leaner, Meaner and Going Nowhere Faster', recognizes a new era of dazzling technical innovations and downsizing, all to maximize return on shareholdes' investment. An OEM utilizing a full-service supplier is typically incapable of producing that product in house at an acceptable profit. Whether a long-term investment is required or increased economies of scale, the OEM has decided that this subcontracted work is a low profit opportunity for in-house manufacturing.

For an OEM's manufacturing supplier to be successful, it must outperform the OEM in terms of quality, cost and speed to market with fewer resources. All those past saviors in the guise of Quality Circles, Management By Objectives, Empowerment Training, Quality Function Deployment, Total Quality Management and Re-engineering have invariably faded away after claiming scarce capital and time resources. Many of these management paradigms appeared to have considerable value for OEMs, but have resulted in only small incremental improvements for small to mid-size manufacturers. Whether it be the concept or the implementation, these systems have not produced the desired results.

Three centuries prior, the scientific approach developed by Newton, Galileo and Descartes formed a foundation resulting in growth in production of industrial goods. Their scientific approach is based on the doctrine: "Every thing can be divided into components. Any part can be replaced. Solution of partial problems can solve the entire problem. The whole is the sum
of its parts. This theory was extremely successful in best utilizing material resources, however, the same doctrine was unfortunately also applied to production workers. The initial gains in the production of goods and services hid the inefficiencies arising out of treating people like replaceable gears in a machine.

If an organization's objective is predictable growth; if the objective is to transcend a cycle of pursuing the latest fad, then a fundamental look at how problems are solved within the organization is necessary. **Only when a manufacturer decides to transcend the traditional slogans of employee involvement and empowerment is long-term growth sustainable.** Once the people in an organization believe that there is a real effort to solve reoccurring problems, to improve employee skills, to provide opportunities for them to contribute towards the company’s growth and their own job security, they will develop into the greatest resource and an advantage.

The purpose of this article is to illustrate by a case study how the framework of QS-9000 along with principles of Breakthrough Thinking offer an excellent opportunity for unleashing the creative abilities of a work force and consequently an organization.

**Case Study**

Trenton Forging Company, Trenton, Michigan (TFC) is a mid-size manufacturer of steel forging. In January 1995, the key employees of TFC participated in a one day training session of Breakthrough Thinking principles. The initial purpose of this session was to resolve a bottleneck in the Cold Processing Department that resulted in delayed shipments.

A team of employees participated in the Breakthrough Thinking exercises of exploring purposes, picking up a unique purpose and then developing a purpose hierarchy. The purpose hierarchy is shown below:

1. To cold trim flash and grind flash extension from the forging
2. To increase trimming and grinding productivity
3. To ship quality forging
4. To ship quality forging on time
5. To increase shipments
6. To increase customer satisfaction
7. To increase profits

When the team’s attention was drawn to a part of the Purpose Principle which states: "Don't fix what shouldn't even exist", the team's focus quickly shifted to the following question:

Why are we trying to increase grinding productivity when properly produced forging shouldn't even require grinding?

This quickly led to realization by the team that insufficient communication among Forge, Tooling, and Cold Processing Departments was the root cause resulting in so many forging requiring the additional grinding operation. The biggest payback came during the purpose hierarchy exercise when it became clear that improved communication among all departments would not only rectify the current situation, but also would lead to other productivity improvements.

All the key employees, including TFC's president, participated in developing a consensus purpose statement to improve communication. This led to a set of progressive actions in the following few months and finally led to a commitment by TFC's president and managers to become a world class manufacturer of forging. One of the targeted actions was to seek QS-9000 certification.

QS-9000 is not just a quality document but a very effective business system. It is the result of enormous amount of initial work by International Standards Organization in developing ISO 9000 standards. Subsequently representatives from Chrysler, Ford and GM incorporated the essentials of their quality systems into ISO 9000 to come up with QS-9000. A brief explanation of QS9000 follows:

- QS-9000 is a document (not a standard) which outlines the quality system expectations of the major OEM customers.
- QS-9000 is the unification of the requirements of Ford's Q101, Chrysler's SQA Manual, GM's Target for Excellence and ISO-9001.

Suppliers risk losing business for not becoming QS-9000 certified, therefore, many feel forced to comply. Common complaints against QS-9000 include the following:

- Increased paperwork
- Introduction of complex systems that are difficult to maintain
- Increased work with no improvement in profitability

This case study shows that the above detriments can be avoided and can be transmuted into an en-
during system of growth.

To achieve this goal company wide procedures were developed at TFC with emphasis on electronic documentation and custom designed database to eliminate paper work, improve organization and provide quick access to information. The underlying constraints were that additional personnel will not be provided to maintain procedures and that a procedure would not be implemented merely to meet the standard; the procedure also must make good business sense.

