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# The Honors Journal Of

ABG

Virtus Et Umbra

# Alpha Beta Gamma

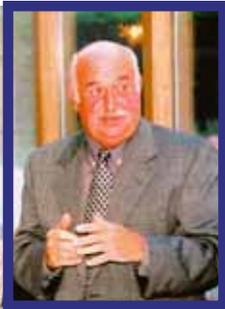
International Business Honor Society of Community, Junior, and Technical Colleges

Canada • United States • Mexico

Fall 2006

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## John Christesen Honored



Dr. John D. Christesen was guest of honor at a gala celebrating a lifetime of his achievements, dedication to education and involvement in Alpha Beta Gamma. This evening applauded John's 33 years in education and 26 years as CEO of Alpha Beta Gamma. Guests were invited to an evening of "reminiscences, recollections and revels" at the Crowne Plaza in White Plains, New York.

The \$10,000 proceeds from this event established an Alpha Beta Gamma scholarship in Dr. Christesen's name.

Bruce Papps, a former president of ABG at Westchester Community College, praised

Dr. Christesen in the following speech as part of the evening's commemorations. All who know John can identify and appreciate these sentiments:

How does someone characterize all that a person like John has done while standing up here in only a few minutes? The more I thought about this question the more I realized that it can't be done. Not in anyway that does any justice to the true impact that this man has had, not only on me, but on us, and on those whom we've had an impact on and then I began to think – wow! He's impacted us and without question that has rippled through to others in our lives - our families, friends, employers, community, and so on and so on.

The more I dwelled on all this in preparing to speak here tonight the more amazed I became – because; well, I look

## Pope Foundation to Honor Advisers

The Generoso Pope Foundation which previously has contributed to Alpha Beta Gamma is now funding the creation of a special medallion which advisers will wear at chapter ceremonies and graduation ceremonies. The Pope Foundation Academic Leadership Award was created to honor the incredible contribution our advisers make to Alpha Beta Gamma on their campuses.



The Medallion, especially carved by one of the nation's finest medallion makers will be gold plated and come with a sapphire blue ribbon. The medallions are in production now, the picture above is a scan of the pewter medallion which will be used to forge the medallions. The Pope foundation has provided funds for

the creation of the medallion with the balance of the fund to go into a reserve to pay for future medallions. Brenda Bogren and Patsy Fancher were the designers. When you see the medallions, you will want to thank them.

The medallions are in production and we expect shipment within 7 weeks.

*Continued on page 2*

*Continued from page 1*

around this room and I see how John has had meaning to us all. Then I consider all those he helped who graduated in my class at WCC and the numbers grow. Then in awe – I realize that that was but one year in a long career of this man! Getting back to my premise; each and every single individual in this vast pool of people has also had John’s influence pass through them and onward and outward to others in their lives! In other words – there is a veritable sea of people who have been affected by John. It then dawned on me – the number of people that John has positively impacted, directly and indirectly – is simply” **MIND BOGGLING!**

“My God”, I thought to myself, “this is enormous”. Nothing I can say can truly express just how important John has been to not only me, not only us – but to our families, our employers, clients, communities - - - to the world in which we live.

So; realizing that to stand here and suggest that I might be able to say anything that would suffice as proper tribute to John would be insignificant and that I could only hope, to in some small measure, tell you how he affected my life and ask you keep in mind that I am just one person in this sea that continues to ripple onward and outward from the fortuity of knowing John.

I came to WCC (Westchester Community College) in the fall of 1980 not knowing where I should go or what I should do. I knew I wanted to be educated but was more than a little lost about how that should get done. College excited me. I dived right into school and studied hard. I did well my first semester and began to think about my opportunities after WCC but I was at a loss as to how to go about this. This confusion and lack of direction was eliminated upon meeting John. I remember it as if it was yesterday; going to his office in early December of my first semester and asking him what is the best school that someone can transfer into from WCC? His office was jam packed with people and I was surprised he actually heard me over all the commotion going on. He looked up and asked me my name. Things had

quieted down at that point. There was a student standing next to him whose name I later learned was Tom Yellen. Tom jumped into the conversation and said, “it’s The Wharton School but you have to walk on water to get in there”. What John then said, *I know with all my heart*, was the reason why I finally did go to Wharton; John said, this is true “but you can do it if you truly set you mind to it”.



