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A New Road To Travel

by Michael J. Kryzanek
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Section Editor

If the last year in Massachusetts public higher education could be described in song, one might refer to Bob Dylan's classic 1960's refrain, "the times, they are a changin'." Public education in Massachusetts and Bridgewater State have entered into a period of uncertain transition in which funding is insecure, planning is impossible, and that spirit of participating in the noble pursuit of knowledge is subject to constant distraction.

After nearly ten years of publishing the Bridgewater Review as an autonomous magazine of the faculty, we too have become part of this transition process. Starting with this edition, the Review will be incorporated into Bridgewater — a publication for alumni, parents, and friends of Bridgewater State College. Considering the severity of the budget cuts that the college has endured, to be able to save the Review and continue publication is indeed a blessing.

In this issue, Professor Margaret Landman of the Economics Department explains the causes and the possible outcomes of the savings and loan crisis; Professor Charles Angell, the chair of the English Department, writes on the vision of the American family in current literature; and Professor Thomas Turner of the History Department condenses his presidential lecture on the myths surrounding President Abraham Lincoln. As in the past, the other members of the editorial staff, Barbara Apstein and William Levin, offer their thoughts on a wide range of issues of American life. In this issue Barbara and Bill comment on some recent developments in higher education and the way our culture views educators. In the profile section, we will highlight the professional pursuits of the vice-president of Academic Affairs, Dr. John Bardo. He is interviewed in connection with his work in the field of community satisfaction and symbolic interactionism. The Review will also introduce a special section on the current research of our faculty by providing brief summaries of their work.

Despite the problems that transition often brings, most institutions survive because they have elements of their structure that provide a solid foundation on which to weather the storm. At Bridgewater, that solid foundation is the faculty who, despite the seemingly endless crises in the Commonwealth, go about their work of teaching, research, and community service.

In the future, the Bridgewater Review section of Bridgewater will appear in the Winter and Summer editions and provide you with a regular glimpse of our faculty. As you read about them and their work, keep in mind that quality education is best achieved in an atmosphere where there is a strong bond between teacher and student and a dedication to make learning an experience of enrichment and enlightenment. Although much in Massachusetts higher education is "a changin'," the Bridgewater faculty remains committed to maintaining that bond and broadening that experience.
The Folkmyth Lincoln

by Thomas Turner
Department of History

Americans, coming from a revolutionary tradition, have had to invent or discover new national myths and legends. As we cast off our British past, we also severed ourselves from British cultural traditions. The American Revolution provided materials for new myths and legends: the Mayflower, Plymouth Rock, John Smith, and Pocahontas. In addition, several of the founding fathers were deified, especially George Washington, whose aura rivaled that of Zeus on Mount Olympus.

However, Washington was not always an entirely satisfactory folk-myth figure, since his perceived Olympian qualities made him a man who could be admired and worshipped from afar but was not really approachable. As historian Marcus Cunliffe has written, Washington in the nineteenth century was sometimes said to be one of the American wonders, the other two being Niagara Falls and the Brooklyn Bridge.

Americans were thus waiting for a folk-hero accessible to the common man and Abraham Lincoln admirably filled the bill. Born in a log cabin in humble circumstances, he rose to the highest office in the land, saved the Union, freed the slaves, and was struck down at the height of his success by the assassin, John Wilkes Booth. This is certainly the stuff of which legends are made.

Certainly no one would have attempted to compare Lincoln with Niagara Falls, and when his law partner, William Herndon, once told him how awed he had been by viewing that wonder of nature, Lincoln, who had also visited Niagara, supposedly replied, “The thing that struck me most forcibly... was, where in the world did all that water come from.” Herndon, who missed the humor of the statement, considered his colleague rather obtuse, but for most Americans this down to earth simplicity has made Lincoln an endearing figure. The sixteenth president was as approachable as the first president was remote, and the Americans embraced him eagerly.

Lincoln’s assassination also helped to transform him into a folk-hero. It is not absolutely necessary to die in office to be deified, but both Lincoln and John F. Kennedy became martyrs in this fashion. Up until the time of his death, Lincoln was actually one of our more controversial and unpopular presidents and Kennedy’s short time in office permitted him relatively few accomplishments.

Another similarity surrounding the deaths of both Lincoln and Kennedy is the belief that their murders were the result of a conspiracy engineered by members of their own administrations or government intelligence agencies. While many of these conspiracy views turn out to be the worst nonsense and easily dispelled, they have been persistent.

Whatever the merits of any individual conspiracy theories, their longevity can be tied to mythological patterns. The public finds it hard to conceive of a president being killed by a lone crackpot or small band of conspirators who have no larger purpose in life. There is something particularly unsatisfying about the idea that someone as powerful as the president can be assassinated for no other reason than the assassin’s warped individual psychology. There seems to be a desperate desire to believe that the assassins acted for a cause, which would give the president’s death some meaning.

It is also interesting that the public does not believe that the assassins really die. It has long been argued that John Wilkes Booth escaped Garrett’s barn, while someone else died in his place, or that there was an Oswald look-alike and that the “real” Oswald did not die in Dallas. In traditional mythology, the slayer of the folk-god could not die an easy death, but had to wander the world alone and
friendless. While Oswald’s remains were recently exhumed and positively identified, after a messy legal battle involving his brother and widow, this will probably not end the belief that there was an Oswald double any more than people will cease to believe that Booth survived Garrett’s barn.

Lincoln has sometimes been cast in contradictory roles. Since he was murdered on Good Friday, just when the triumph in the Civil War had been assured, religious comparisons became almost inevitable. As one commentator wrote, “Jesus Christ died for the world. Abraham Lincoln died for his country.” This sanitized and prettified Lincoln. A combination of both Washington and Christ, he became the demi-god whose career paralleled those of the heroes of classical mythology.

At the same time, however, another equally mythical Lincoln was portrayed — a western hero in the mold of Davy Crockett or Paul Bunyan. This Lincoln told jokes (many of which were risque), was a shrewish wife who made his life a living hell. In fact, his one true love had been Anne Rutledge, who died at an early age, and Lincoln had never gotten over her death. Many of these portrayals are stereotypical devices often used in western humor.

Another powerful myth is that of Lincoln as a common man. Addressing the 166th Ohio Regiment, Lincoln said that his rise to the presidency showed that any mother’s son might aspire to that office. On other occasions he claimed that his policy was to have no policy, and gave the impression that he was carried along by events rather than directing them. One would get the impression from all of this that Lincoln drifted with the tide and that his career was due to chance and fortuitous circumstances.

