Challenges of Leading and Planning in Higher Education

Thomas N. Gilmore
Larry Hirschhorn
Michael Kelly

March 1999
Introduction

We often hear a call for more leadership and strategic planning in higher education. The implied paragon typically is a private-sector company with an entrepreneurial CEO setting a direction and crafting an innovative strategy to realize the vision.

This article describes our understanding of higher education institutions in sharp contrast to for-profit corporations. We emphasize, in particular, the “loosely coupled” structure of a university, its “church-state” character, and the proliferation of subunits that amplifies this structure and character in ways that pose unique challenges to leadership. We will briefly review some significant pressures that colleges and universities now face. Finally, we will describe a number of leadership strategies, arrayed under two themes: protecting the existing system and changing the existing system.¹

Loose Coupling

The context of leadership and strategic planning in higher education is often more complex than in a corporation. Schools, colleges and universities are classic examples of what organization theorists call “loosely coupled” systems (Orton and Weick, 1990). In loosely coupled systems, individual elements have high autonomy relative to the larger system in which they are imbedded, often creating a federated character. Actions in one part of the system can have little or no effect in another or can unpredictably trigger responses out of proportion to the stimulus. The links among elements are often ill understood or uneven. In loosely coupled systems the forces for integration—for worrying about the whole, its identity, its integrity and its future—are often weak compared to the forces for specialization. Central authority, in important respects, is derived from the members rather than the member elements receiving delegated authority from above. The loosely coupled character of educational institutions requires a different approach to leading and planning.

Whether educators have heard of the term “loosely coupled” or not, they have an instinctive appreciation for its dynamics. The age-old tensions among faculty over teaching versus research are often expressed these days in terms of faculty more connected (often via the World Wide Web) through mutual scholarly interests to their disciplinary colleagues outside the university than they are to faculty within their own institution. It is not atypical for certain departments to consider themselves superior in caliber, rigor, scholarly output or general reputation in comparison to other departments or schools within the institution. Additionally, most people understand that a relatively new university president may have less

¹ In general, the smaller the institution, the less applicable is our description of higher education institutions, although the reader from a small college might see in this picture of larger institutions intimations of their own. The section on leadership strategies, however, should be of interest to individuals from smaller as well as larger and more complex academic institutions.
clout with alumni and other influential groups within and outside the institution than a long-term dean or highly popular faculty member.

In profit-making firms, company executives developing strategies have reasonable control over the disposition of resources and the deployment of personnel, even when many of their operating units are highly decentralized. Therefore, they can think holistically and can ask how scarce resources such as money, talent or facilities can be best used. They often have a clear set of goals and operate within an organizational structure that is accorded legitimacy by its members.

Compare this to a variety of academic settings:

The vice president for business affairs at a college presides over an organization charged with managing the financial and accounting systems of the institution. The departments and subunits have their own business officers who are beholden to the department chairs or deans or directors who hired them and who operate as independent purchasing agents and budget officers valued for identifying and spending unbudgeted revenues and salary savings for their deans or chairs or directors. How does the vice president deal with the numerous fiefdoms standing in the way of more cost-effective management of the resources of the institution? Negotiation? Frontal assault? Years of cooperation?

The chair of the department of economics, elected by colleagues for a term of three years, finds that putting together a coherent curriculum for departmental majors requires months of negotiation with colleagues. Some in the department declare they are physiologically incapable of teaching before 10:00 a.m.; others have busy consulting practices that limit their availability to Mondays and Tuesdays; a few younger members need time off to write in order to achieve tenure; and still others threaten to take their research grants elsewhere if asked to teach more than one course a semester.

A dean of a medical school works with department chairs who are often semi-autonomous scientists that control their own research funds. Faculty physicians decisively shape the economics of their clinical practices; the cooperating hospitals function as autonomous units facing their own fiscal and political challenges. What does planning mean in such a setting? How do a dean and his colleagues at the executive level influence the development and shape of a federation with numerous power centers and complicated politics?