When the time came for outside audit, there was great apprehension at all levels. The newness of the quality system and the level of discomfort contributed to TFC's inability to get certified during the first outside audit in November 1995. The framework of QS-9000 alone was not enough to ensure compliance. At that point, I had not been directly involved in the QS-9000 certification process. I was brought back to provide Breakthrough Thinking training sessions to support QS-9000 for all employees including hourly. In these sessions it became clear that TFC had violated the People Design principle of Breakthrough Thinking. TFC had done a great job of improving the communication at the managerial level. However, at the hourly level, participation in the new quality system was incomplete. A critical decision had to be made. Was TFC willing to go beyond the traditional slogans of employee involvement and empowerment? With a clear 'yes', all employees were trained in the application of this superior decision process and a framework was created to implement their consensus decisions. When employees saw the personal involvement of TFC's president and their decisions being implemented, past inhibitions dissolved and productive participation increased. Once the involvement as a team became real, breakthrough results at every level were possible.

On February 22, 1996, TFC became the first Forging Company in the world to become QS-9000 certified. Becoming certified was not the only benefit TFC received. During the process, over a period of one year, the quality levels improved and sales revenue increased by 25%. As a result, multiple projects expanding the technical sophistication in various stages of implementation. TFC is expecting another 25% increase in sales revenue for the year 1997.

Conclusion

QS-9000 is not just a quality document but a very effective business system. Although, many small to mid-size manufacturers have been skeptical of the promises of the new quality system, QS-9000 and the superior decision process provided by Breakthrough Thinking combine together to create profitable organizations. When a manufacturer is willing to transcend traditional slogans of employee involvement and empowerment, past inhibitions disappear and productive participation increases. Once involvement as a team becomes real, breakthrough results at every level are possible.

1. Nadler & Hibino, Creative Solution Finding

Ramesh Narula

Ramesh Narula is an experienced trainer and facilitator. He has been two time First Place recipient of the Innovation Award from the Forging Industry Association. He has over 25 years experience in industry holding positions of President and Owner; VP Operations and Plant Manager; VP Engineering and Quality Assurance. He has BS Mech. Eng., and MBA. He has worked for Walker Forge, Inc., Eaton Corporation, Ford Motor Company and Jacobs Vehicle Equipment Company.
ASEI 13th NATIONAL CONVENTION

Theme: 21st Century - Opportunities Ahead

Sunday, September 1, 1996 - Northfield Hilton, Troy, Michigan

Convention Agenda

09:00 am - 10:00 am  Registration And Membership Services

10:00 am - 12 Noon  Students Session - Chairperson: Dr. R. K. Rout
  EFFECTIVE LEARNING AND ACQUIRING THE RIGHT SKILLS
  Gary LaLonde, Premier Performance, Sterling Heights, MI
  Gary Zirwes, Network 21, San Diego, CA
  IMMIGRATION ISSUES
  Amarnath Gowda, J.D., Attorney & Counselor at Law, Farmington Hills, MI
  CAREER CHOICE AND PERSONAL GROWTH
  Prasad Lokam, Miracle Software Systems, Southfield, MI
  Pam McNeil, American Communications Network, Troy, MI

10:00 am - 4:30 pm  EXHIBITS

12 Noon - 01:00 pm  Lunch Break And Practical Networking

01:00 pm - 04:30 pm  Technical Session - Chairperson: Raj Raja
  ENTREPRENEURIAL OPTIONS
  Ramesh K. Narula, Breakthrough Advancement Center, Ann Arbor, MI
  Al Moore, CPA, American Communications Network, Troy, MI
  Dr. Kant Kothawala, President & CEO, EMRC, Troy, MI
TECHNICAL SESSION (CONTINUED)

INDIA AND THE WORLD MARKET PLACE - CRUCIAL ISSUES

Suresh Kamath, General Manager, Sales and Marketing, Ford India
Bob Comins, Network 21, San Diego, CA
Dr. G. S. Varadarajan, GE Corporate R&D, Schenectady, NY
Mukesh Joshi, Strategic and Business Investments, Toronto, Canada

EDUCATION ANYWHERE

Dr. Jerry R. Steele, President, MITN, East Lansing, MI
J.T. Caldwell, Vice-President, Convergent Media Systems, Detroit, MI
Prasad Lokam, Miracle Software Systems, Southfield, MI

06:00 pm - 06:45 pm Social Hour

07:00 pm - 09:00 pm Evening Program

Program Announcement by Yogi Anand, Convention Chairman
Welcome Address by Ramu Ramamurthy, President, ASEI MI
State of the Society Address by Jagdish Agrawal, ASEI-Chairman
Keynote Address: Sam Pitroda, Chairman, WorldTel, ITU, Geneva
National Awards
Vote of Thanks
DINNER

09:00 pm - 11:00 pm Entertainment by Swar Sangeet
Chief Guest
Sam Pitroda
Chairman, WorldTel
Vice Chairman, World Telecom Advisory Council of the Int'l Telecommunication Union

MR. PITRODA has advanced degrees in Physics & Electrical Engineering and has over 30 years of experience in the telecommunications industry with emphasis on technology and corporate management. He started his career at GTE in 1967 and founded Wescom Switching in 1974 which was subsequently sold to Rockwell International, where he was Vice President until 1983.