*Rick Hyland and Paul Cunningham present Prof. Christesen with \$10,000 check*

Perhaps, better than anything else this reflects the true power of this man – he believed in me more than I did in myself. He inspired me. I did transfer to Wharton and the funny thing is that that my first semester at Penn I visited Tom Yellen who also transferred to Wharton.

Without John’s inspiration this would not have happened, not for me and I’m sure not for Tom. Yes, John gave me advice. Yes he provided me direction. And it is true his input was important. But – inspiring me, believing in me; That was the key.

It has been said that: “Inspiration is an encouraging strength that uproots and uplifts the true character of someone, which has never been acknowledged.”

That is what John did for me and countless others. That is his gift that he shares with all of us. He saw in each of us something special that neither we nor most of those in our lives saw. He saw this goodness in us because of the abundance of it in him. And we are touched by it.

There is a quotation that says: *“There is no greater accomplishment for a man than for him to have earned the respect and admiration of his peers.”* That being the case, then, given this sea of people that John has directly and indirectly impacted, we can unquestionably state that John’s accomplishments are simply “Mind Boggling”

John— How do I say thanks?

\*\*Editor’s note: John, how do **any** of us say thanks?

## More Comments from ABG Scholarship Gala Honoring John Christesen

Whether you have known John hether you have knowJoh for many Y for many years or in recent years, the experience is the same. . . .Memorable!!! The term “dynamic” doesn’t adequately define him nor do him justice. I am sure we can all agree that once you meet John, even if only for a semester or two, you are not going to forget him. In the 14 years that I have worked at the college, I honestly cannot recall many days when I felt that I knew exactly what to expect or what the day would be like when John was on campus. I did know that there would always be a phone call or visit from John and that whatever happened each day would be interesting and **fast**. . . .

. . .he also teaches valuable lessons: the need to persist when you think you might otherwise be a failure; that success can start with a small enterprise, properly pursued; that plowing profits back in is a great business strategy, and he has been doing that in his own way in his business courses here at the college, by encouraging many of you to be active in Alpha Beta Gamma, and in many other ways. Also, he would be the first to tell you to be careful in what you predict, but doesn’t let one setback, no matter how major, deter you from getting back up off the floor and trying again.

Great teachers like John Christesen will be long remembered, for their patience, their insight, their ability to teach and to guide, and their persistence in believing in all of us. —Dr. Joseph Hankin, President, Westchester Community College

(John) when you use your positional authority whether as a classroom instructor, a department chair or CEO of a national honor society for the best educational and developmental purposes it can be a powerful force for changing people’s lives. John has always known that he must provide every opportunity or resource he can secure to help the students succeed. Add to that—simply being available for the students and you will make a qualitative and lasting difference in their educational and career goals. John Christesen has been a leading proponent of creating a student learning experience that goes far beyond the course content material. He has supplanted the standard teaching model with a teaching/mentoring process that instills in each student the sense of how to learn combined with a sense of self confidence and the ability to identify personal goals. I have witnessed John completely transform numerous students who were struggling academically and personally into candidates for admission to the best local and nationally known schools. —Jeffrey A Conte, Associate Dean and Business Department Faculty Member, Westchester Community College

What exactly is it that John did and continues to do? I’ m not so sure, but I do know he is a lot like the Wizard of Oz. The little man behind the curtain who gave not only brains, but also brought out our hearts and gave us courage as well.—Richard Testa, Vice President Bear Stearns & Co.



**2007 National Leadership Conference**

Corpus Christi, TX

March 22-25

For details visit [www.abg.org](http://www.abg.org)

# ABG National

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## THE HONORS JOURNAL of Alpha Beta Gamma

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or [gaye.andersen@davenport.edu](mailto:gaye.andersen@davenport.edu)

## Changes to Member Benefits Announced

*Rick Hyland*

*Director, Member Benefits*

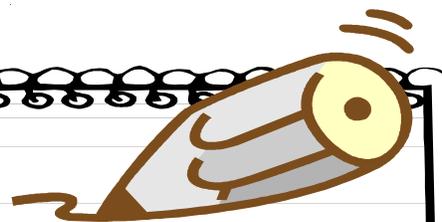
Based on requests from members at the last annual meeting, the national organization is expanding its member benefits program. As the new Director of the program, it is my responsibility to make connections with organizations that can offer discounts, special offers, and other benefits to our members. So far this summer we've added a number of new retailers to our program including Amazon.com, Barnes and Noble, Hertz, Alamo, and the Dish Network among others.