Leaders of loosely coupled systems like academic institutions can plan for their future, but the plans they develop, the frameworks they use and the planning processes they deploy must all fit the characteristics of the institution they lead.
“Church” and “State”

There is another important dimension to the loose coupling of academic institutions. An anecdote can perhaps capture this complication and get us started thinking about it. When Alfred North Whitehead was told of Conant’s appointment to the presidency of Harvard, he was reputed to have remarked, “But he is a chemist.” When his informant reminded him that an earlier president had been a chemist, Whitehead replied, “But Conant is a good chemist!” implying that it was a waste of a good scholar to weigh him down with the presidency of Harvard. John Isaacson has described “church-state” organizations, those in which one group feels its work is a calling, mission driven, and another takes up the challenge of providing a productive context for the missionary work. Church-state divisions in academic and other professional organizations are far more profound than the characteristic line-staff tensions of the corporate world.

The church-state dichotomy worked well in a less complex world. Law firms, R&D labs and academic institutions traditionally had managers in relative weak support roles and were able to thrive. Despite considerable inefficiencies from the strong values of autonomy that characterize those on the church side and the loose coupling between administrators and professionals, there were substantial innovations. The relationships between managers and professionals have grown more complicated, however. As organizations have become more complex, management has begun to make claims for itself as a profession with a specialized body of knowledge, and the wider environment has begun to pose stronger market and regulatory pressures.

The church-state tradition in the academic world retains powerful force. The church role is filled with the promise of discovery, adventure and independence, and the managerial role carries with it the world of constraints, trade-offs and the relentless necessity of collaboration. Often when church members take state roles, they speak longingly of getting back to the real work, or as the Conant story suggests, they realize that their priestly credentials have been diminished in the eyes of their peers. Many institutions rotate members through roles of chair or dean, as if it is a burden that should be shared rather than an opportunity for substantive leadership. People who step into these roles often speak of the accidental nature of the engagement and their intention not to stay for long. “Administration” is not uncommonly viewed as a stigma, talked about as “fat, bloated, wasteful” even when individuals in the priestly realm have good, productive relationships with particular administrators. An administrator confessed that when she was a faculty member she used to keep near her desk a file folder discretely labeled “ABS,” her code for “administrative bullshit.” Academics often fail to differentiate either the relevant quality or the importance of particular services to their work. Church and state work seem ranked by separate metrics rather than in terms of contribution to a single overall mission.

This tension often infects transactions between church and state in higher education with a kind of disingenuousness. People find it hard to talk directly and openly, especially from state to church. Instead of productive collaboration, the conversation risks being stunted either by implicit or explicit church contempt for
the managerial role, or by managers who are unwilling to push back against a poor idea or who manipulate the situation out of their own contempt for the “real world” inexperience of the church side.

**Proliferation of Subunits**

Another dimension of the loosely coupled character of higher education institutions adds challenges to leading and planning in this environment. Let’s avoid the temptation to give it a name elegant in its simplicity, like “turf.” Alternatively, polysyllabic monikers like “jurisdictional proliferation” almost mimic the phenomenon we need to describe. The two things we have discussed thus far—federated structures and church-state divisions—interact to complicate virtually any initiative at almost any level of the institution. Schools, colleges and universities are **pervasively** loose coupled. Not only are they a federation of schools and divisions, but below the level of deans and vice presidents, they are a world of subunits such as departments, centers, institutes, programs, functions, special activities, and as our example from the economics department indicates, individual entrepreneurs. Each of these subunits has its own micro church and state elements such as a department chair and an administrator or a faculty member and an assistant. Furthermore, each of these units has resolved church-state issues in different ways, some in the traditional mode of state subservience to church interests, others by more collaborative relationships to define responsibilities, skills and reporting structures to achieve results that strengthen the performance of the unit. The department of classics may be “run” by a secretary on whom members of the department have depended for years to handle all the budgeting, research-assistant personnel matters and other paper work. Chemical engineering may have nurtured a relatively sophisticated cadre of managers who are highly prized by the researchers and who are skilled in laboratory management, personnel and grants administration.

The subunits, reflecting a range of ways of resolving the natural tensions of church and state, from subservience to high levels of sophistication and collaboration, are often characterized by strong alliances between faculty and staff, church and state. These local alliances often pose problems for larger-scale efforts to establish new relationships linking church and state. Both the faculty and the managers in the division of urology fiercely resist medical-centerwide or department of surgery billing improvements because the new arrangements, critical to the medical school’s managed-care relationships, threaten urology’s highly effective collections system. Both the chair and the administrator of the political science department struggle against a university sole-source purchasing deal for copiers that promises significant savings for the whole institution because they already have a creative and economically favorable arrangement with one vendor.
New Challenges to the Academic Enterprise

The traditional context just described—of academic institutions characterized as loosely coupled in terms of their federated character, church-state divisions and jurisdictional proliferation—is under severe pressure in a number of ways.