Thereafter, he returned to India and became Advisor to the Prime Minister of India on National Technology Missions with the rank of a Minister of State. He was appointed the first Chairman of the Telecom Commission of India responsible for all national and international telephone operation.

At present he is Chairman of WorldTel and Vice Chairman of the World Telecom Advisory Council of the International Telecommunications Union.

Founder of several companies in the USA, Mr. Pitroda holds over 50 world-wide patents and has lectured extensively on the telecommunications industry throughout the world.
Engineer Of The Year

SANJAY AMIN

Mr. Sanjay Amin 28, was born in Puna, India and is a mechanical engineer with a degree from Maharaja Sayajirao in Baroda, India. He attended Youngstown State University in Youngstown, Ohio.

He is the President and CEO of Entropy Systems Inc., a Youngstown, Ohio based company which is developing and marketing a Air-Conditioner which uses only air as the refrigerant instead of ozone depleting Freons.

Since he was in middle school he was interested in heat engines and at the age of 13 he built his own small steam engine. Since he was a kid he always dream of building a very efficient heat engine and thus starting tinkering around with different configurations of heat engines, without much success. On hearing about the Montreal Treaty in the news, in which most of the developed countries decided to ban, Freons from the start of 1998, Sanjay decided to change his direction of research, and started concentrating in developing efficient Air-Conditioning machines, which could operate by using air as the refrigerant, as they were easier to build than engines and in theory a Air-Conditioning cycle is the reverse of a heat engine cycle.

While attending YSU, he was working at the YSU parking lots as a parking attendant. One of the prominent industrialists in Youngstown, "Mr. Charles Cushwa", who was also on the Board of Trustees at YSU had a reserved parking space in the YSU parking lot, where Sanjay worked. One day someone parked in Mr. Cushwa's reserved parking spot and thus he came to the booth where Sanjay worked asking that someone had parked in his spot and he needed another spot. So Sanjay looked up his name, and showed him another spot. While he was returning to his booth he thought that this was an opportunity to introduce himself to Mr. Cushwa and so he ran back to Mr. Cushwa's car. While Mr. Cushwa was getting out of the car he introduced himself to Mr. Cushwa and asked him if he would spare him a few minutes, as he would like to discuss a project with him. Mr. Cushwa asked Sanjay to visit him at his offices the following week.

The following week Sanjay visited Mr. Cushwa at his office and explained to him about his project. Mr. Cushwa asked Sanjay what he wanted to do, and he replied that he had build a prototype, but he did not have any money. So Mr. Cushwa thought for a while and replied that he could have a prototype built at his company if Sanjay could buy the materials required. Sanjay, started working 70 hours weeks at various odd jobs and earned the money required to buy the materials. On building the first few prototype with successful results, Sanjay approached some local businessmen to raise money to build commercial units of the machines. In 1993, Entropy Systems Inc., was incorporated for the purpose of commercializing the air-conditioning technology Sanjay had invented.

A press conference was held at Youngstown State University in 1994, in which Sanjay's invention of the Air-Conditioner which used air as the refrigerant instead of ozone depleting Freons, was released to the media. His book titled "Entropy the key to unlimited resources", was also published during the same period. The news about the Freon-free Air-Conditioner spread rapidly into many newspaper's, radio-stations and across the world and many Air-Conditioning companies from around the world started to approach Entropy Systems Inc., generating interest in the Freon-Free-Air-Conditioner.

In 1995, ESI, had a private placement and raised 1.5 million dollars for further research and development on this technology. ESI is currently talking with various companies including Carrier, Whirlpool, McQuay and General Motors for the commercialization of this technology.
Entrepreneur Of The Year

ROHIT SHYAM
President, Vaikunt Technologies International Corp.

In today's world of increasing competition and rapidly evolving technology, industry is faced with what appears to be an almost infinite range of improvement opportunities. Many of these opportunities often involve costly equipment and time consuming retraining. The challenge is to mold the new technologies with existing business requirements, while preserving the investment in hardware, software, and people. Vaikunt Technologies International (VTI) Corporation is an advanced information technology company which provides a non-traditional approach to resolve this. We identify the enterprise's core problems or constraints and derive the most effective and implementable solutions - the cornerstone of the constraints management philosophy. The company implemented systems in several Fortune 500 companies both in the United States and abroad. Some of the customers include Johnson & Johnson, Sandoz Pharmaceuticals, Campbell Soup, Ford Motor Co., El Dupont de Nemours, and Hoffmann-La Roche. VTI Corp. markets its products in Germany, UK, US, Switzerland, and China. The company is headquartered in Wilmington, DE with offices in Pennsylvania, North Carolina, and Germany. VTI recently won the 1996 Smithsonian Award, which is given to a select few companies every year to recognize innovative uses of information technology that benefit society. The software for which VTI won the medal assists scientists at the National Institutes of Health (NIH) to find a cure for tuberculosis. The nomination was the result of a project awarded to VTI by the National Institutes of Health (NIH) and National Institute of Allergic and Infectious Diseases (NIAID). The software and company profile have been placed in a time-capsule at the Smithsonian Museum in Washington, D.C. It is also on exhibit at the National Museum of American History - in the Information Age Pavilion and is available at the following WEB site: http://innovate.si.edu