In reality, Lincoln was one of the most ambitious individuals that his friends had ever seen. These friends, it might be added, were themselves usually politicians and men of considerable ambition, and they recognized in Lincoln a burning ambition to reach high status. As his law partner Herndon expressed it, “His ambition was a little engine that knew no rest.”

Abraham Lincoln was far from being a common man in other respects. His reputation as a joke cracking, stand-up comedian, has been exaggerated. His mature writings do not give the impression of a rustic spinning yarns around the stove at the country store, but rather of a man of strong intellect. In fact, it has been suggested that if he had not turned to politics, Lincoln might have had a career in the literary field.

As Lincoln’s transformation into a folk hero proceeded, questions were raised about his paternity. Since classical times, people have had difficulty believing that one born humbly could rise to great heights, and have speculated that the hero must have been sired by the gods or, at the least, someone a lot more heroic than the alleged biological father. Since Thomas Lincoln was usually portrayed as shiftless and illiterate and since Abraham and his father were not close in later years, rumors began to circulate that someone else was his father. Candidates ranged all the way from a neighbor, Abraham Enlow, to a Philadelphia Congressman’s claim that there was more than a passing resemblance between Abraham Lincoln and Henry Clay, which indicated a blood relationship.

Two other candidates were rumored to be John C. Calhoun or Patrick Henry. It would be a delightful historical paradox to believe that the genes of Calhoun, who was a state’s rights advocate and champion of slavery, also produced a man who was devoted to the Union and who ultimately destroyed the system of slavery. But the best trick of all is the idea that Lincoln could have been fathered by Patrick Henry who died in 1799, ten years before Lincoln was born.

As Lincoln became a mythic figure, such diverse groups as civil rights advocates, Ku Klux Klanners, pro-liquor forces, and anti-liquor forces all tried to show that he would have agreed with their positions. This was possible because Lincoln was a very secretive person, remaining an enigma to those who knew him best. One of his closest friends, Judge David Davis, referred to Lincoln as “the most secretive man I ever knew.” His style of leadership was what has come to be called in the case of Dwight Eisenhower, “The Hidden Handled Presidency.”

There are, indeed, many similarities. Eisenhower, who used to be portrayed as a golf-player who took long naps in the afternoon, is now seen as a strong chief executive who made policy and then, using the staff system he was familiar with from the army, passed the decisions to his subordinates to be carried out. Lincoln apparently acted in a very similar...

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manner, directing events from behind the scenes, but thereby somewhat obscuring his policies and method of operation from later generations.

Another source of Lincoln mythology, interestingly enough, was Lincoln himself. As Richard Hofstadter has written, “The first author of the Lincoln legend and the greatest of the Lincoln dramatists was Lincoln...” Hofstadter argues that Lincoln, like many American politicians before and since, saw the value in the Horatio Alger story whereby poor boy rises from obscurity to fame, and that he skillfully exploited his log cabin origins throughout his career.

Historians have helped to perpetuate Lincoln mythology, often passing on many of these myths without really examining them. In addition, academic historians have been content to abandon many areas to the sensationalists and popularizers, who are more than willing to rush into the breach, with their shocking charges and revelations. Professional historians abandon any area at great peril to historical truth and, if they do, they should not complain when myths quickly arise, as occurred in the case of Lincoln’s assassination.

One cannot help speculating about how Lincoln would have reacted to this later mythmaking, even if he personally helped to create some of the myths. Lincoln had a keen sense of his place in history. There is little evidence that he possessed a very strong belief in the immortality of the traditional Christian heaven and spiritual afterlife. Rather, Lincoln hoped to gain immortality in his achievements so that he would be remembered by his fellow men when he was gone. In 1841, he had confided to his friend Joshua Speed that he had “done nothing to make any human being remember that he had lived,” but when he talked to Speed after the Emancipation Proclamation he told him, “I believe that in this measure my fondest hope will be realized.” Historian Robert Bruce has argued convincingly that when he lay dead in the Peterson House in April, 1865, it was no accident that Edwin Stanton, with whom he was very close, did not speak of his character or his place in heaven, but said simply, “Now he belongs to the Ages.”

Even though the real Lincoln was a somewhat different man from the mythical figure he has become, this does not mean we should entirely abandon myth. As University of Massachusetts Professor Stephen Oates concludes, myth carries a truth of its own, albeit different from so-called “historical truth.” Myth reveals the way Americans wished Lincoln had been, even though it does not always reveal the way he was.

And, as another close student of myth, David Donald, has written, “It speaks well for Americans that to the central hero in their history, their folklore has attributed all the decent qualities of civilized men—patience, tolerance, humor, sympathy, kindliness, and sagacity.” It is little wonder that despite all the myths, the “real Lincoln,” who embodied the spirit of his age in both word and deed, and who guided the country successfully through one of its most perilous times, still maintains his standing with Americans as our number one chief executive.
The Bears and Honey Pots:
The Savings and Loan Debacle

by Margaret Landman
Department of Economics

The recent experiences of the savings and loan industry, with the mounting insolvencies and losses, are giving the world a first-hand example of how a financial system should not operate. A number of economic factors, combined with a series of regulatory errors, have contributed to the substantial difficulties encountered by savings and loan institutions during the last decade. At last count, the cost of the bailout to taxpayers is expected to exceed $200 billion (plus $300 billion interest), but if the current downturn in the economy and real estate markets worsens, this could increase significantly as now-solvent institutions are jeopardized.

The potential for disaster in the S&L industry has existed since its inception. Modern savings and loans, also known as thrifts, have roots going back to building societies, which pooled members’ savings and provided mortgages. In the U.S., the first such organization was the Oxford Provident, formed in Pennsylvania in 1831. It accepted small deposits (which then, and even now, are discouraged by many commercial banks) and, when $500 accumulated in the fund, made a loan to the member willing to pay the highest interest rate. As the S&Ls evolved from these early building societies, they continued to serve the purpose of pooling depositors’ savings for home mortgages. Indeed, until the early 1980s, they were prohibited from offering other types of services such as checking accounts or business and consumer loans. This lack of diversification left the S&Ls vulnerable to fluctuations in real estate values and in interest rates.