First, innovation in higher education often occurred under conditions of relative plenty, often with incremental dollars and under mild time pressures. Today the challenge to innovate usually carries with it both time pressures and reduced resources. Short deadlines and declining resources, unless handled with extraordinary skill and delicacy, lead to defensiveness, if not outright hostility, within both church and state and local jurisdictions. Poor morale is an unpromising environment for thoughtful innovation.

Second, the locus of innovation and change is often at the system level rather than, as in the past, at the unit level. Revamping the first- and second-year undergraduate curriculum is not, if it ever was, simply the sum of different departments each redoing their offerings. Solving a problem in the student registration system is more likely to be managed by the institution’s administrative or academic computing division, along with the business office, academic deans and the dean of students rather than by the office of the registrar.

Third, where most of the innovation in recent decades was led by church elements with the state in a support role, now many of the strategic challenges facing higher education require close collaboration among church and state elements. Joint ventures between a department of molecular biology and a pharmaceutical corporation, for example, or between several university physics departments engaged in big projects with private or governmental funding, require sophisticated thinking and activity from business managers. A different but instructive case is presented by libraries whose leaders have long, and in many cases successfully, sought to be identified with the church in terms of collection development, tenure rights, grievance procedures and benefits that resemble those of faculty. Resource demands and other strategic reasons are leading many institutions to develop integrated governance and management of information technology across both church and state regimes. In such a setting, libraries’ self-conception of being high church seems particularly anomalous amidst the leveling impact of telecommunications on information technology systems.

Fourth, collaborative skills and understandings of people who might be called “multi-lingual” integrators from each side may be in short supply, as are the settings where church and state can learn to think together about mutual challenges. Organizations seem increasingly overworked with busyness, and leaders feel exhausted and depleted at the end of a day. There is not the time nor space to step back, get perspective, see the larger stakes and think about the best use of human resources in the service of the mission of the organization. At a time when decision-making speed and the interdependence of church and state decision makers seem to be necessities, loose coupling can turn out to be a significant liability.
Fifth, a new, more stringent regulatory environment for higher education exacerbates the historic tensions between church and state. Typically it falls to the state to struggle with, interpret and implement outside constraints—whether it be IRS purview of retirement and other employment benefits, Medicare regulations, EEOC requirements, a-21 cost accounting, information system changes or local zoning. Negative feelings about the impositions of the outside world—or the board of directors insisting on cost cutting—are often displaced onto the organization’s business officers who must serve, willing or not, as local agents of the board or federal or local government. The state is thrust increasingly into the role of an extremely unwelcome messenger.

Leadership Strategies

To create the new, a leader must accept enough of the old to be accepted—what Hirschman calls “trait taking and trait making” (Hirschman, 1967). Loosely coupled organizations offer a number of distinct advantages: adaptability in terms of the collective contributions of local units in experimentation, dissent and debate; buffering against the spread of problems; stability; high job satisfaction; and general effectiveness (Orton and Weick, 1990). In the current environment, academic leadership must acknowledge these advantages and the historic semi-autonomous status of the component units while looking for openings to move the organization toward more integrated performance in education, service and research. This results in two aspects of leadership—one more protective and reactive, the other more developmental and proactive. To protect the system, the executive keeps the system within its safety zone and manages its contradictions (Dror, 1989). To guide the system, the executive develops strategic themes, builds a planning infrastructure and works at giving a boost to emerging synergistic combinations. The following are explorations of these two primary means of leading in an academic environment.

Protecting the System

Some strategies are aimed at protecting the system.