VTI Corp., was founded in 1993 by Rohit Shyam, President of VTI Corp. Mr. Shyam is a graduate of Lehigh University in Bethlehem, PA. He holds a degree in Computer Engineering. Rohit Shyam has worked extensively with Ford Motor Co. prior to starting VTI. About 2 years ago, he started his own company which provides advanced information technology to pharmaceutical and health-care companies such as Smithkline Beecham, Hoffmann-La Roche, Sandoz, Pfizer, and Bayer both in the United States and Europe.

STUDENT OF THE YEAR

RAVI GUPTAL

B.E. (Civil Engg. 1988) Karnataka Regional Engineering College, Surathkal, Karnataka, India.

Awarded Best Outgoing Student and 2nd Rank to Bangalore University.

M.E. (Structural Engg. 1990) Indian Institute of Science, Bangalore, India. GPA 7.2/8.0


Ph.D (Computational Mechanics August 1996) Rensselaer Polytechnic Inst. Troy NY. GPA 4.0/4.0


MERIT SCHOLARSHIP

SAPNA MEHTA

Univ. of Maryland, Baltimore
Major: Biochemistry
GPA 3.9/4.0; SAT 1490; Top 3% in the class.

ZAREEN MISTRY

Cornell University
College of Arts and Science;
GPA 3.987/4.0; SAT 1280; Class Rank 11 out of 290.
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Career Choice and Personal Growth

Prasad V. Lokam

Prasad V. Lokam is C.E.O. & President of Miracle Software Systems, Inc. located in Southfield, MI.

Miracle Software is specialized in Internet/Intranet Application Development & Client Server Technologies.

Prior to Becoming the C.E.O. of Miracle Software Systems, Inc. Prasad has worked at Ford Motor Company on different projects as a Software Consultant. At Kent State University he worked on Super Computing Facilities as Software Development Engineer for Massively Parallel Computers. At Bailey Controls, he consultanted on the Occidental Oil Platform. Also, he worked as a Software Engineer at Tata Consultant Services, Madras, India.

He received B.S. in Computer Science from Andhra University, Visakapatnam, India, and M.S. in Computer Science from Kent State University, Kent, Ohio, U.S.A.

Mr. Prasad Lokam will talk about internet/intranet trends and its influence on business.

Pamela D. McNeil

Pam McNeil has a bachelor degree in Civil Engineering from Purdue University, Indiana.

She is currently working at Detroit Edison.

She is involved in a business venture that utilizes network marketing principle.
Entrepreneurial Options

Engineers and technocrats of Indian origin have gained well deserved recognition in their respective fields in the corporate world through dedication and hard work. However, their absence in the upper steps of the corporate ladder is an undisputed fact of the existence of the glass ceiling policy of the U.S. corporate world. The realization of this artificial barrier for many raises the big question: What is the alternative? The ASEI brings in a panel of speakers and experts to speak to our members and the convention attendees on issues and the solution to this problems.

This session provides an unique opportunity to learn about the right tools and skills needed to excel beyond the so called glass ceiling policy and to take advantage of the alternative; that is to transform one from Employee to Entrepreneur. The speakers in this session will focus on issues at hand such as barriers and limitations, challenges and apprehensions faced in general and provide answers to some of the commonly asked questions such as, is it right for me and is it the right time to take the big step? The panel will also discuss how to facilitate the transition from engineers to entrepreneurs by sharing their won experiences and those of others who have gone through this transformation process already, and are successful entrepreneurs today.

ALFRED MOORE, CPA

Alfred is a professional network marketeer. A certified public Accountant by trade, Al shut down his CPA firm after replacing his income marketing part time. Al is the past CEO of a Hospital in Detroit and sits on the Board of Residential Care Alternatives Inc., a Large mental health agency in Detroit. He is married to his lovely wife Gwendolyn and enjoys boating as a hobby.

DR. KANT KOTHAWALA

Dr. Kothawal received his Ph. D. degree in Engineering Mechanics in 1972. From 1966 to 1972, he was the manager of the Structural Mechanics department in General Motors. He helped to introduce computerized methods of design and analysis for vehicles and structures at General Motors during his tenure there, as well as organized three large, GM-wide conferences to demonstrate how to use computer aided engineering (CAE) to do design and analysis of cars and components.