In addition to the limitation on the types of assets which could be held, diversification was also restricted by the bans on interstate banking placed both on commercial banks and S&Ls. In fact, many states did not allow banking institutions to open more than one branch. These restrictions were enacted to prevent domination of the banking industry by a few large institutions. The S&Ls were kept small and their mortgages were concentrated in the surrounding communities. The S&Ls’ fortunes, then, were strongly dependent on local economic conditions.

S&Ls, like commercial banks, experienced severe difficulties during the Great Depression. Interest rate ceilings on commercial banks and federal deposit insurance were introduced in order to protect depositors, prevent bank runs, and stabilize the banking system. After some debate about whether deposit insurance would create a moral hazard (in which the existence of insurance could cause the insured to take greater risk), the FDIC was established in 1933 for commercial banks and the FSLIC in 1934 for S&Ls. The annual premiums were set for each banking institution as a percentage of its total deposits. The size of these funds was never adequate for dealing with large numbers of failures. Although the original goal was to have a reserve fund equal to 5% of deposits, it never actually exceeded 2%. The low premium rates, coupled with the growth in deposits and a series of increases in the maximum coverage to the current level of $100,000, led to reduced insurance coverage and increased taxpayer risk.

For a while, the deposit insurance system seemed to work. Bank runs were all but eliminated as insurance restored depositors’ confidence. The S&L industry further improved as the post-World War II housing boom created a large demand for mortgages. In 1966, interest rate restrictions were also placed on S&Ls, but in order to allow them to aggressively compete for savings deposits, the limits were set 1/4% higher than the banks could offer. Still, trouble began to surface in the 1960s, when inflation nudged Treasury bill rates above those offered by banks and S&Ls, and funds began to leave the banking system.

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This process of disintermediation accelerated in the 1970s when inflation fueled by OPEC oil price increases pushed interest rates to record high levels. Many of the savers' dollars flowed into the newly-formed money market mutual funds, which pooled the savings of small depositors and bought T-bills, large denomination CDs, and other money market instruments. Because they were not subject to interest rate ceilings, the money market mutual funds could offer higher yields.

Faced with a large loss in business, the S&Ls and banks successfully lobbied Congress for changes to allow them to compete. The Depository Institutions Deregulation and Monetary Control Act of 1980 and the Garn-St. Germain Act of 1982 introduced a number of changes in the banking industry. Interest rate ceilings were phased out and all depository institutions, including S&Ls, were allowed to offer money market deposit accounts and interest-bearing personal checking accounts called NOW accounts. S&Ls, which had been particularly hard hit by the interest rate increases due to their large mortgage holdings, were given expanded investment powers. Now they could diversify their portfolios by acquiring junk bonds and corporate equities, as well as consumer loans. In addition, minimum net worth requirements were lowered, so that the owners did not have to put up as much of their own money. Accounting standards were also loosened, causing some insolvent S&Ls to appear healthy.

Although the large interest rate increases in the 1970s had set the S&Ls difficulties in motion, the subsequent decreases in the early 1980s did not solve their problems. As the S&Ls moved into new, riskier ventures, they lacked both the knowledge and the caution to enter these activities. With essentially very little of their own money at risk, it was a gamble which, if it paid off, would benefit the stockholders, but if it lost, would be paid for by others. As one developer-turned-banker was quoted, "I am tired of playing Monopoly with my own money. I can use the depositors' money."

After a while, even the new creative accounting gimmicks could not disguise the massive insolvencies. The FSLIC, itself technically bankrupt, did not have enough funds to shut down the hundreds of insolvent S&Ls and to pay off the depositors. Instead, it began to look for merger solutions. Some of these were successful, such as the 1982 Citicorp takeover of Fidelity Savings of San Francisco. Through this and subsequent S&L purchases, Citicorp gained an exemption from national branching laws and, by the end of 1984, owned the sixth largest S&L group in the United States. Other mergers, however, were not so successful. With little money down and generous aid from the FSLIC, unscrupulous individuals were able to gain control of a number of S&Ls and convert them to their own personal piggy banks. Investigations by the FSLIC, the IRS, and the FBI have shown that billions were diverted from the S&Ls for private use. Government-insured deposits were used to finance lavish parties and trips, personal loans, excessive salaries and bonuses, private planes, and extravagant offices (and even a gold-plated toilet). Furthermore, fraudulent loans were made to friends and associates based on artificially inflated appraisals. Property could then be bought with no money down, and when the borrowers could not make the payments, the S&Ls would simply lend them more.

In theory, bank examiners should have uncovered and exposed such activities immediately. In practice, however, there were insufficient examiners to handle the growing number of problem S&Ls, and they were often underpaid and unqualified. Further, as Richard Pratt, chairman of the Federal Home Loan Bank Board from 1981-83, recently testified before the House Banking Committee, the Reagan administration tried to stop the Bank Board from seizing insolvent thrifts and the Office of Management and Budget cut supervisory staff. Requests for more examiners by Edwin Gray, chairman from 1983-87, were also denied.

The government is now belatedly engaged in an extensive investigation of S&L practices during this period of unstrained operation. A three-year-old multi-agency task force in Dallas has filled 14,000 square feet of office and warehouse space with subpoenaed documents. Millions of pages of financial statements, loan applications, cancelled checks, and other material must be analyzed, making the process of finding enough evidence for an indictment for fraud extremely complex. So far, charges have been brought against seventy-seven people, with fifty-two convictions and only two acquittals. In increasing numbers, defendants are receiving prison terms, including a thirty-year sentence for the former head of the now-defunct Vernon Savings and Loan in Dallas. Even with convictions, it is expected that little of the tens of billions of dollars that have been lost in the S&L disaster will ever be recovered. Fines and restitution are rarely more than a few million dollars in any one case. Many of the S&L industry losses are sunk into failed mall and condominium projects and worthless junk bonds, so are essentially unrecoverable.