1. Recognize that support (and thus authority) derives from sensitivity to the needs of the existing system. An executive needs to establish the fairness of decisions affecting the existing equilibrium of departments, institutes, etc. (Delbecq and Gill, 1985). Clear explanations of financial pressures and decisions—transparency in decision making—are one element of building trust in a loosely coupled system. Another is the expectation that the executive will monitor the system, protect it from crisis and know when a crisis in a component part can affect the viability of the whole. Executives are expected to prevent crises by managing the issues and monitoring the conditions that best indicate how close or far the system is from a state of crisis. They keep key leaders and power brokers focused on these conditions and issues so that everyone develops a common interest in keeping the institution within its zone of safety. A local government threatening the institution’s exemption from property tax, a
government agency that subsidizes some element of the institution’s basic costs, or an overhead negotiation that affects cost recovery on federal grants, can directly and simultaneously affect all the subsystems at the same time. These conditions become “rate-limiting” factors or constraints on the development of the system as a whole. The executive is expected to monitor the status of these resources, conditions and emerging constraints to protect the system from sudden or precipitous changes.

2. *Create space to build leadership.* The etymology of the roles of a chief executive can serve as a rough guide: *administrator* comes from the Latin words meaning “minister to” or servant; *manager* derives from the same medieval French family of words as *menage*, and literally means “keeper of the beasts;” and *leader* is an Anglo-Saxon word that means “the person who finds the path” (Maister). A college or university president is expected to be all three. In fact, unless the executive delivers on the roles of manager and administrator, he or she is unlikely to be able to claim moral authority among the faculty to be a leader. In addition, unless able colleagues are found who are perceived as surrogates to serve the institution’s administrative needs and deal with the countless issues, an executive will never have a moment to look for, let alone find, the right path.

A new president needs to be cautious not to move too quickly before support systems and staff are in place. It is easy to start a score of initiatives and then become overwhelmed, losing credibility because of overpromising and underdelivering (Gilmore, 1989). One great strength of loosely coupled systems is the high level of inertia that works in favor of the executive’s agenda, since good enough performance will keep going without special effort. The very forces that make organizations difficult to change will keep them reasonably stable until a leader can get organized (Cohen and March, 1976).

Triage is a useful way of managing both the early and sustaining focus of a leader:

- Downside risks must have high priority because something is happening that could cause real regression—perhaps the risk of key talent being recruited out of the organization, a crisis, some negative dynamic that needs immediate attention.
- Upside gains are situations or opportunities, which if seized aggressively, offer a real chance for nonincremental improvement.

3. *Authorize leadership colleagues as surrogates.* The highest priority (after triage) must be to assemble a leadership group that generally reflects the executive’s values and priorities and in whom the executive has confidence. Ideally this group would be a mix of respected, long-tenured faculty and selected new recruits. This group will be tested immediately by the array of department chairs, center directors and senior faculty whose sense of self includes an entitlement to direct and immediate access at all times. Like a heat-seeking missile, they will find and exploit any differential crevice or fissure in attitude or policy between the dean and his or her surrogate associate or assistant deans or other institutional leaders.
4. **Build a modern church-state organization.** The volatility and competitiveness of the student and faculty marketplace facing schools, colleges and universities requires an array of talents to analyze, develop appropriate strategies and think through implementation processes. A leader must not only attract strong business and managerial talent, he or she must repeatedly underscore and articulate (explain, defend, preach and model his or her own behavior) to the priestly caste how vital effective church-state collaborations are to the viability of the enterprise. Nor should all this talent be centralized. A leader should push hard to get solid administrative support at the unit levels and to get the academic leaders in those units to pair productively with their administrative support (Center for Applied Research, 1999).

**Directing and Developing the System**

Other strategies are aimed at guiding and developing the system.

5. **Never underestimate the organization’s resistance to change.** The president now heads a federated organization where centers of authority are further distributed by organizational proliferation and through which deep church-state tensions run. Making something significant happen in this setting requires sophisticated methods that recognize—and to some extent support—the federated structure of the institution but at the same time undermine counterproductive balkanization. Schon (1971, Chapter 2) coined the term “dynamic conservatism” to capture how skillfully and actively people can fight to preserve the status quo. It is much better to hold off on a change than to begin it and not be able to focus enough attention and resources to see it through. Persistence is required to overcome the considerable ability of local units to wait out some new initiative. Look for ways to create new synergies in the seams between departments that engage their collaboration—a cognitive science unit, for example, that may bridge biology and computer science in arts and sciences with neurology and radiology in medicine. Look for windows to signal or introduce change so that a concrete reality such as a new building, the physical move of a department, recruiting of a new chair, installing a major new information system, etc., amplifies the new direction. Look for ways to design changes that reinforce each other. For example, a change in personnel, with a shift in incentives, and an organizational reporting change can be more influential as an aligned package than as a series of individual changes.