After receiving his Ph. D. degree he started his own company, Engineering Mechanics Research Corporation(also known as EMRC) in 1973. Today, EMRC is a large international engineering software and consulting firm. EMRC has more than 7000 customers worldwide using NISA, who are supported by 7 EMRC offices and 45 EMRC International Sales and Support Offices.

Dr. Kothawala is well known in his field because of his pioneering work in the CAD/CAM and finite element analysis field beginning in the early seventies. As the President and CEO of a leading engineering software company, Dr. Kothawala has collaborated with many of the finest scientists, worked with many of the leading CAD/CAM and computer vendors, and met with many of the most demanding finite element users worldwide. His global contacts in the academic, scientific, and engineering fields and his strong relationships with computer and CAD/CAM companies give him unique insights into future developments.
Computerization and associated technologies are growing at such a fast pace that for a typical production oriented business, it is every difficult to keep up with the pace of the changes - YOU have important things to do in your own area of expertise. We have made it our business to follow these things closely so that we can serve you right.

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With Best Compliments
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Neil P. Desai, C.P.A., PC
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India and The World Market Place

India’s burgeoning and emerging affluent middle class is going to be the largest customer of the world market in the 21st century. India therefore presents one of the greatest potentials for businesses and multi-national companies to providing goods and services to the consumers through joint ventures and through its subsidiaries. Although significant progress has been made from both sides in this area, many individual businesses and multi-national companies are waiting on the sideline because of the bureaucratic bottle neck and the apprehensions of the unknown territory.

In this session ASEI brings in a panel of speakers who have first hand knowledge and experience in establishing joint ventures and businesses in India either as representatives of multi-national company or as individual themselves. The speakers will highlight the concerns and typical bottle necks one faces while establishing a joint venture with Indian counter parts. The panel will also discuss ways to overcome these barriers and present cases which will help one to better understand the rules of the game.

Suresh Kamath

Obtained a bachelor’s degree in Mechanical Engineering from the Indian Institute of Technology, Mumbai, India. He also obtained a M.B.A. in Marketing from the University of Illinois.

Currently, he is working at Ford Motor Company as General Manager, Strategic Planning, Marketing & Sales/Parts & Service - India Business Development.

Before joining Ford, he worked at Burroughs Corporation and as a consultant at Chrysler Corp. At Ford during the last 18 years, worked in a number of systems and business areas, including Engineering, Finance, Dealership Business, Parts & Service and Strategic Planning. For the last 18 months, have been working on Ford’s India Program.

Robert L. (Bob) Comins

Bob has a bachelor degree in Industrial Management from Lawrence Technological University and Masters in Management and Supervision from Central Michigan University.

He has 22 Years with General Motors Corporation, out of which 13 years at Executive level.

He is listed in Who’s Who - American Entrepreneurs.

Bob will give an overview of the evolution of Network Marketing with a comparative analysis to the elements of traditional business. (Investment, control, expendability, support, saleability, etc.)

He will discuss of the concept of networking with emphasis on practical application in both the personal and business settings.
INDIA AND THE WORLD MARKET PLACE

Mukesh Joshi

Strategic and Business Investments Toronto, Canada.

Certified Industrial Mechan Mill Wright - Govt. of Ontario.

B.E. Sc. in Mechanical Engineering - University of Western Ontario, London, Ontario.

Fellow of Business Administration, Ontario.

Twenty years of experience in Power Generation with Ontario Hydro.

Mr. Mukesh Joshi will address the current issues related to collaborative power generation ventures in India.

Dr. G. S. Varadarajan

Dr. G.S. Varadarajan obtained his B. Tech in Chemical Engineering from the Indian Institute of Technology, Madras, in 1985, and a M.S. in Chemical Engineering from the Massachusetts Institute of Technology, Cambridge, in 1987. He then carried out his doctoral research jointly at M.I.T. and Eidgenossische Technische Hochschule in Zurich, towards a Sc.D in Chemical Engineering in 1990.

Since 1990 Dr. Varadarajan has been working at GE Corporate Research and Development in Schenectady, New York. During his five years at CR&D, Dr. Varadarajan has worked with diverse businesses like Plastics, Appliances, Superabrasives as well as with GE’s Corporate Audit Staff. Over the last few years he has championed the concept of collaborative technology development with National Laboratories in India, and lead GE’s efforts in this direction.

Dr. Vradarajan will outline GE’s collaborative efforts with India in Research & Development field. Almost all aspects of a company’s processes need to be "global" in today’s economy. While the concept of manufacturing and sales joint ventures is commonly understood and is becoming an increasingly common practice, the idea of collaborative research that spans organizations and geographies is just beginning to emerge. The talk will focus on GE’s foray in this area with National Laboratories in India, and the unique cultural challenges in moving from idea to implementation.
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Distance learning offers many promising options to enable lifelong learning throughout the world. Since technology transforms the traditional classroom it has been an emotional issue. Telecommunications are no longer viewed as an ancillary part of educational courses. Interactive forms of telecommunication enables learners to learn more because they can take an ongoing role in the educational process. The value of instructional technology is grounded in the ability to interact with the learner. We'll explore success stories of businesses and educational institutions who are at the leading edge of using telecommunications to communicate, educate and train in the 21st Century.