The effects of the S&L debacle go well beyond the massive losses to the taxpayers as a whole. The stability of many local banks has been severely damaged. The Federal Reserve has had to rescue a number of failed S&Ls, while others have had to close down. The S&L industry has lost billions of dollars, and the cost of the S&L crisis to the taxpayers as a whole is expected to be in the billions. The S&L industry has been completely restructured, with new regulations and new supervisory staff. The S&L industry is now smaller and more regulated than ever before, and it is likely that the S&L industry will never recover from the damage done by the S&L crisis.
financial communities has been disrupted. The net outflow of funds from the S&Ls and the current crackdown on lending practices has caused a credit crunch in some areas, hurting legitimate borrowers for housing and other needs. Deposit insurance premiums, which had remained 8.33 cents per $100 of deposits from 1935 until last year's increase to 12 cents, are slated for another jump to 19.5 cents in January 1991. This will reduce S&L and bank profits, causing losses to stockholders and perhaps even more failures. This increase in costs will also make it more difficult for U.S. institutions to compete internationally. In Japan, for instance, deposit insurance premiums are only 1 cent per $100.

A further effect is a massive regional redistribution of wealth, as most states will receive less in bailout money than they will pay in additional federal taxes. Professor Edward W. Hill of Cleveland State University has estimated that the bailout will redistribute wealth from thirty-seven states and the District of Columbia to the thirteen states where most of the failures occurred. Massachusetts is expected to be one of the biggest losers, with relatively few S&L insolvencies and relatively high income taxes. In addition, cuts in defense spending, spurred in part by the budgetary pressures of the bailout, will exacerbate its woes. Texas, on the other hand, is the largest net gainer, since it pays 7% of total federal taxes but is slated to receive 60% of the bailout funding. In effect, the system rewards those regions with the most fraud, corruption, and mismanagement. Recent oil price increases are likely to enlarge these regional inequities as the Northeast consumers lose and the Southwest producers gain.

Solutions to the S&L problem are now being developed and implemented. The Financial Institutions Reform, Recovery, and Enforcement Act of 1989, restructures the entire S&L industry. The long-dead FSLIC was finally put to rest and replaced by the Savings Association Insurance Fund, an agency of the FDIC.

Minimum capital standards have been increased and lax accounting principles tightened. The Resolution Trust Corporation (RTC) was created to oversee the liquidation of assets from insolvent S&Ls, including everything from mortgages to junk bonds to gold-plated toilets. The RTC was given $50 billion in initial funding last year, which is being used to operate seized S&Ls and to cover insured deposits when the thrifts are sold to new owners.

Still, a number of further changes must be made in order to restore stability to the financial system. The deposit insurance system needs to be reformed with an eye to giving depositors incentives to examine the safety of particular banking institutions, while at the same time limiting taxpayer liability in the event of losses. Treasury Undersecretary Robert Glauber recently stated that the $100,000 limit is unlikely to be lowered, but that he may recommend a limit on the total number of insured deposits an insured depositor may have. This method, known as a "haircut," would provide the wealthy with a reason to investigate the financial condition of a savings and loan or bank, and not merely search the country for the highest possible yield. Another option would be to base a banking institution's premiums on the riskiness of its assets and activities, just as a skydiver pays more for life insurance. Some have called for a repeal of deposit insurance altogether, but this radical move could lead to bank runs like those experienced in the U.S. before 1933. For instance, in 1985, there were runs on non-FSLIC insured institutions in Ohio, Maryland, and Rhode Island, when depositors became concerned that losses to the bank could exceed the state deposit insurance funds.

Much might be learned from the Danish banking system, which is considered to be one of the strongest in the world even though, until recently, it had no deposit insurance. (This was only introduced in 1988 in anticipation of European Com-
One September afternoon last year I ruffled the edges of my first stack of assignments for a course in quantitative research methods. Most appeared to be of the competent-but-uninspired variety. After all, how could I expect students to get passionate about measures of central tendency and variability? However, without my even having to read them, a few bore the unmistakable look of fanatic preparation. I pulled one out. It was done on a word processor and everything that could be precisely centered was. Answers were highlighted in yellow marker and underlined, while calculations were set off in a tasteful and unobtrusive tan. Everything was correct.

What is your guess about the type of person who would produce such work? I must admit, at the risk of being revealed as a stereotyper, that I immediately assumed this assignment was done by a female student over the age of thirty. At Bridgewater, a growing proportion of our students are older than the traditional eighteen to twenty-one year olds, and they are usually my best students.

For a few years I have been working with Jack Levin of Northeastern University to understand the phenomenon of educational “late-bloomers,” individuals who drop out of the educational system for some period of time, then return after the delay to finish school well after the normal age at which society expects graduation. To study how these “late-bloomers” came to re-enter the educational system I drew a random sample of full-time enrolled Bridgewater State students who were over the age of thirty, eventually completing intensive interviews with twenty-eight individuals. These people were, with very few exceptions, from homes of modest incomes and little history of college education among parents or siblings. My preliminary analysis of the interviews suggests a pattern of experience among these students which is both heartening and maddening.

Almost all my respondents told me that they were prevented from going to college by some combination of family and financial problems. More than half said that they never considered college to be a realistic possibility, even though their grades were high enough to get into a liberal arts college of some sort. About a third reported that they were told that the family could not afford to send more than one child to college, and that the oldest male would be the one to go. In about a quarter of the interviews, the story was that the parents or the high school guidance counselor (sometimes both) told them that females who wanted to go on to education beyond high school should go to secretarial or health training programs, such as nursing or medical technology. This was often the expectation even when the young woman’s high school grades were at honors levels.

Many of the women in my sample also said they did not consider continuing their education after high school because they wanted to get married. In some cases, the desire to get married immediately after high school was less a result of love than the need to get out of the house. Given that college attendance rarely provided a way “out” for these young women, marriage seemed a reasonable route to independence. Ironically, such early marriages provided a number of women with their path to college, though the trip was delayed by some years.

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Watching prime time television can be an uncomfortable experience for teachers these days. While other professionals are often portrayed as dignified, knowledgeable men and women doing serious and important work, teachers are usually figures of fun. New York Times television critic John J. O'Connor recently expressed concern that "the incessant and accelerating ridicule of the [teaching] profession on television entertainment is reaching truly troubling proportions."

TV sitcoms involving school are based on the pleasure principle - the premise that life's primary goal is the pursuit of fun. Fun, by definition, requires no intellectual effort, merely affability and the willingness to look for a good time. Hence, solemnity is the cardinal sin in sitcom land. There are three major categories of television teachers: Nerds, who are oblivious to their students' pursuit of fun ("out of it"); Villain-buffoons, who are actively hostile to fun; and Good Guys, who frequently show the students new ways of having fun.