6. **Find and call upon allies.** An executive needs to develop a strong base of church support well beyond those recruited to the leadership group. Any major administrative move should have some pure church backers outside of the administration. Educate them, perhaps involving them in meetings with key donors or outside consultants. It is often wise to put off an initiative until church support has developed. Care must be taken not to overload the system with initiatives because innovation requires leadership to sustain it. Ideally each initiative should have a champion other than the executive and a support person or infrastructure on the administrative side. Finally, an executive must
seek out and support those people inside the organization who recognize the need for leadership or are doing creative things that can be used as exemplars or prototypes of directions for the organization as whole. In academic life talent is strategy. The acquisition of a new faculty member is often a long-term commitment to a research or other program that will shape the potential of the entire institution.

7. Create tools before plans. Executives can build and deepen their ability to guide the system by building planning tools or a planning infrastructure rather than particular plans. Thus, for example, by building a base of information that highlights key indicators such as the flow of funds, admissions data, scholarly and teaching productivity and quality, overhead use and personnel allocation, the executive creates a context over time for thinking about the relationship among the parts and the whole. By highlighting which units get what proportion of the funds, how cost and productivity are related, and who consumes what proportion of the overhead, the executive highlights the implicit and often poorly understood financial links among the units. Some units may resent or fear such information, but over time the steady production of data about system characteristics focuses attention on the executive offices as both the source of data, the potential mediator of any discovered “unfair” distribution of resources, the potential interpreter of complex patterns, and the leader in using the data to highlight future trends.

8. Highlight strategic themes and reiterate them constantly as if they were a stump speech. The executive can take an even more active guiding role by highlighting a limited number of strategic themes that, if convincing or compelling, can shape local decision making. The theme must be global in character, relevant to most if not all the units in the system, but implemented locally by each system in its own distinctive way. The theme thus respects local units’ autonomy while providing them with a shared focus for action and planning. Thus, for example, “a faculty that sponsors student research” or “a faculty responsive to student needs” are themes that chairs of departments can represent and articulate while developing strategies in their own ways. The strategic theme of “quality” may function this way in a private company.

A strategic theme’s power to impel action by local units depends on three characteristics:

a. Links to some common external threat to motivate local action, such as alluding to a widely perceived rival as “out-performing us” or identifying major financial trends that jeopardize institutional survival.

b. Expression of the leader’s charisma. This stimulates action by helping people identify with the leader and his/her vision for the institution.

c. Capturing and identifying a developmental tendency common to several key units in the system. The theme labels and articulates what is often emerging “behind the backs” of the institutional actors and, therefore, provides a way in which these units can see their shared future and common interests.
Such strategic themes can be quite powerful when they resonate with emergent forces within the institution. However, if the leader has failed to tap into some underlying dynamic in the setting, the theme can appear to be artificial, ideological or a cover for some ordinary interest. The best protection against these risks is careful listening and attention to changes already occurring in some units. One of the strengths of loosely coupled systems is that the units can be “laboratories of innovation.” A successful Web-based writing program of the Spanish department might prove relevant to other departments struggling with the freshman writing requirement in their curricula. Political science’s upper class course sequencing, which has vastly improved the caliber of the major, might be a model for other social science departments. A social services program developed by the English department, which even its traditionalists view as sufficiently rigorous to merit credit, could, perhaps, migrate elsewhere in the university.

9. *Never underestimate the importance of designing the table and who is sitting around it.* As the leader’s agenda emerges, a system of forums and deliberations can be designed and implemented that bring together the appropriate coalitions around appropriate issues (Gilmore and Barnett, 1992). This can be particularly important in reducing church-state tensions and building church-state collaborations. By thoughtfully constructing various meeting systems and facilitating particular meetings, the executive helps create and sustain the conversations that are inclusive of key sub-units and thus serve to engage and integrate the subunits while providing mechanisms for resolving or managing conflicts. The executive office becomes the center for critical conversations. Informal discussions that were once uncoupled from each other are then stitched together over time.