We're also happy to announce that we've partnered with Fundraising Solutions. This firm has an online merchant program with **over 1,000 nationally recognized merchants** including Macy's, 1-800-Flowers, Dell, Gap, Staples, Travelocity, drugstore.com, and Eddie Bauer. Whenever someone shops at any of these merchants through our website, ABG receives a small percentage of the purchase.

In the coming months we'll be exploring programs by which members can save money while benefiting the national organization. We also plan to partner with a local bank to offer a co-branded ABG credit card in the near future.

If you have any ideas for additional vendors you'd like to see us partner with please email me at Rick.Hyland@sunywcc.edu.

### Editor's Note



We hope that you enjoy this edition of the Honors Journal. We were very pleased that we received submissions from so many of the chapters. Please keep your articles and ideas coming so that the Honors Journal can be truly reflective of all members of Alpha Beta Gamma.

As you read through the award winning essay submissions, I am sure that the essays will delight and amaze you with the abundance of talent among our members. It is no wonder that the scholarship committee has such a hard time choosing the winners!

As we approach the holiday season, I am sure that all of you are really busy wrapping up classes, preparing for the holidays, getting your scholarship submissions fine-tuned for the 2007 Leadership Conference, and preparing for chapter award submissions. Please take time to reflect on all of the things we have to be thankful for as 2006 draws to a close.

Finally, congratulations to Dr. John Christesen for being the guest of honor at the celebration of his 33 years at Westchester Community College and his 26 years as CEO of Alpha Beta Gamma. I am sure that we all wish we were able to attend and show our gratitude for all that Dr. Christesen has done and for all of the lives he has touched.

## Special Features this Edition

### Chapter spotlights, with contributions from you!

Alpha Alpha --page 17	Delta Omicron--page 36
Alpha Delta--page 24	Gamma--page 7
Alpha Iota--page 13	Gamma Gamma--page 39
Beta Chi--page 22	Lambda--page 38
Beta Iota--page 29	Lambda Epsilon--page 30
Beta Omicron--page 20	Omega--page 39
Chi Gamma--page 17	Sigma Rho--page 33



### Awarnds & Essays from the 2006 National conference!



ABG College President of the Year--page 7
Dr. Mary Boone Competetive Essay--page 11
Ester Cross-Carter Memorial Essay--page 15
Sophia Abeles Essay--page 19
Steve Perri Memorial Essay--page 27
Professor Steve Graham Memorial Essay--page 30
Krzemienski/MBIA Essay--page 32
David Pope Memorial Essay--page 35

### Exciting information about new scholarship and grant opportunities!

Links to great websites, fundraiser ideas,  
articles you can use, **and more!**

## ABG College President of the Year

### Richard E. Helton Gamma Chapter, Vincennes University

Richard E. Helton was sworn-in as the 21st president of Vincennes University on August 18, 2004. Under his leadership, select baccalaureate programs in high-demand fields were introduced to the VU curriculum, expanding VU's statewide mission. VU also completed its largest building expansion in history.

A native of Otwell, where he began his teaching career in 1968, Helton served for 19 years as a superintendent of schools in Indiana, with the last 14 years for the Avon Community School Corporation. His prior experience as superintendent was for the Milan Community School Corporation from 1985 to 1990.

Prior to coming to VU, Helton also served as an adjunct instructor of administration for graduate students enrolled in Indiana State University courses in Indianapolis and was a doctoral committee member.

During Helton's tenure at Avon Community Schools, district enrollment grew from 2,850 to approximately 6,400 students and nearly \$140 million

in building projects were completed. Helton's prior positions include serving as teacher, coach, athletic director, assistant principal, and administrative assistant to the superintendent in the South Ripley Community School Corporation, where he was employed from 1970 to 1985.

Helton holds a doctoral degree in educational administration from Indiana State University, both a master's degree and an educational specialist degree from Indiana University, and a bachelor's degree in secondary education from Hanover College.

A thirty-third degree Mason, Helton also has been an active member in the United Methodist Church and, Rotary Club.

In 2004, Helton was the recipient of Indiana School Boards Association's Lorin A. Burt Educator of the Year Award, the Indiana Department of

Education's Bellringer Award, and was named a Sagamore of the Wabash by the Governor of Indiana.

He and his wife Cindy are the parents of two adult children, Todd and Lori.