1) The Nerd: A familiar stock figure, the nerd is drab, ordinary, and usually a male. He inevitably wears glasses: those of Mr. Peepers (Wally Cox), a nerd from television's early days, had wire rims, while contemporary nerds usually select the thick, black-rimmed variety. Speaking in a lugubrious monotone, this teacher doggedly "covers the material" while students glance longingly at the clock, pass notes, and engage in other antics. (The most imaginative of these was depicted in Fellini's movie Amarcord: a student seated in back of the classroom urinates into a long tube which extends beneath the row of desks, depositing a telltale puddle between the feet of the unsuspecting lad in the front row). The Wonder Years' science teacher, with his humorless rapid-fire delivery and slide show-lectures on natural disasters (spiders devouring prey, catastrophic earthquakes - definitely not fun subjects) is a classic nerd. Conscientious and ineffectual, these teachers do not, however, interfere with their students' endless quest for fun (although they temporarily delay the quest by holding classes), but they don't have any fun themselves. Knowledge gives them no pleasure; no sane person could prefer reading to partying. The nerd's sin is being serious, hence out of touch with the important issues of life.

2) The Villain-buffoon: Another stock character, the villain-buffoon is physically unattractive — fat, balding — rather than, like the nerd, merely ordinary looking. The buffoon is also distinguishable from the nerd in that he is not concerned with learning. For example, Mr. Rooney, the principal in Ferris Bueller, is obsessed with the school football team and with trying to defeat Ferris, although it's never entirely clear why. Like Satan in Milton's Paradise Lost, Rooney appears to possess a "motiveless malignity" and an insatiable petty vindictiveness. Rooney's weapons are threats of detention and expulsion, but he is always outwitted, defeated and humiliated — week after week reduced to red-faced fury by the wily, winsome (and naturally fun-loving) Ferris.

3) The Good Guys: A few television teachers are not only good looking, but are also fine human beings who listen thoughtfully and sensitively to their students' problems. An amiable and handsome Hillman College professor in A Different World (the only show in this survey set in college rather than high school), is sympathetic to a student who wishes to find a home for an orphaned eight-year-old boy, and solves her problem by agreeing to adopt the child himself. (Whether or not he has consulted his wife is not clear). More often the good guys are inconoclasts, working more or less openly against the system. The model here is the Robin Williams character in Dead Poets' Society, who instructs his repressed students to tear offending pages out of their textbooks and exhorts them to take charge of their own lives ("Seize the Day"). The good guy-iconoclast liberates his students by breaking the rules. Inevitably, he is fired by dreary and rigid administrators who can't appreciate a "great teacher." Billy Connolly, the teacher in Head of the Class, is a good guy in this tradition. Like Williams, he is likable, witty, and sensitive to the students' needs and concerns. His blue jeans and longish hair reveal that he is something of a rebel, and, like Williams', his classroom performance is largely a one-man show, a lively entertainment which holds his audience's attention, but calls forth no intellectual response on their part. And although Billy is an entertaining speaker, his message is that the classroom is a dull place.
Uncoupling
Perspectives of American Families Through the Eyes of Contemporary Fiction Writers
by Charles AngeU
Department of English

“Happy families are all alike; every unhappy family is unhappy in its own way.” So Tolstoy begins *Anna Karenina,* and so has run the conventional wisdom about families, except perhaps among contemporary American fiction writers and sociologists who seem intent on showing Tolstoy wrong in their attempt to discover some universal principle of connubial misery. In our pursuit of familial happiness, we Americans have doubled the divorce rate, reformed divorce laws to assure a steady supply of impoverished women and neglected children, and provided the occasion for fiction writers to speak of woe that is in marriage.

I was struck by this misery reading Lenore Weitzman’s “Women and Children Last: The Social and Economic Consequences of Divorce Law Reforms,” a condensation of the high (or low) points in her book-length study *The Divorce Revolution.* No-fault divorce laws, starting in California and working their way east as a perverse manifest destiny, “were designed to create more equity [but] have had unintended and unfortunate consequences: They have created substantial inequalities between divorced men and women and have led to the impoverishment of many divorced women and their children.” A well-intended reform allows husbands to depart court with their earning power and living standard intact or improved, minimal parental responsibilities, and an unenforceable support judgment. His ex-wife retains custody of the children, often in a new dwelling and neighborhood, the family home having been sold to accommodate an equal property settlement; she finds her standard of living dramatically reduced as a result of selling family assets; and, especially if she’s an older woman, lacks adequate skills to secure employment in any but menial work. “You can’t tell me there’s justice if someone uses you for 25 years and then just dumps you and walks out scotfree. . . . It’s not fair. It’s not justice. It’s a scandal. . . . and those judges should be ashamed of themselves sitting up there in their black robes like God and hurting poor people like me.” Even a reform designed to curb one brand of misery manages to create an even more excruciating torment.

If Weitzman documents for us the misery that persists after divorce, Arlie Hochschild enumerates the troubles married couples experience when both hold jobs. *Second Shift: Working Parents and the Revolution at Home* chronicles the domestic tensions, near battles even, that two worker couples experience as they try to reconcile and accommodate roles as parents, lovers, and wage-earners. Hochschild shows us a real revolution is occurring: in 1986 fifty-eight percent of all married couples with children were two earner families. Hochschild employs the interview and composite portrait method; her Bay Area families, mostly middle-class professional (but not all) conduct their marriages on the fly, husbands preoccupied with career, wives preoccupied with career, housekeeping and children, and children preoccupied with trying to slow their parents down sufficiently to attract their attention. Working wives and mothers must adjust to their husband’s expectation of a traditional household; they end up working what Hochschild labels a “second shift,” in effect a thirteenth month of employment. These economic necessities have compelled women to refashion their gender identities much more rapidly and to a much greater degree than men. “This strain between the change in women and the absence of change in much else leads me,” Hochschild says, “to speak of a stalled revolution.”

This strain is most pronounced when Hochschild’s subjects confront divorce. Hochschild repeats many of Weitzman’s statistics and observes that “formerly, many men dominated women within marriage. Now, despite a much wider acceptance of women as workers, men dominate women anonymously outside of marriage.” Divorce’s grim visage prevents many wives from insisting too strongly that their husbands assist with the childraising and housework. Instead the women
adjust and comprise; to do otherwise risks too much. One woman “responded to her friend’s [divorce] with empathy, horror, and a certain fascination. As she told me,” Hochschild reports, “‘my friend is gorgeous. But she wasn’t feeling good about herself, so she went out and got a facelift. She’s younger than me! Her husband went out and got a younger woman, even more gorgeous.” Another woman, tired of battling her husband over sharing housework, finally yields: “‘Why wreck a marriage over a dirty frying pan?’”