Dr. Jerry R. Steele

President of Michigan Information Technology Network (MITN). MITN is a partnership of education, government and business established to lead the education and training of the citizens of the State of Michigan through use of distance learning. Formerly held management positions at Ford Motor Company in manufacturing engineering and employee relations in manufacturing and vehicle assembly plants, and corporate staff in U.S.A, Canada and in Europe. Has made over 100 speeches and written many articles on high-tech training technology and distance learning. He is an Associate Professor at Wayne State University and on advisory boards of distance learning product companies and organizations.

Dr. Steele will discuss about Paradigm Shift to Distance Learning.

John T. (Jack) Caldwell

John is Vice President, Business Communications Planning, Detroit, MI

He received B.A. from University of Pittsburgh.

He worked at WGBY-N, Springfield, MA (Public Broadcasting) as a General Manager. He was President & General Manager WTVS-TV, Detroit and Director of Internal Communications, Ford Motor Co.

Mr. Caldwell will highlight the importance of communication as a strategic business tool for

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♦ Corporate Coaching
♦ Team Building
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OPERATIONAL DEFINITIONS OF QUALITY FOR 21ST CENTURY

Dr. Hans Bajaria, President, Multiface, Inc., Garden City, MI, USA

Quality is fundamental to our thought processes much the same way as economics in making daily decisions. Here are some quality definitions that should become part of our vocabulary as well as working habits as we step into the 21st century. Why should we consider these definitions in 21st century? If we associate the changes with some significant events, it allows us to change without feeling guilty or defensive about the past practices. For example, people talk about new year’s resolutions. Why should we make resolutions at the start of a new year? Resolutions make sense anytime during the year. When we associate a change with a new year, we do not have to explain our past behavior.

Business practices with respect to quality are somewhat out of touch with new realities emerging from a communication explosion that is shrinking the distances where any part of the world appears approachable without feeling distanced. Let us examine some of the conventional quality definitions with a viewpoint to create operational definitions for the 21st century.

QUALITY - CONFORMANCE TO REQUIREMENTS

Many businesses knowingly or unknowingly routinely ship products that are not meeting a set of specifications. The businesses hope that majority of customers will tolerate such deviations. The 21st century is a good time to think that such practices are bad for continued success of the business.

QUALITY - FITNESS FOR USE

Many products come to market from an extremely narrow perspective. That is when very narrow experience results in a generalization for the masses. Considering such generalizations, millions of units end up being rejected by the masses. 21st century is an opportune time to understand and create products and services based on the actual needs rather than the perceived needs of the users.

QUALITY - UNIFORMITY AROUND TARGET

Engineers believe that the product performance is acceptable when it falls within the specified limits. It has been proven that the best performance is around the target and diminishes rapidly as we move away from it. Likewise the normal operation of any machinery also revolves around the target. Any departure from target becomes the indicator of the abnormal behavior. Perhaps we can cultivate our actions to be consistent with the target as a goal and any variation around it only as a chance error. Beginning of year 2000 may provide such a paradigm change without feeling guilty about our past beliefs.

QUALITY - CONDITION OF OUTPUT

What we refer to as common-sense is not far reaching for visualization of surrounding problems. However, if we define quality as condition of output, we can encourage normal scenarios as problems. When we anticipate unacceptability of output and act upon it, we call it prevention. When an output condition is already unacceptable, we call it problem-solving. In either case, the techniques required to act on it are the same.
QUALITY - SCIENCE OF EXECUTING BACKWARD THINKING

Most people are expert at something. Yet the world has many problems. There are two ways of thinking about solving these problems. One is to use expert process knowledge to solve the product problems. The second is to examine the product problem conditions and enhance the process knowledge to solve them. These two ways are opposite but complementary. Yet, world at large mostly uses the former and ignores the latter. Einstein stated that the knowledge that brought the problem in the first place, you cannot use to solve it. When you define quality as a science of executing backward thinking, it allows us to put the power of anticipating or examining the product problem conditions and enhance our process knowledge. The teachings ignore the idea of backward thinking in its entirety. The turn of the century is a good time to work on this major deficiency.

QUALITY - A MEASURE OF CONTINUED SATISFACTION DURING PRODUCT AND SERVICE OWNERSHIP

After selling products or services, there are intermittent needs for attending to nonfunctionality and inconveniences. Very few businesses attend to this need in a disciplined and acceptable way. Perhaps next century might change this attitude. A new paradigm will be: Pleasing customer is not only an instant phenomenon but it must remain true during the entire life cycle of the product and service.