### Spotlight on Gamma Chapter

*Harold Tepool, chapter adviser*

The Gamma Chapter of Vincennes University is off to a busy start this fall. Gamma helped host the President's Ice Cream Social and manned a booth at the University Club and Organization Fair. Gamma held its first organizational meeting on September 7, 2006.

This week we are presenting Dr. Richard Helton with his Alpha Beta Gamma President of the Year Award. We added our chapter plaque in Recruitment to our wall of fame. We are starting our Fall recruitment drive, so far we have 4 new paid members.

We have applied for the VU student activities grant, and the VU Student organization grant to help with annual conference.

## Achieving More

**W**e all want to achieve more. Whether our goals are to make more money, to have more time with loved ones or to achieve some other goal, the thing TIPS subscribers have in common is the desire to do, have and become *more*. How do we achieve that?

We all know that some people really do achieve '*more*.' And, we know that the difference is not intelligence or talent, or education or any other obvious 'thing.' In recent years, it's become popular to say the difference is 'self-concept' or 'self-esteem.' Clearly, things like confidence, audacity, even physical appearance may play a small part, but it's just as obvious that none of these things can give us the answer we need.

I'm increasingly convinced the key to extraordinary results is both easier and more profound. High achievers simply *do* more of the right things!

That's a very simple (even simplistic) statement, but it accounts for most of what we're looking for. Successful people *do* more things, and specifically, they do more of the *right things*, in the *right way*, at the *right time*.

So, how do we copy that?

The answer is our sense of what Tony Robbins called, 'personal power.' Lots of people have touched on this. Many years ago, Denis Waitley talked about 'Positive Self-Direction' and everyone since Socrates has talked about 'self-discipline.'

Power has lots of meanings, and lots of applications. For me as a coach, power is defined as 'the ability to get things done' and here's the critical piece: We all have ENORMOUS personal power!

We ALL decide (every single day) what to do with our time. We ALL decide (every single day) how to use our energy. We ALL decide (every single day) how to spend our money, who to talk with,

what we'll learn and what we'll eat. We ALL use our power every single day!

The difference is 'how' we use our power, and 'what' we focus on! And, that can be learned!

Now, some of us seem to have more power than others and there's no point in denying that. But here are two important truths - and this is where coaching can be enormously helpful. (1) Even the weakest among us are incredibly powerful, and (2) the weak can become strong.

Even the weakest can use the power they have to learn, rather than not learn. Even the weakest

among us can use their power to build quality relationships, to get better at what they do, to save money, and they can leverage their current power to get more! Via email and

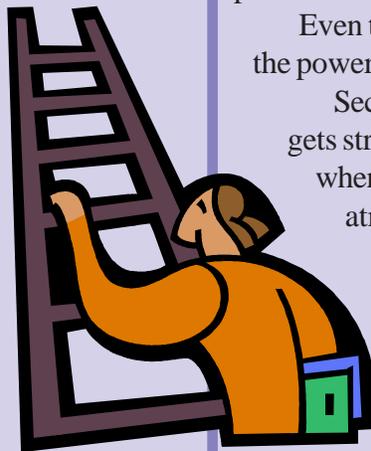
the internet, even the weakest among us have access to brilliant people, libraries, online business opportunities and endless resources.

Even the weakest have a daily choice to USE the power they have, or not.

Second, personal power is like a muscle. It gets stronger, more flexible and more resilient when we use it. Left unused, personal power atrophies and we feel we've 'lost' it, but use it every day, and it grows infinitely stronger!

High achievers use their personal power. They get up early. They exercise. They make key phone calls. They read great books. They monitor their time, their nutrition, their investments, their relationships. And so can you!

**"Personal power is like a muscle. It gets stronger, more flexible and more resilient when we use it."**



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## Jack Kent Cooke Foundation Scholarship

In Spring of 2007, the Jack Kent Foundation will award approximately 30 scholarships to outstanding students to begin studies in fall 2007. (A brief bio of this year's winner may be found at: [http://www.jackkentcooke.org/jkcf\\_web/content\\_printable.aspx?page=ScholarBio&entity=189660](http://www.jackkentcooke.org/jkcf_web/content_printable.aspx?page=ScholarBio&entity=189660).) Each award will cover a portion of educational expenses, including tuition, living expenses, required fees, and books for the final two to three years of the baccalaureate degree. **The maximum award available per student is \$30,000 per year.** Scholars may use the award to attend any accredited college or university in the US or abroad in pursuit of a baccalaureate degree.