Weitzman and Hochschild’s sociological portraits of couples in distress brought to mind three recent short fiction collections where Ann Beattie, Jane Smiley, and Bobbie Ann Mason examine the distresses and adjustments couples—married, separated, divorced—and find them fixed, stuck in time, caught in a freeze frame. Some of the fictional material might very well have been lifted from Weitzman’s and Hochschild’s interviews. A cocktail waitress in Bobbie Ann Mason’s “Memphis” says to a customer: “‘You know why I got my tubes tied? Because I hate it when people assume things like that—that I’m the one to make supper because I’ve got reproductive organs.’” These story collections accumulate betrayals, loveless marriages, missed opportunities, failed intimacies.

Beattie’s Where You’ll Find Me collects stories about suburban middle-class families trying to deal with the loss of children, infertility, infidelity, incapacity. “‘What happened happened at random,’ thinks one woman bereaved at the loss of her daughter; ‘and one horrible thing hardly precluded the possibilities of others happening next.’” For Beattie’s characters, the future holds potential disaster and terror. They feel themselves, not like sinners in the hands of Jonathan Edward’s angry God, but victims of the same biblical text: ‘Thy foot shall slide in due time.’ One divorced woman muses: “‘I am a thirty-eight year old woman, out of a job, on tenuous enough footing with her sometime lover that she can imagine crashing emotionally as easily as she did on the ice.” These characters struggle to hold back the crash but realize they exist at that moment in the skid when all seems momentarily frozen in time and space. A Beattie story often concludes with its characters suspended, afraid to make another adjustment. Mrs. Camp “was tired. It was as simple as that. The life she loved so much had been lived, all along, with the greatest effort. She closed the door again. To hold herself still, she held her breath.” Holding one’s breath and hoping for grace are what Beattie’s stories are all about.

Robert Miller, husband of Liz and father of Tommy in Jane Smiley’s latest novella Good Will, attempts to create for himself and his family a self-sufficient life lived apart from the frenzied existence of commercial America. Returning from Vietnam, he buys an abandoned farm in a valley outside Moreton, Pennsylvania, and transforms it into what he considers a near perfect, self-sustained farm. His only mistake, he believes, is the house he constructed from brick scavenged from demolitions in nearby State College. Beneath the placidity we soon perceive great tensions. Tommy, who Robert is educating to his fashion his son as a work of art and make him a continuation of himself. Ironically he succeeds; the care and resourcefulness Robert employs to build his farm is mirrored in the care and resourcefulness Tommy used to destroy the Harris’ home. It is easy for us to demand our children’s attention, not so easy for them to demand ours.

Bobbie Ann Mason’s latest collection of stories, Love Life, is again set in western Kentucky where shopping malls, fast food restaurants, and subdivisions encroach upon the farmland, laying down the past pages of the family to move into State College, to find regular work, and to enroll Tommy in public school. Robert reflects on what happened: “‘But is seems to me that what they want of me is to make another whole thing, the way I made a whole of my family, my farm, my time, a bubble, a work of art, a whole expression of my whole self. . . . Let us have fragments, I say. Let the racial hatred that has been expressed through us lie next to the longing I feel for Lydia Harris; let Tom’s innocence lie next to his envious fury; let Liz’s grief for the farm lie next to her blossoming in town; let my urge to govern and supply every element of my son’s being lie next to our tenuous custody; let the poverty the welfare department sees lie next to the wealth I know was mine.’” Robert, a man of good will, nevertheless by imposing it on the world manages to crack and deform what he has made. His will impels him to fulfill his wishes, “but the moral of all wish tales is that, though wishes express power or desire, their purpose is to reveal ignorance the more fulfilled wishes, the more realized ignorance.” Robert’s ignorance is realized in his attempt to fashion his son as a work of art and make him a continuation of himself. Ironically he succeeds; the care and resourcefulness Robert employs to build his farm is mirrored in the care and resourcefulness Tommy used to destroy the Harris’ home. It is easy for us to demand our children’s attention, not so easy for them to demand ours.

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Dismissing the French textbook as useless ("You can’t learn about France from this"), he abandons the teaching of irregular verbs, and instead regales the class with tales of his own amorous adventures in France. It’s not necessary to know much French to meet girls, he assures them; besides, the only way to learn French is to visit France, where everyone has remarkable adventures. (Inspired, one of his students impulsively flies to France and does indeed have a thrilling time, unimpeded by his lack of familiarity with the language.) As a seemingly logical consequence of this line of reasoning, Billy takes his students to the movies. Thus, even a likable and entertaining teacher fosters the pervasive idea that true enjoyment can be had only by experience school this way: the real “action” is outside the classroom, in the halls, the cafeteria, the locker rooms. But I have also known students who speak nostalgically of high school and college classrooms, who remember intellectual excitement and imaginative, challenging teachers. Of this there is no clue on television. The excitement is physical, sexual, emotional — but never intellectual. In no television classroom I saw (admittedly my experience is limited) did a lively interchange of ideas or arguments occur. Television writers are no doubt afraid that any conversation on a serious subject lasting more than two minutes would bore viewers — and they may be right. The result, though, is that the public never sees for itself what can go on in a good classroom, which may explain why, although there is a great deal of discussion about improving the quality of education, budgets continue to be cut. The viewing public never sees the possibility that there might be stimulation - yes, even fun - in the exercise of the mind.

Uncoupling - Continued from previous page

suburban America’s TV and music over the rural customs. Mason’s characters are dislocated in their very homes; their categories no longer separate and distinct. “Jenny kissed him in front of Opal and told him he was gorgeous. She said the placemats were gorgeous too.” This is Mason’s way, and more than with Beattie and Smiley, one has to listen to the voices, to reread, to let the stories resonate. In “Wish” an elderly sister tells her eighty-four year old brother how their father had ruined her life by forbidding marriage to the man she loved. “You knew she says, ‘how you hear on the television nowadays about little children getting beat up or treated nasty and it makes such a mark on them? Nowadays they know about that, but they didn’t back then. They never knew how something when you’re young can hurt you so long.'” Her brother, “hard and plain” she calls him, eight years widowed from a domineering woman who forced him to move out of the family home to her dream house, recalls after his sister leaves, meeting the girl he loved in the woods behind the family home, the girl he didn’t marry. Suddenly we realize the painful influence of father on son. The hurt forces us to reread “Wish” and understand that unfulfilled wishes engender painful knowledge. The hurt and the knowledge of it passes from generation to generation.

