Reaching higher, in mind and body

Debra Williams put on 50 pounds while earning her bachelor's, lost them on the way to her doctorate.

When Debra Williams was growing up in West Philadelphia and later Wynnewood, her parents made it clear that going to college was mandatory. She did that and then some, proving along the way that a partnership between the body and mind is essential to achieving success, both physical and intellectual.

Her parents were from South Carolina, where her father, Angelo, finished the eighth grade. In Philadelphia, he went to night school and earned his GED, and after working at a gas station, landed a job as a clerk with the IRS. Her mother, Grace, attended a junior college in South Carolina, where she earned an associate’s degree. In Philadelphia, she worked as a supermarket cashier. Both parents had bigger and better things in mind for their daughter.

At Overbrook High School, Williams had solid grades and gained admission to Peirce College, where she took the legal secretarial program and earned an associate’s degree. After a variety of jobs (retail sales, assistant to a loan officer in a bank), she was hired as an administrative assistant at the University of Pennsylvania’s Annenberg School for Communication.

She began the job in August 1983 and a month later was auditing a class in an effort to qualify for Penn’s College of General Studies and a chance to earn a bachelor’s degree. She needed a B or better to make the cut, and she succeeded. Ten years later, while working full time as office manager at Annenberg and attending class at night, she received her bachelor’s degree in the humanities. Encouraged by her boss, Kathleen Hall Jamieson, then dean of the school and a professor of communication, she continued her academic endeavors. Four years later, she was awarded a master’s degree in English literature.

At this point, she was ready to take a break.

Between full-time work and part-time school, “I felt like I didn’t have a life,” Williams says. “My eating habits were horrible. I was sitting all the time and weighed almost 200 pounds. I was so stressed out I’d eat a whole pizza for dinner or a big bag of chips for a snack.”

When she was a student at Overbrook, Williams, who is 5-foot-8, was a little 125 pounds. Now, seeing photos of herself taken at a family reunion, she wept.

“I had an image of myself as someone thin, but the camera doesn’t lie. I felt like crap.”

She had to buy larger, looser-fitting clothes, and she couldn’t walk up stairs without breathing hard.

In 1999, Williams went to see her doctor for a routine physical. She was told that her cholesterol was dangerously high and that she had borderline high blood pressure. It was not a complete surprise. High blood pressure plagued both her parents, and her mother had died of a stroke in 1993, before seeing her daughter graduate from Penn.

Her doctor was about to write a prescription for blood-pressure medication when Williams balked. She was leery of medication because of side effects. Instead, she asked her doctor to give her two months to reform.

With characteristic determinations, Williams joined the 12th Street Gym and began showing up for Saturday-morning exercise classes conducted by Sisters in Shape, which caters to African American women. She also took other exercise classes during the week and hired a personal trainer, Sabrina Collins, who guided not only her fitness efforts but also her dietary choices. Williams stopped eating junk food.

“From the first session, everything had to be explained,” says Collins, a personal trainer who owns and operates Pilates on Camac in Center City. “She was the first client I ever had who was interested in everything we did. I had to explain every biceps curl, every triceps kickback, every lunge, every squat.

“She was interested in not just the exercises
themselves but also why and how is this going to help me lose weight or lower my blood pressure. She needed to see how this thing is going to work. I quickly realized that everything for her is based on the intellect and has to make sense.

After two months, Williams had lost six pounds, and her blood pressure had dropped. To ensure that she was progressing in a healthy direction, she continued visiting her doctor every two months for a year, then every four months the following year. After two years, she had shed 50 pounds. Now she had to buy new clothes yet again, but this time it was a joy (“the best part for a woman”), and she could fit into her shoes, including the high heels she loves.

Rejuvenated by reclaiming her body, surging with fresh energy, Williams in 2002 decided to climb the academic summit by pursuing a doctorate. By this time, she had two gym memberships, including one at Penn’s David Pottruck Health and Fitness Center. She was spinning, weightlifting with a trainer, and, on her own, taking aerobics and yoga classes. In spinning class, she was surprised by her ability to “hang with” the much younger undergraduates. She began wondering how fit they were, which led to her doctoral focus of inquiry, culminating in a dissertation about physical education at the college level.

Williams received her Ed.D in 2010. During that eight-year journey, her weight fluctuated, but she knew how to control it through exercise and proper nutrition. She began teaching spinning, aerobics, and weight training, and launched her own personal training business, SMART Fitness Personal Training, which she operates out of her home in Overbrook.

“People always want to know how I did it,” says Williams, who is 57 and director of special events at Annenberg. “It’s not easy, but it really works. I feel I’m ready to make a difference, to make other people feel the way I feel. My goal is to target African American clients. We’re the ones whose numbers are going off the charts.”