**To be eligible to compete in the Jack Kent Cooke Foundation Undergraduate Transfer Scholarship Program, a candidate must at a minimum:**

- **Be nominated by his or her two-year institution,**
- **Be a current student at an accredited US community college or two-year institution with sophomore status by December 31, 2006, or be a recent graduate (since May 2002),**
- **Have a cumulative college grade point average of 3.50 or better on a 4.0 scale (or the equivalent),**
- **Plan to transfer to a four-year college or university to begin studies in fall 2007, and**
- **Not have previously been nominated for the Jack Kent Cooke Foundation Undergraduate Transfer Scholarship.**

**Applications must be submitted to the Scholarship Office, Library 242. THE JKC FOUNDATION WILL NOT ACCEPT APPLICATIONS DIRECTLY FROM STUDENTS.**

**THE DEADLINE IS DECEMBER 15TH**

Application forms and materials may be obtained at: [http://www.jackkentcooke.org/jkcf\\_web/content.aspx?page=4425324&redir=658](http://www.jackkentcooke.org/jkcf_web/content.aspx?page=4425324&redir=658)



For more information on special scholarships available to ABG members visit our website at [www.abg.org](http://www.abg.org)



## Looking for Fundraiser Ideas?

Fun and unique suggestions in this edition of The Honors Journal!

### MONEY TREE

Give each member an identical envelope which they must fill with a note denoting an item (they can donate the item or solicit from area businesses) or they can place a cash donation in the envelope. Some envelopes should contain a "sorry, try again note. All of the envelopes are numbered and stapled or pasted to a cardboard tree.

Decide how much you will "sell" the envelopes for. To play the game, a customer chooses an envelope (without touching it). They win whatever is in the envelope.

More ideas on page 17



## College Students Volunteer in Growing Numbers

College students are volunteering in larger numbers than they did several years ago, according to a report released yesterday by the Corporation for National and Community Service, the federal agency that oversees AmeriCorps, The Chronicle of Higher Education reports. The report says that 3.3 million college students, or 30 percent of all students between 16 and 24, at U.S. colleges had volunteered for various causes, compared with 2.7 million, or 28 percent, in 2002.

Researchers for the agency found that many students in 2005 were involved in tutoring or mentoring programs, with the latter especially popular among black students. About 39 percent of African-American students volunteered with mentoring programs last year, compared with 22.3 percent of white students. The report also says that almost 33 percent of all college-student volunteers served with educational or youth-service groups, and 23 percent participated through religious organizations.

The report, "College Students Helping America," is based on a study from the Current Population Survey, which began tracking volunteer rates for college students in 2002.

### ABG Baseball Caps

ABG Baseball caps are now available from Graduate Supply House. White caps with Red ABG Logo and the motto *Virtus Et Umbra* on the back of the cap are \$19.95.

Call Frances at (601) 354-5323.

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## The Dr. Mary Boone Competitive Essay

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### What Alpha Beta Gamma Means to Me

*Naomi Howard*

I've been an active member of the Alpha Alpha Chapter of Alpha Beta Gamma since 2003. Since my Induction, I've come to depend on the companionship, encouragement, and dedication offered freely by the active members and advisors of our Chapter.

Before I joined the Chapter I was not really interested in meeting new people or making friends. I thought I was doing everything I needed to be doing to lead a fulfilling life. I had my health, a decent job, and I was able to provide for myself and my small daughter without too much difficulty. My only goal at that time was to graduate with an Associate's Degree and an eye catching GPA. But when I received the invitation to join Alpha Beta Gamma, I realized that something **had** been missing. All of a sudden I wanted someone over the age of 3 to talk to. I needed to be in the company of someone that would not run up to me and yell, "POTTY, Mommy!" I wanted to be with folks who would give me intelligent conversation about anything other than the price of childcare.

I went to a new member meeting and grinned like an idiot the entire time. I couldn't help it. Here were people that addressed me by my name instead of "Mommy" or "KaLeah's Mom". I was so pleased with the warmth of the response I received that I filled out my application for membership and paid my membership fee on the spot. I went home that night thinking about the great thing I had just done by becoming an official member of Alpha Beta Gamma, International Business Honor Society. The Induction Ceremony was beautiful. I didn't trip, fall, **or** set my hair on fire. The only awkward moment occurred when my daughter, upon hearing my name, yelled out to everyone in attendance, "That's my mommy!" Aside from the momentary embarrassment I felt, I was still grinning like an idiot.