QUALITY - A MEASURE OF ROBUSTNESS

It is not desirable that the product, process, or service require a high degree of physical human interventions either to manipulate inputs or outputs for achieving successful performance – because human actions are not reliable. Even when they are reliable, they bring a level of stress with them. In other words, the products, processes, and services are not robust. Therefore, a product requiring a lesser degree of physical human intervention is a high quality product.

Let us synthesize preceding quality definitions in to two operational definitions:

DEFINITION OF QUALITY FROM CUSTOMER’S POINT OF VIEW TO GAIN THE LARGEST MARKET SHARE

Quality is an attribute of product, process, or service fit for use such that it requires minimum human intervention for achieving successful operation in recipient’s hands when first acquired and continues to be so during its expected length of ownership.

DEFINITION OF QUALITY FROM PRODUCER’S POINT OF VIEW TO MINIMIZE THE PRODUCTION COSTS

To put recipient-desired quality into recipient’s hands requires that the output problem conditions resulting from any expert activity be anticipated and/or examined to enhance the expert knowledge with the purpose of achieving uniformity around the customer defined target.
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Arun Misra, Ph.D.

Dr. Misra, former professor of Biotechnology and Genetic Engineering at Atlanta University Center, is a member of Atlanta Chapter of ASEI. He is an Insurance Broker and Investment Advisor, and can be reached at: 404/215-0782.

Persons who, over their lifetimes, successfully accumulate an estate made up of cash, CD’s, stock, bonds, real estate (both developed and undeveloped), or a substantial interest in a closely held business, face one major problem someday:

ESTATE SHRINKAGE

Starting at 37% and going up quickly to 55% or even higher in some circumstances the Federal Tax can destroy a lifetime's efforts, especially if the estate is composed largely of illiquid assets such as real estate.

Having worked with individuals owning estates worth $2 million to estates worth over $100 million, I have found that almost every estate owner falls somewhere within these two extreme positions concerning estate shrinkage.

First Extreme

"I started out with nothing and earned every penny I'm worth today. I don't care if my kids end up paying 50% or more to the government in taxes after we're gone. That's a lot more than I had when I started. If they can't get by on that much, that's their problem, not mine."

Second Extreme

"I've spent a lifetime accumulating an estate and I don't want to pay the government ONE DIME more than I have to. I want to take advantage of every legitimate way there is to avoid estate taxes. My goal is to maximize the property we leave to our children (or charity, grandchildren, etc.) at our deaths."

Then, of course, there are all shades in between but I've found almost everyone would fall somewhere within these two extreme positions.

The Unlimited Marital Deduction which came into being in 1981 essentially eliminated large Federal Estate Tax problem at the death of the first spouse (regardless of the size of the estate), but it compounded the problem at the second death.

Take this example of a moderate-sized estate made up of the following assets:

<table>
<thead>
<tr>
<th>Assets</th>
<th>Fair Market Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home</td>
<td>$325,000</td>
</tr>
<tr>
<td>Vacation Property</td>
<td>$150,000</td>
</tr>
<tr>
<td>Cash (savings, Money Market, CD's)</td>
<td>$100,000</td>
</tr>
<tr>
<td>Stocks, Bonds</td>
<td>$100,000</td>
</tr>
<tr>
<td>Miscellaneous Properties</td>
<td>$125,000</td>
</tr>
<tr>
<td>(Cars, Furniture, etc.)</td>
<td></td>
</tr>
<tr>
<td>Pension Assets</td>
<td>$800,000</td>
</tr>
<tr>
<td>Value of closely held</td>
<td></td>
</tr>
<tr>
<td>business interest (80% ownership)</td>
<td>$1,400,000</td>
</tr>
<tr>
<td>Total</td>
<td>$3,000,000</td>
</tr>
</tbody>
</table>

Estates of this size and larger are more and more common these days.

Assuming the disposition of this property is such that it would be left to Mrs. Sinha at Mr. Sinha's death and the residue to their three children at Mrs. Sinha's death, there would be some taxes, debts, funeral expenses and possibly medical expenses at the first death, but chances are the estate would probably continue to grow modestly and by the second death, could have easily grown to $4 million.

Then at Mrs. Sinha's death, the Federal Estate Taxes could easily approach $2 million (and that's assuming Congress doesn't increase estate taxes rates in near future, which many experts predict is almost a virtual certainty).

The choices for how to pay these taxes are simple:

1. Dispose of liquid assets (cash, marketable securities: assuming they are marketable at the time of death).
2. Sell other assets (and hope too much isn't tied up in non-liquid real estate, longer term bonds, etc.)
3. Borrow (never try to borrow money from a bank to pay estate taxes).

So, even though the estate might be worth $4 million on paper, having to come up with the money to pay these taxes in nine months when the estates taxes are due, could cause a much greater hardship and much more shrinkage than that caused by the taxes alone.

These are some of the reasons why the "irrevocable life insurance trust" in conjunction with a joint and
Last Survivor Life Insurance Policy has become such a popular estate planning technique.