Jamieson, now director of the Annenberg Public Policy Center, has little doubt that Williams will succeed. “Debra is a natural leader,” she says, “who meets the high goals she sets for herself with good humor, grace, and a level of determination that invites others to set and meet their own goals.”

For her part, Williams is convinced that caring for her body through exercise enabled her to propel her mind to new heights and challenges.

“I don’t think I could have done it without it,” Williams says. “Back in school, fitness allowed me to take it to the next level. I’m the first in my family to get a doctorate. I had to finish. It felt natural, like something I was meant to do.”

“Well Being” appears every other week, alternating with Sandy Baurers’ “GreenSpace” column. Contact Art Carey at art.carey@gmail.com. Read his recent columns at www.philly.com/wellbeing.
Debra Williams works out at the David Pottruck Fitness Center at Penn. While getting a bachelor’s degree at Penn, she put on 50 pounds, which she has since lost, and kept off while gaining master’s and doctoral degrees.

CHARLES FOX / Staff Photographer
<table>
<thead>
<tr>
<th>Rank</th>
<th>Colleges &amp; Universities</th>
<th>Enrollment 2011-2012</th>
<th>Undergraduate Profile</th>
<th>Graduate Profile</th>
<th>Faculty and Staff</th>
<th>Undergraduate Program</th>
<th>University Profile</th>
<th>Top Local Administrator</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>California State University, Northridge</td>
<td>36,010</td>
<td>36,010</td>
<td>7,800</td>
<td>7,800</td>
<td>39 more than 65 bachelor's degrees including: business, engineering, psychology, cinema and television arts and child development</td>
<td>public higher education</td>
<td>Harry Helenbrand President (909) 678-3000</td>
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<td>2</td>
<td>Pitzer College</td>
<td>13,914</td>
<td>13,914</td>
<td>0</td>
<td>0</td>
<td>227 more than 130 associate degrees including: business administration, computer applications and office technologies</td>
<td>public, community college</td>
<td>Kathleen Burke-Keely President (909) 391-0500</td>
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<tr>
<td>3</td>
<td>Los Angeles Valley College</td>
<td>12,457</td>
<td>12,457</td>
<td>0</td>
<td>0</td>
<td>212 more than 80 associate degrees including: banking and finance, sustainable construction management and economics</td>
<td>public, community college</td>
<td>A. Susan Carleo President (909) 993-3000</td>
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<td>4</td>
<td>College of the Canyons Foundation</td>
<td>12,116</td>
<td>12,116</td>
<td>0</td>
<td>0</td>
<td>187 more than 70 associate degrees including: human resources management, small business management, hotel and restaurant management</td>
<td>public, community college</td>
<td>Dean Lynn President (661) 239-1000</td>
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<td>5</td>
<td>Glendale Community College</td>
<td>11,535</td>
<td>11,535</td>
<td>0</td>
<td>0</td>
<td>184 more than 75 associate degrees including: real estate, restaurant management, international business and entrepreneurship</td>
<td>public, community college</td>
<td>Paul Ediger President (909) 378-1400</td>
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<tr>
<td>6</td>
<td>Moorpark College</td>
<td>11,440</td>
<td>11,440</td>
<td>0</td>
<td>0</td>
<td>153 more than 150 associate degrees including: business, communication, marketing and health information management</td>
<td>public, community college</td>
<td>Jackie L. Fisher, Sr President (805) 722-6300</td>
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<tr>
<td>7</td>
<td>Antelope Valley College</td>
<td>9,467</td>
<td>9,467</td>
<td>35</td>
<td>35</td>
<td>181 more than 100 associate degrees including: aeronautical and aviation technology, business, digital media, electronics technology and technology of office business</td>
<td>public higher education</td>
<td>Monte E. Perez President (909) 940-7600</td>
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<tr>
<td>8</td>
<td>Los Angeles Mission College</td>
<td>6,999</td>
<td>6,999</td>
<td>21</td>
<td>21</td>
<td>77 associate degrees including: health sciences, family and consumer studies and food service management</td>
<td>public higher education</td>
<td>Chris Kimball President (818) 258-4723</td>
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<tr>
<td>9</td>
<td>California Lutheran University</td>
<td>5,500</td>
<td>5,500</td>
<td>39</td>
<td>39</td>
<td>194 more than 150 associate degrees including: business administration, marketing and communication</td>
<td>public higher education</td>
<td>Richard R. Bush President (805) 829-4700</td>
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<tr>
<td>10</td>
<td>Chaminade University of Hawaii</td>
<td>3,505</td>
<td>3,505</td>
<td>17</td>
<td>17</td>
<td>84 more than 25 bachelor's degrees including: business, economics, information technology</td>
<td>public higher education</td>
<td>Kenneth Nelson President (808) 767-0888</td>
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<td>11</td>
<td>Cal Lutheran College</td>
<td>1,428</td>
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<td>48</td>
<td>48</td>
<td>70 more than 20 bachelor's degrees including: architecture, accounting, marketing and management</td>
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<td>Steven D. Lavine President (818) 255-1090</td>
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<tr>
<td>12</td>
<td>William Carey College</td>
<td>1,243</td>
<td>1,243</td>
<td>81</td>
<td>81</td>
<td>55 bachelor's degrees including: business, psychology and education</td>
<td>private nonprofit</td>
<td>John MacArthur President (815) 259-3540</td>
</tr>
<tr>
<td>13</td>
<td>St. Mary's College</td>
<td>1,203</td>
<td>1,203</td>
<td>44</td>
<td>44</td>
<td>9 associate degrees including: network systems administration, bachelor's degrees including: accounting, and health administration</td>
<td>private nonprofit</td>
<td>Brian Porter President (805) 713-1111</td>
</tr>
<tr>
<td>14</td>
<td>BYU</td>
<td>843</td>
<td>843</td>
<td>32</td>
<td>32</td>
<td>99 more than 90 bachelor's degrees including: business, psychology, and law</td>
<td>private nonprofit</td>
<td>Kelly Kranix Executive Director, San Fernando Valley Regional Campus (818) 598-4600</td>
</tr>
<tr>
<td>15</td>
<td>University of the Pacific</td>
<td>568</td>
<td>568</td>
<td>29</td>
<td>29</td>
<td>129 more than 100 associate degrees including: graphic design, dance and acting</td>
<td>private nonprofit</td>
<td>Jess Fulton-Diederen, Interim Associate VP for CSUBAV (909) 950-3000</td>
</tr>
<tr>
<td>16</td>
<td>California State University, Fullerton</td>
<td>474</td>
<td>474</td>
<td>13</td>
<td>13</td>
<td>51 bachelor's degrees including: business, communications, criminal justice, liberal studies and sociology, for transfer students only</td>
<td>public higher education</td>
<td>Maggie Vintar Associate VP for Regional Operations (818) 971-2400</td>
</tr>
<tr>
<td>17</td>
<td>University of the Pacific</td>
<td>447</td>
<td>447</td>
<td>13</td>
<td>13</td>
<td>28 associate degrees including: paralegal studies and 28 communications; bachelor's degrees including nursing, psychology and public health</td>
<td>public higher education</td>
<td>Bernard Lusk President EDC &amp; Senior (818) 598-8876</td>
</tr>
</tbody>
</table>