Over the next few months, I felt bad because I had been unable to attend any functions, activities, or events sponsored by the club. I was having problems reconciling two different schedules. The schedule of Life was over ruling the club schedule at every turn.

When I was finally able to get it together and attend my first regular meeting, I was grinning like an idiot all over again. I was happy that no one looked at me like I was in the wrong place when I entered the room. I was happy that the meeting was well organized, but not strictly scripted or stifling. Hesitantly I made a suggestion for resolving an issue that was on the table for discussion. I was pleased when the members accepted my suggestion after only a few minutes of debate. After the meeting I remained to speak with our President. I explained why I had not been present for the past couple of months and that I was ready to become active and remain active for as long as the members and advisors would have me. She welcomed me and filled me in on upcoming functions, activities, and events.

Soon after attending my first meeting and managing to reconcile my life schedule with the club's, I realized that I had found my niche. I enjoyed the companionship offered by the members and advisors of the chapter. I found out more about companionship after I became the Chapter Secretary. While maintaining the club e-mail account I found that there were members that, like me, had been fighting to get themselves together enough to become active. I received e-mails from folks that needed to be a part of something but, for whatever reason, were unable to come out and enjoy the things we offered. I learned that some of them had no intention of ever becoming active but felt comfortable corresponding with me by e-mail. To make sure that no one ever got overlooked when writing to 'The Secretary', I always took the time to reply to all that wrote to me in that capacity. I never offered advice on how to fix any problems they cared to share with me. I did not feel that that was my place. I just tried my best to make sure that they knew I was there when they needed to be heard. Sometimes your companion doesn't need an opinion on how to resolve an issue. Sometimes your com-

*Continued on page 12*

panion only wants to be sure that someone other than themselves acknowledges that there is a problem.

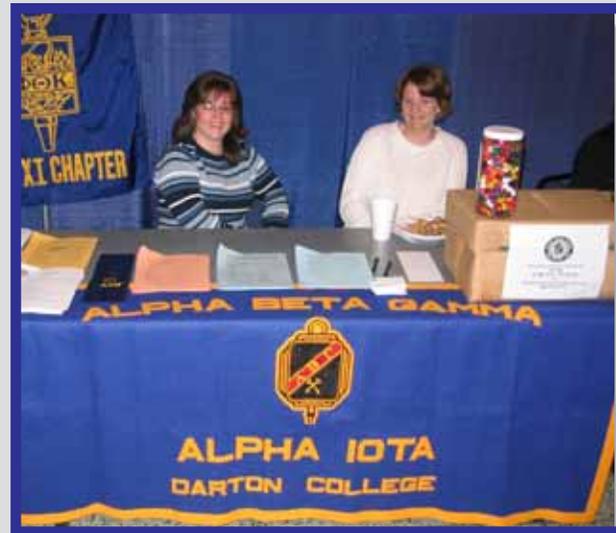
Immediately following Hurricane Ivan I became very depressed about the way things were going. I'd been laid off from my job indefinitely, the power was still off, and I had nails in three of four tires from regular runs to get ice. When it became available again, I scanned the news papers everyday trying to find a job. When I finally found employment, I knew I was going to be in for a rough ride. I was looking at working 13 to 15 hour days, 7 days a week. But I had to work, so I refused to complain. I contacted the Chapter President to let him know that I would be unable to participate in anything for quite a while. He assured me that **nobody** would be able to participate in anything for a while. As selfish as it sounds, I was relieved. A month or so after Ivan, I got the phone call I had been dreading ever since I started the new job. There was going to be a member meeting. He needed me to send out an e-mail informing members of the date, time, and location. I told him that I could send out the e-mail but I would not be able to attend the meeting because I had to work. In fact, I told him, I probably wouldn't be able to do anything more than send out e-mails until I found myself another job. As much as I hated to do it, I asked him if he wanted me to step down as Secretary. I felt I was no longer able to perform the duties and responsibilities for which I had been elected. He told me that as long as I could send and receive e-mail that was all the duty and responsibility he needed me to perform. He encouraged me to do what I could, when I could, and not worry about the rest until I was in a position to do more. That simple speech gave me the ability to work through the guilt I felt about not being able to physically participate in club functions. It also helped me to respond by e-mail to other members that were unable to attend functions because they were forced to take care of hurricane related problems.