“Memphis” shows us that indeed men continue to dominate their ex-wives outside of marriage. Joe tells his ex-wife, Beverly, that he is relocating to Columbia, South Carolina. “‘I’ll want to have the kids on vacations—and all summer,’” he tells her. “‘Well tough!’ she responds; ‘you expect me to send them on an airplane all that way?’” “‘You’ll have to make arrangements,’” he said calmly. . . .” Beverly can’t accept the adjustments and can’t understand why. “It seemed no one knew why [divorce] was happening,” she thinks. “Everybody blamed it on statistics; half of all marriages nowadays ended in divorce. It was a fact, like traffic jams—just one of those things you had to put up with in modern life.” Her friends and ex-husband accuse her of being too judgmental and of never knowing what she wants. “It ought to be so easy to work out what she really wanted,” she thinks. “Beverly’s parents had stayed married like two dogs locked together in passion, except it wasn’t passion. But she and Joe didn’t have to do that. Times had changed. Joe could move to South Carolina. Beverly and Jolene could hop down to Memphis just for a fun weekend. Who knew what might happen or what anybody would decide to do on any given weekend or at any stage of life?”

Who among us knows? Sociologists may document through interviews and statistics the messes we’ve made of our lives; story writers reveal that what’s been documented is emptiness. “Marriage,” says one of Smiley’s characters, “is a small container...barely large enough to hold some children. Two inner lives, two lifelong meditations of whatever complexity, burst out of it and out of it, cracking it, deforming it.” The container is inadequate to its task, perhaps because we do not know any longer what its proper task should be. For too many of the characters in these stories the future holds only more cracking and more deformity. There are no happy families any more.

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Being satisfied or pleased with one’s life, surroundings, relationships, and status is an important part of self-definition. But although satisfaction and the self-image that it produces is at the core of our identity, we pay little attention to those aspects of life that enhance feelings of optimism, pleasure, and being right with the world. Most people know that being satisfied is a critical ingredient to a well-adjusted life, but few are able to define with any precision what factors bring about satisfaction.

Elucidating the mysteries of human satisfaction is a key element of the work of Dr. John Bardo, who this fall assumed the position of academic vice-president of the College. Trained as a sociologist with a Ph.D. from Ohio State University, Dr. Bardo has spent more than seventeen years exploring the questions of how and why people become satisfied with various aspects of their lives. In particular, Dr. Bardo has become one of the most prominent experts in the field of community satisfaction, which seeks to define what conditions in towns and cities lead to personal satisfaction. He has done extensive research in a variety of cities from Knoxville, Tennessee and Wichita, Kansas to Hemel-Hempstead, England and Istanbul, Turkey.

Hemel-Hempstead is the setting of Dr. Bardo’s most detailed research project. Built after World War II, thirty miles north of London, as a so-called “new town”, Hemel-Hempstead was hailed as a successful example of modern urban planning. Because of this reputation, he set out to determine what factors had contributed to this success. After extensive interviewing and compilation of questionnaires, he targeted social networks such as extended family structures, friends and neighbors, economic class, and gender as the key variables in defining community satisfaction. Since that initial research project, Dr. Bardo has returned periodically to Hemel-Hempstead to expand upon his research and make comparisons over time. Furthermore, his research has led to important community discussions about ways of strengthening the climate of satisfaction.

Most recently, Dr. Bardo and his wife traveled to Istanbul, Turkey, on a NATO grant to conduct similar research on community satisfaction in a less developed part of the world. The Bardos quickly realized that the ingredients of community satisfaction in Istanbul were quite different from those in Hemel-Hempstead. To their surprise, they found that better living conditions did not necessarily lead to higher levels of satisfaction. They discovered that poor residents of Istanbul were less troubled by the crowded, noisy, polluted life of the city than the wealthy, who expected more out of life.

Throughout his work, Dr. Bardo has attempted to link community satisfaction to the larger theory of symbolic interactionism. In layman’s terms, symbolic interactionism is a reflective theory that seeks to understand human behavior in terms of self-definition. As he states, we are products of what we think others think we are.

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S&L - Continued from page A7

munity regulations.) Instead, the Danish government relies on an aggressive policy of examining bank soundness. All the bank’s assets are monitored and shown on the books at current market value, not historical value as in the U.S., so that losses are immediately reflected in the balance sheet. Portfolios are highly diversified and mortgages comprise only a small part of a bank’s assets. The government sets high net worth standards, and when these are not met, banks are promptly closed. In the rare event that there is not enough net worth to protect the depositors, the government steps in to do so at taxpayer expense.

Canada’s banking system has also proven to be much more stable than that of the U.S. Theirs is a more centralized system, with relatively few banks operating with a large number of branches. The Canadian government does provide deposit insurance, but payouts are relatively rare. (In fact, from 1923 to 1985 there were no bank failures at all in Canada, compared to 9,000 in the U.S. during 1930-33 alone.) Private monitoring of a bank’s financial condition by other banks helps to supplement regulators’ efforts and prevent potentially contagious bank runs. Like the Danish banks, Canadian banks engage in a much wider range of activities than do their U.S. counterparts.

The U.S., in fact, is the only major country without a true national banking system because of the existence of so many state and federal laws governing interstate banking and, except for Japan, is the only one that places substantial limits on the types of financial products and services that may be offered by banking institutions. It seems clear that in order to compete effectively both at home and abroad, the antiquated, crazy-quilt U.S. banking system must be overhauled. Prohibitions on branching and interstate banking should be lifted, enabling S&Ls and banks to diversify geographically and to reach a more efficient scale of operations. U.S. banks have been the world leaders in devising new financial products and should be given the freedom to further develop their expertise. The distinctions between banks and S&Ls will become increasingly blurred as all financial institutions become more diversified.

At the same time, more rigorous supervision of each institution’s balance sheet must be exercised in order to ensure the depositors’ safety. Minimum capital standards, based on current market valuations of assets, should be raised and strictly enforced. Although such supervision is costly, the gain of having a stable banking system would surely outweigh the expense. The justification for increased regulation can be summed up by this recent statement from one economist: “There are a lot of honey pots out there. As long as there are bears around, we need regulation.”