**Notes:**
- **FT** indicates Full-Time equivalent. Educational institutions calculate FT enrollment based on 150 units per semester or quarter at the equivalent for a full-time student. California community colleges use FTE, a different method of calculation where FTE represents 50 class hours of student instruction/activity, based on three hours per day for 150 days in a semester, for the entire student body.reshold for an FT student is 750 class hours of student instruction/activity, based on three hours per day for 150 days in a semester, for the entire student body.
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*Reprinted from the Dec. 29, 2012 issue*
PEOPLE: ON THE MOVE

Joyce

Mergiotti

Moran

Puccio

EDUCATION

St. Joseph's Preparatory School has added four to its board of trustees. They are: Rev. Daniel R.J. Joyce, assistant to the vice president office of mission; Senior fellow of the Center for Catholic Urban Education at St. Joseph's University and senior fellow of the Program for Research on Religion and Urban Civil Society at the University of Pennsylvania; James Mergiotti, president and CEO of Peirce College; Michael Moran, executive vice president in the brokerage division of Towers Watson & Co.; and M. Shawn Puccio, senior vice president for finance at Saint-Gobain Corp.

James Cullen, a member of Cozen O'Connor's subrogation and recovery practice group, has been named to the board of trustees of Cristo Rey Philadelphia high school.

FINANCIAL SERVICES

Avi Patel has been promoted to chief marketing officer at First Niagara Financial Group.

Mark Godfrey has been promoted from assistant store manager to store sales and service manager for TD Bank in Moorestown.

Melissa Boyce has been promoted from associate to managing associate at Drucker & Scaccetti.

Michael Tedesco has been promoted to executive vice president of sales at The Judge Group. Previously, Tedesco was director of the Center City office.