Often a critical group is a steering committee or strategy group. This group is advisory to the sponsoring executive. It should not be constituted as a representative body, but rather as a group of people with thoughtful perspectives who are each willing to wrestle with the difficult issues of integrating the whole, and who have much practical insight into arguments or means of engaging and convincing subunits to cooperate. The strategy group should be small in number (six – nine people) and should play the role of stewarding the overall process: framing the issues, deciding what is the right approach for handling the issue, recommending assignments of people to workgroups, setting deadlines and reviewing their work. Usually, it is better if the strategy group remains advisory to the sponsoring executive so they are somewhat buffered from direct political jockeying.

Ad hoc groups have flexibility of membership that can be crafted around the specific issue. When an ad hoc structure is created, the roles and relationships with existing elements need to be thought through carefully. Is the charge to the group to produce a single recommendation, develop options or assist with implementation? Who does it need to consult with? Who eventually will have to approve its recommendations? Staff groups constituted to provide support and data collection can be especially important in systems where there is little reliable, well-respected, pattern-level information and where many church groups are woefully undersupported by solid staff support. Workshops or focus
groups can often serve to elicit important perspectives without making the longer-term commitment to establish an ongoing group.

10. Put your money where your mouth is. The leader of an institution often plays a key role in fundraising with wealthy individuals, foundations, corporations and government agencies (other than peer-review funding institutions like NIH or NSF). The ability to identify potential major donors that can be stimulated to support a president’s primary interests or emergent themes or innovations within the institution is a unique source of power and influence.

Most new money, however, is likely to be found money. Merging or phasing out units, processes and systems that have become ineffective offers the potential to release new resources. Loosely coupled systems are notoriously asymmetric in that they can create new elements with much greater ease than they can eliminate existing ones. Selective cutting, of course, is a risky move under almost any circumstance. One risk-avoidance method to be wary of is leaving old structures in place while creating a new entity to achieve integration (e.g., a new curriculum or bridge unit across science departments, or a research institute). Frequently, such a strategy absorbs, rather than generates, new energy and resources since the two systems compete and prevent either from being successful.

In sum, a chief executive leading an academic institution can guide and steer it in several different ways.

**Protecting the System**

- Identify and manage issues that either portend a crisis or offer significant improvements.
- Preserve or create a climate of fairness and transparent decision making.
- Monitor and address rate-limiting conditions, constraints, threats or factors that affect all units in the system.
- Build a management team representing both church and state that can serve as surrogate decision makers to fulfill the administrative and managerial expectations of an executive.

**Directing and Developing the System**

- Look for opportunities to project, dramatize and reinforce change.
- Find and use allies other than the campus administration to support and lead change.
- Build a planning infrastructure to focus on the flow of reliable information and the design and orchestration of meetings and other structured conversations.

©1999 CFAR
- Develop and project a few key strategic themes that have meaning for the system as a whole but are implemented locally by the units. Look for emergent forces or innovations within the institution to be found and championed.

- Lead by allocating scarce resources (e.g., new outside funds) that cannot be spread evenly over the units. In addition, (this a more challenging task) find resources by consolidating or phasing out existing units and activities.

**Some Critical Leadership Attributes for the Challenging New World of Higher Education**

Finally, implications can be drawn from these strategies with respect to the style and special skills of leadership in academic life. We leave the reader with an initial list.

1. Tolerating regression without becoming immobilized, defensive or hostile. Patient with the unevenness of developmental processes, particularly people’s reactions to them. The ability to contain immediate responses of frustration.

2. Tolerating ambiguity. Knowing when to leave some issues open to assure that people struggle further with them or develop their own approaches.

3. Insisting on focus, a handmaiden of tolerating ambiguity. Knowing when to set some limits, guidelines and force closure on issues.

4. Articulating the authority structure, or lack thereof, and helping to negotiate who will play which roles and responsibilities in planning or redesign processes.

5. Thinking in, and leading, large groups, in particular containing their anxiety about the group flying apart so that people can honestly acknowledge differences yet still remain connected.

6. Framing skills. Taking complex wholes and decomposing or breaking them down into parts that can be the subject of work and attention and yet do not do violence to the integrity of the whole.

7. Imparting a strong sense of what is enduring across discontinuity so that people can cope with change by having some sense of stability.
Bibliography


Cohen, Michael and James March. “Leadership in an Organized Anarchy.” 


Maister, David, oral presentations.


For more information on this or related materials, contact CFAR at info@cfar.com or 215.320.3200, or visit our website at [http://www.cfar.com](http://www.cfar.com).