As an active member of the Alpha Alpha Chapter, I will always feel a need to see this Chapter running as smoothly as possible. And even though I

graduated some time ago, I am unable to disassociate myself from the circle of folks that have become more than just fellow members of Alpha Beta Gamma. I have learned that to be a life long member means to step in and help out when the need arises. In this Chapter, there are others like me who have graduated and are still active participants in club functions and activities. We have come to depend on the newer members for fresh ideas on everything from fund raisers and community service opportunities to social gatherings. At the same time, the newer members know that they can depend on the dedication of the Alumni for leadership, guidance, and a firm but loving foot in the behind when things go awry due to poor or improper planning. We depend on each other to help make this Chapter a strong and cohesive unit. Sure, we have our moments. We have uncontrolled laughter, jokes, and smiles. We also have squabbles, arguments about dropped balls, and misunderstandings. But what family doesn't? What's important is that our dedication to this Chapter is the bond that holds us all together to get us through the challenges that are presented to us.

To me, Alpha Beta Gamma means family. This family has faces that are ever changing and some that are always the same. I depend on my family for the companionship, dedication, and encouragement that is given to me freely and without hesitation. In turn, I offer companionship, dedication, and encouragement to the members of my family just as freely. My family has helped me to be a better person by helping me to learn who I am now and what I am capable of becoming. If I am able to help the members of my family in the same fashion, I am doing what a caring family member should do.

## Spotlight on Alpha Iota Chapter



*Alpha Iota of Darton College sent these pictures illustrating their community and campus involvement*

## Do you realize you already have *great job skills*?

If you...**say this to an employer:**

Enjoy playing fast paced, exciting games like laser tag or video games...**I am observant, react quickly and work well under pressure.**

Believe in committing your enthusiasm and energy to everything you do...**I have a positive attitude and am eager to take on new experiences.**

Believe that practice makes perfect, for everything from sports to school exams...**I am persistent, determined, motivated and goal-oriented.**

Like to completely finish what you start, whether playing a game or completing a school assignment...**I focus well on my tasks and get a lot of satisfaction out of completing them well.**

Enjoy sharing your personal experiences and ideas with others... **I communicate well and am able to interact well with others.**

Usually take the lead with you friends or have acted as a team captain or group leader...**I have demonstrated leadership ability.**

Know what you want and aren't afraid to speak up for yourself...**I am determined, direct and assertive**

Enjoy participating in group activities like team sports or school clubs...**I am a team player and work well cooperating with others.**

Make a mistake, you admit it and look for a solution...**I take responsibility for my actions and am solutions-oriented.**



From [www.josetc.ca](http://www.josetc.ca)

## Four Steps to Unleashing Your Personal Power

We've been looking at the enormous potential each of us has to change the world. Every human being is filled with creativity, dreams, drive, and untapped potential. We all know this.

We've all heard the classic stories, from "Grandma Moses" who began painting in her seventies, to Colonel Harland Sanders, the guy who didn't like retiring poor and decided to do something with his fried chicken recipe. As they say, "the rest is history!"

I'm always moved by the story of Roger Bannister, the first man to run a mile in less than four minutes. He did it and most of the world was astounded. But more importantly, a handful of athletes around the world were inspired (and perhaps a bit angry). They set out to duplicate his achievement and within a year, 9 other men has ALSO broken four minutes! That power was ALWAYS available! It just had to be unleashed.

The same is true for each of us. Whether you aspire to success in business, health, fitness, family, spirituality or some other area of life, you have plenty of power! The key is unleashing it!

Here are four elements I consider essential. In my coaching with individual clients, these four points are always covered in detail:

**1. A Sense of Direction.** You have to decide where you want to go, what you want to achieve. Without a sense of direction, we're like a weather-vane, kicked around by whatever winds life throws at us. Some people are blessed with a life-long sense of personal destiny, but for most of us, self-direction comes down to more practical projects. We want a raise. We want to win a contest, run a marathon, spend more time as a family, have more money in the bank. The key is that you must CHOOSE!

You have the power to achieve almost anything you want in life, but only with personal com-

mitment and persistence. We all know the story that, without a compass or point of reference, a person lost in the wilderness inevitably walks in a circle. Don't let your life become a series of "wanderings!" Choose.