It is also crucial that Congress continue to fund the RTC budget, which is already running low. The Congressional Budget Office estimates that shutting down the bailout process for even three months would add at least $300 million (not counting interest) to the cost. As the experiences of the last decade have shown, failure to deal with the problem now can lead to far greater difficulties later on.

Taking steps to handle the crisis and institute reform would help limit present and future taxpayer liability. As the taxpayers’ blank check is removed, a measure of market discipline would be instilled in the system through monitoring by large depositors, stockholders, and banking institutions. Although the lessons learned from the savings and loan crisis are costly ones, perhaps they will result in a strengthening of the U.S. financial system in the years to come.
Fruit Fly Research Brings Success in Shrewsbury

The idea of genes in fruit flies that are similar to those that cause cancer in vertebrates may seem strange to some persons but not to Dr. Florian Muckenthaler of the Department of Biological Sciences. Dr. Muckenthaler studied the effects of one of these genes in the embryos of fruit flies during a recent sabbatical leave spent doing research in the laboratory of Dr. Sam Wadsworth at the Worcester Foundation for Experimental Biology in Shrewsbury, Massachusetts. He studied the pattern of protein production dependent on one so-called “src” gene in the different stages of embryonic development in the fly, *Drosophila melanogaster*. Dr. Muckenthaler utilized monoclonal antibodies (with specific binding properties) developed in Dr. Wadsworth’s lab to determine which of the developing parts of the embryo produced the protein and in what relative concentrations it was accumulated. The object of such studies is to learn more about the normal function of a gene that is like one that has the potential for turning normal cells into cancerous cells. Fruit flies are especially valuable organisms for this kind of study because they are grown readily and so much is known about their genetics and development. A paper co-authored by Dr. Muckenthaler and describing his work appeared in a recent issue of the journal, *Developmental Biology*. During the past summer Antoinette Lambiase, a senior Biology major, used these same techniques to carry out a directed study project with Dr. Muckenthaler at Bridgewater.

Mathematical Relationships Help Solve Diverse Problems

Dr. Shama Uma of the Department of Mathematics and Computer Sciences sees commonalities in problems as different as the scheduling of flights from O’Hare International Airport in Chicago and the quality of sound produced by a violin. Dr. Uma is writing a text for use in undergraduate courses in applied mathematics in which future marine architects, airport managers, and perhaps, builders of fine violins, may learn to use mathematical relationships to help solve their disparate problems. She argues that the ability of five runways to accommodate a thousand flights in twenty-four hours can be expressed in mathematical terms, as can the influence of the size and placement of sound holes on the richness of a violin’s voice. As an applied mathematician, she has studied how mathematical principles can be used to solve problems confronted in a wide range of fields. The terms of the equations are dictated by the laws of the specific field, such as hydrodynamics, molecular physics, or electromagnetics, with more complex problems requiring the combination of forces from several areas. So a mathematical model describing the way a violin produces sound would have to quantify the density and flexibility of the wood, the shape of the sound box and the movement of air within it, the chemistry of the varnish on the wood, the physical vibration of the strings and perhaps dozens more factors. As Dr. Uma acknowledges, there are problems so complex that their solution by the application of field theory is unlikely soon.
Many of these women found themselves single and with children to support but without satisfying means to make a living. Some were forced to move back in with parents and, taking advantage of the day care help from their parents and various tuition support programs, they were able to finally go to college. Others, though their marriages remained solid, never felt satisfied with their jobs as secretaries, nurses, or lab technicians. They came to question, and often resent, the limitations imposed on them when they were young, and have returned to their educations despite losses of seniority and, sometimes, high salaries to fulfill a potential they see as having been wasted.

Whatever the path these women followed that brings them to full time enrollment at Bridgewater, they have too much to prove, too many difficult experiences behind them, and too much to gain to take less than full advantage of what college can provide. They say that they love going to school, especially in comparison with what they had done before, and that they love showing their “A” papers to the husband they helped put through college or the son whose college grades are not as good as Mom’s.

The forces which deliver students to our classrooms vary over the years. At its base is the relatively predictable flow of students who follow the normative expectation of high school, then college, then a job. But the more episodic populations like the post-war veterans taking advantage of G.I. Bills of Rights, the immigrants who are let into America in the wake of political and economic currents, and the women discussed above deliver to our classrooms the challenging and rewarding students who spice and elevate the level of our educational discourse.

**Bardo - Continued from Page A13**

Community satisfaction is thus not only a series of quantifiable elements that are articulated by the residents of one town or city, they are also the results of the personal perceptions that the residents have of themselves in relation to their neighbors, friends, and family members. In John Bardo’s view, symbolic interactionism is a theoretical perspective that can unlock many of the doors to understanding ourselves.

One of Dr. Bardo’s current research projects draws on the colleges developing a positive institutional image, and asks, “How can institutions of higher learning maximize their level of satisfaction?” A volume published by the American Association of State Colleges and Universities and edited by Dr. Bardo addresses a broad range of issues relating to how public colleges and universities can stake out a unique role in higher education and respond better to the changing character of student life and community needs. Dr. Bardo’s most recently published papers discuss marketing principles in public higher education. His extensive experience in determining how communities can provide the proper setting for personal satisfaction should prove useful in his studies of academia. Dr. Bardo hopes to be able to propose new ways of enhancing self-image, creating dynamic vibrant learning environments, and developing centers of education that contribute to the general character of satisfaction in towns or cities where colleges and universities are located.

Dr. Bardo has found that a number of the satisfaction variables that strengthen the academic climate are present at Bridgewater State. He has found a culture of caring and shared values among the college faculty, and was pleasantly surprised to find little evidence of faculty divisiveness. Despite the onslaught of economic woes and the general uncertainty that has gripped the college, Dr. Bardo is gratified to see that the level of community spirit appears to be high at Bridgewater.

Bridgewater’s new academic vice-president has clearly been successful in balancing the roles of administrator and scholar. During these difficult times, it is gratifying to know that the academic life of the college has been entrusted to a man whose research has focused on defining the qualities that make institutions better places for living and learning. We wish Dr. Bardo well and hope that his tenure as academic vice-president will lead to a time in which Bridgewater maximizes its level of satisfaction.