By designing a life insurance policy that pays off at the time the cash for the estate taxes is needed (i.e. at the second death), it creates the most cost-effective way of solving the problem...that is IF the estate owner DOES tend to favor the TAX REDUCTION BY TAXATION scenario (refer back to two extremes).

The technique works for three basic reasons:

1. An irrevocable trust is created which applies for and owns a policy on the two joint lives. By having a properly drawn trust own the policy, the insurance proceeds DON’T get added to the already existing estate. In other words, a $2 million joint and Last Survivor policy owned by the trust doesn’t compound the problem by pushing the size of the estate (i.e. taxes thereon) from $4 to $6 million. The estate stays at $4 million and the additional $2 million of insurance proceeds are available for the beneficiaries (i.e. the children) to use. They can loan money to the estate to pay estate taxes or they can use the money to purchase assets thereby creating liquidity within estate.

2. A Joint and Last Survivor policy is considerably less expensive than a single policy on either of the insured individually.

   This is true largely due to the significantly lower actuarial probability of the two deaths.

   To explain this, it is helpful to take a quick review of the law of probabilities. The chances of rolling a 1 on a single dice is one out of six. When you introduce a second dice, the probability chances change drastically.

   The chances of rolling a pair of dice and getting a one on each dice are NOT 2 out of 12, but instead are the product of the individual probabilities multiplied by each other (1/6 X 1/6 = 1/36).

   Since each individual’s death represents an independent fractional probability, the product of the two mortality probabilities is MUCH lower than each one’s separate mortality chances.

   This principal is the primary reason for the cost differential in Last Survivor coverage verses individual coverage on one life. This also explains the cost of a Joint and Last Survivor policy sometimes being lower than the premium on a single policy on the life of a healthy insured even when the second life is totally uninsurable.

3. The premiums for the insurance are made by the irrevocable trust that owns the Last Survivor policy. The husband and wife GIFT money to the trust each year and because of something known as "Crummy Powers" (named after the court case of the same name), these gifts qualify for the $10,000 annual per person Gift Tax Exclusion ($20,000 for husband and wife). In an example with three children, a husband and wife could gift up to about $60,000 each year to the trust.

   Not only is the money gifted each year reducing the size of the estate, the entire insurance proceeds which might be several million dollars, should be totally excluded from estate taxation as well.

   So, if you’re interested in passing the maximum possible percentage of the estate you’ve managed to accumulate over your lifetime to your family, rather than to the government, you should certainly examine the possibility of an irrevocable life insurance trust funded with a Joint and Last Survivor policy. It’s not right for everyone, but it certainly does make a lot of sense in many situations.

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1. Name:  Dr./Mr./Mrs./Ms. ____________________________
   Last: ____________________________ First: ____________________________ Middle Initial: ____________________________

2. Type of Membership
   - [ ] A. Regular $25/year
   - [ ] B. Life $250
   - [ ] C. Student $10/year
   - [ ] D. Corporate $250/year

3. Spouse: Dr./Mr./Mrs. ____________________________
   Last: ____________________________ First: ____________________________ Middle Initial: ____________________________

4. Home Address:
   Street ____________________________
   City ____________________________ State ____________________________ Zipcode ____________________________
   Phone ____________________________

5. Self-employed?  [ ] Yes  [ ] No

6. Employer: ____________________________________________

7. Office Address:
   Street ____________________________
   City ____________________________ State ____________________________ Zipcode ____________________________
   Phone ____________________________
   Email ____________________________

8. Years of Experience:  [ ] A: 0 -1  [ ] B: 1 - 5  [ ] C: 5 - 10  [ ] D: 10 -20  [ ] E: 20+

9. Highest Educational Qualification: (Choose only one)  [ ] ____________
   - A. Bachelors
   - B. Masters
   - C. Doctorate
   - D. Post Doctorate

10. Educational Background: (Choose all that apply)
    - [ ] A. Aerospace
    - [ ] B. Architecture
    - [ ] C. Business
    - [ ] D. Chemical
    - [ ] E. Civil
    - [ ] F. Computer Science
    - [ ] G. Electrical/Electronics
    - [ ] H. Industrial
    - [ ] I. Mechanical
    - [ ] J. Sciences
    - [ ] Z. Other (specify) ____________________________

11. Which of the following best describes your position?  [ ] ____________
    - A. Consultant
    - B. Engineer/Scientist
    - C. Manager/Director
    - D. President/VP
    - E. Professor/Associate/Assistant
    - F. Programmer/Analyst
    - Z. Other (specify) ____________________________

12. Which of the following best describes your job function?  [ ] ____________
    - A. Accounting/Finance
    - B. Administration/Mgmt
    - C. Consulting
    - D. Drafting/Design
    - E. Education/Training
    - F. Engineering
    - G. Manufacturing
    - H. MIS/DP
    - I. Purchasing
    - J. Quality/Process
    - K. R & D
    - L. Sales/Marketing
    - M. Telecommunications
    - Z. Other (specify) ____________________________

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