Anthony Miller has been promoted from chief financial officer to executive vice president, chief administrative officer and financial operations principal at Janney Montgomery Scott. In addition, Gregory McShea has been named senior vice president and general counsel. Previously, McShea was managing director, chief compliance officer at M&T Bank.

Beneficial Bank named a number of personnel changes. John Frame and John Thomas have been named vice presidents, commercial lending. Previously, Frame worked for Toronto Dominion and Thomas was at Ally Financial. Shane Mitzner has been named vice president, loan workout officer. Previously, Mitzner was at Sun National Bank. Robert Delany has been named senior credit officer. Previously, Delany was at Toronto Dominion. Lara Stefanelli has been named vice president, director of compliance and operational risk. Previously, Stefanelli was at JPMorgan Chase. Edward Mason has been named chief auditor. Previously, Mason was at Sovereign Bank.

HEALTH CARE & LIFE SCIENCES

Jean M. Keeler has been promoted to president and CEO at The Grand View Hospital and serves on the health foundation board of trustees. Previously, Keeler was senior vice president and general counsel.

Eugene Hong has been named associate dean for primary care and community health at Drexel University College of Medicine. Previously, Hong was professor of family, community and preventive medicine.

LAW

Jonathan Greystone, attorney of Spector Gadon & Rosen, has been selected as one
of the Top Rated Lawyers in International Law & International Trade by Martindale-Hubbell.

Eileen Ficaro has been named associate at Kaufman Dolovich Volk & Gonzo. Previously, Ficaro was an associate at White & Williams.

Gale White, a partner and chair of White and Williams’ insurance coverage and bad faith practice group, has been named to the board of regents of American College of Coverage and Extracontractual Counsel, of which White is a founding member. ACCEC was formed to improve the quality of the practice of insurance law and includes leading lawyers in North America.

MARKETING & MEDIA

Paul Stecca has been promoted from senior art director to creative director at AB+C.

Nicole Laramee has been named associate account executive at DMW Direct Fundraising.

MISCELLANEOUS

Robert L. Lund Jr. has been promoted to assistant general manager of engineering, maintenance and construction at SEPTA. Previously, Lund Jr. was senior director of capital construction.

Mark P. Compton has been named CEO at Pennsylvania Turnpike Commission.

Doug Newton has been named division manager, Pennsylvania at Apex Cos., where he’ll be responsible for the development, growth, senior technical oversight and execution of environmental programs in and around Pennsylvania.

Rob Henry of has been named to the board of directors of ACT National as vice president.

NONPROFIT

Betsy Kilkenn has been promoted from director of development to executive director at Abington Art Center.

John Salvucci has been named chief financial officer at The Pennsylvania SPCA. Previously, Salvucci was audit manager at Isdaner & Co.

Christian Conroy has been named to the board of directors of the Association of Small Business Development Centers.

Pamela Godwin, president of Change Partners Inc., has been named to the board of directors of PathWays PA.

REAL ESTATE & DEVELOPMENT

John Ahle Jr. has been named general manager at Franklin Mills.

TECHNOLOGY & TELECOM

Bart Robertson has been named chief information officer at Unequal Technologies. Previously, Robertson was at Microsoft Corp.

SUBMIT ITEMS

ALL PEOPLE ON THE MOVE SUBMISSIONS are now gathered through an online submission form at www.bizjournals.com/Philadelphia/otm/form. Email press releases will be returned to sender. Mailed releases are discouraged but can be sent to People Editor, Philadelphia Business Journal, 400 Market St., Suite 1200, Philadelphia, Pa. 19106. Photos will not be returned. Direct questions to: ssherwood@bizjournals.com.
Ways of coping with the burden of student debt

The biggest investment you, your kids, or your parents may ever make is paying for a college education. And that investment isn’t offering a great return for any of us right now.

One out of every nine students with college loans is now in default, according to new federal data. Could this mean student loans are going to be the next bubble, like the subprime mortgage and housing crisis?

The Department of Education in September issued updated default rates, which are at a stunning 9.1 percent of federal student loans, or roughly $90 billion worth.

Of the 22 million students enrolled at universities now, two-thirds attend using loans, either federal or private, with an average total debt balance of $26,000, according to figures from publicly traded lender Sallie Mae (ticker: SLM).

The total for federal plus private loans outstanding just hit $1 trillion, exceeding credit card debt.

If you’re behind on your student loan payments, or on the verge of default, what can you do?

First, ask your lender for an “income-based” repayment plan. Congress is considering overhauling today’s abhorrent debt collector program for student loans, to make income-based repayment the law of the land. Monthly payments would be capped at 15 percent of your income after basic living expenses.

Some lenders are not keen on income-based payments that will keep them from charging exorbitant interest and extra fees. Students and parents “don’t even know they can ask for it,” says Chanel Greene, who oversees financial aid at Peirce College in Philadelphia.

As a servicer on behalf of the Department of Education, Sallie Mae helps “federal loan customers understand their payment options — including income-based repayment — which is available today to anyone whose federal student loan payments exceed 15 percent of their discretionary income,” said spokeswoman Patricia Christel. “Federal loan terms and payment plans are set by Congress, and we, of course, follow the rules in place at the current time and follow new rules whenever Congress makes modifications.”

Second, there are two types of education loans. The most common and more forgiving type is federal student loans, which are available directly from the Department of Education at rates and terms set by Congress. Federal student loans are available regardless of income, assets or credit history. They are designed by government and underwritten by taxpayers as a public program to encourage access to education.

Private education loans, originated by financial institutions such as banks or Sallie Mae, are credit-based and will affect your credit score, especially if you default. About 90 percent of Sallie Mae’s private education loans are cosigned, typically by a parent.

Of the $1 trillion in outstanding student loans, approximately $850 billion are federal student loans and $150 billion are private education loans.

Sallie Mae’s private education loan rates to students at degree-granting institutions are as follows: fixed rate loans range from 5.75 percent to 12.875 percent, and variable rates are 2.25 percent to 10.125 percent. A typical customer who makes in-school interest payments can save thousands of dollars over the life of the loan. Sallie Mae offers a 0.50 percent interest rate reduction when students make monthly payments of $25 while in school and a 1 percent rate reduction when they make monthly interest payments while in school.

Third, don’t consolidate your student debt unless you have no other choice, says Greene of Peirce College. “We steer students away from consolidation,” as they end up simply borrowing at much higher interest rates similar to a private loan or credit card. “If it’s a private loan, all bets are off.”

Here are state deadlines for the Free Application for Federal Student Aid (www.fafsa.ed.gov): Pennsylvania, May 1; New Jersey, June 1; Delaware, April 15.

It’s a good idea to complete the FAFSA earlier, if possible, as some state programs are first come, first served. Also, some colleges and universities have their own financial aid application rules, so be sure to check campus-specific deadlines.

Contact Erin Arvedlund at 646-797-0759 erinarvedlund@yahoo.com. Previous columns are www.philly.com/arvedlund.
## College endowment funds

<table>
<thead>
<tr>
<th>Rank</th>
<th>Name and Location</th>
<th>2011-12 academic yr. college endowment</th>
<th>2011-12 Endowment funds restricted/unrestricted</th>
<th>2011-12 Endowment funds towards scholarships/grants</th>
<th>% of 2011-12 endowment towards scholarships/grants</th>
<th>Areas 2011-12 endowment funds supported</th>
<th>Head of endowment/head of school</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>University of Pennsylvania and Health System</td>
<td>$6,755,000,000</td>
<td>$4,218,000,000</td>
<td>$2,537,000,000</td>
<td>19.50%</td>
<td>Scholarships/grants, academics, facility improvement, faculty, research and development, activities, athletics, support services</td>
<td>NA; Amy Gutmann <a href="mailto:president@pobox.upenn.edu">president@pobox.upenn.edu</a></td>
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<tr>
<td>2</td>
<td>Drexel University</td>
<td>$566,042,000</td>
<td>$354,255,000</td>
<td>$211,787,000</td>
<td>20%</td>
<td>Scholarships/grants, academics, facility improvement, faculty, chair, academic programs, research and development</td>
<td>NA</td>
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<td>3</td>
<td>Arcadia University</td>
<td>$52,900,000</td>
<td>$16,365,000</td>
<td>$35,535,000</td>
<td>31%</td>
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<tr>
<td>4</td>
<td>Neumann University</td>
<td>$21,765,924</td>
<td>$6,561,706</td>
<td>$15,204,218</td>
<td>NA</td>
<td>Scholarships</td>
<td>NA</td>
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<td>5</td>
<td>West Chester University of Pennsylvania</td>
<td>$21,621,112</td>
<td>$21,621,112</td>
<td>NA</td>
<td>2.30%</td>
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<td>Mark G. Pavlovich Greg R. Weisenstein</td>
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<td>6</td>
<td>Peirce College</td>
<td>$16,927,683</td>
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<td>$16,927,683</td>
<td>NA</td>
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<td>7</td>
<td>La Salle University</td>
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<td>$1,234,807</td>
<td>$34,579</td>
<td>62%</td>
<td>Scholarships/grants, academics, facility improvement, faculty, academic programs, research and development, activities, travel, individual department</td>
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