**2. Extreme Clarity.** Once you've chosen a direction, choose a precise, clearly defined target. Take time to describe exactly what you want. It's not terribly helpful to say "I wish I were healthier." But it can be extremely helpful to say, "I want to weigh 160 pounds, with blood pressure of 120 over 75."

Clarity about our goals immediately suggests better strategies to attain them. It empowers us to ask better questions, to set intermediate goals, to ask for coaching or suggestions, and to get the support we need. In many ways, "Clarity IS power." Get very clear about what you want.

**3. Laser-sharp Focus.** We all know that on even the warmest summer day, the sun's rays provide only a small amount of heat. It can make us uncomfortable, perhaps burn our skin or create a small electric current, but that's about all. And yet, when that same power is FOCUSED with a series of mirrors or a magnifying glass, something miraculous happens. Suddenly we have fire!

Many people have a sense of direction and even take time to define their outcomes with a series of written goals, but they refuse to organize their lives and focus their time, their energy and their efforts. They are literally "running around like chickens." High achievers organize their entire life around their key outcomes. So should you.

**4. Superb Execution.** In the end, performance counts. In the end, only action gets things done. Personal power is about taking action, trying things, and (yes) making mistakes. It's about

**"High achievers organize their entire life around their key outcomes. So should you."**

*Continued on page 15*

### Helping Others

Naomi C. Howard

With quiet dignity she said, “I don’t help others to gain recognition for myself. I do it because I enjoy helping people.” She laid a \$100 bill on the hood of her car and walked over to the store across the street. Her words had a profound effect on me because I felt the same way. Only I’d never said it out loud the way she had just done. I was washing her car at the car wash my neighbors had organized in an effort to raise money to help the victims of Hurricane Katrina. We had been doing this every Saturday for about three weeks and I was amazed at the donations that people were giving us. Some of the people weren’t even getting their cars washed.

After Hurricane Katrina I found myself wanting to do something other than wash cars to help the victims that had been pouring into our area with no place else to go. And I wanted to do it quietly. One of my neighbors told me about a lady that had been closing her hair salon on the busiest day of her work week to distribute clothing and personal items to hurricane victims. I went to see her one Saturday after I got off from work. It was the lady with the \$100 bill and she had stuff **everywhere**. When I entered her shop I didn’t say anything. I just went in and started folding and sorting clothing by size. A man came in and picked

out three pairs of pants and five shirts. A lady came in and got a bag of personals for herself and a stuffed animal for her young daughter. Another lady came in just because she needed to sit down and cry.

After a couple of weeks in her shop, we decided to take a ride over to one of the smaller local shelters with a trunk load of his and hers personal items bags and a stack of newspapers. While she cut hair for free, I did everything from passing out bags to distracting babies while moms stepped out for smokes. But mostly, I just listened because they wanted to talk. They talked about relatives that were missing, loved ones that didn’t get out in time, and the state of the homes they had fled. And a lot of them simply wanted to express their gratitude for our help.

I learned a lot from the work I did immediately following Hurricane Katrina. I learned that helping others does not always mean spending money. In my opinion, helping others is often a labor of love that goes on giving even after the deed has been done. The reward is the satisfaction of helping to do what needs to be done. So now, with quiet dignity, I too can say, “I don’t help others to gain recognition for myself. I do it because I enjoy helping people.” Only now, I can say it out loud.

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*Continued from page 14*

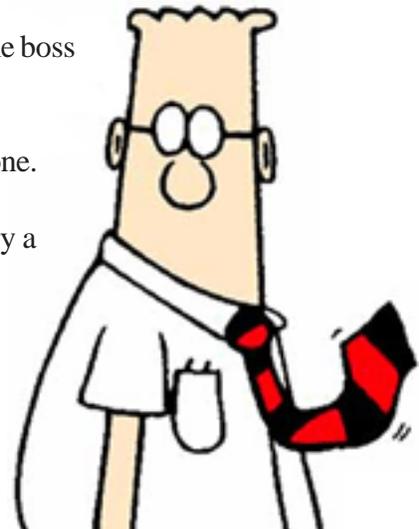
learning from experts, copying strategies that have worked for other people, and IMPLEMENTING THEM. Sure, we all want to work less, but first we may have to work more! Yes, we want to be efficient, to enjoy our work, to have a sense of “effortlessness” about life, but that is not the same as failing to get up early, take action and get things done. High achievers are hard workers.

You have unlimited power! You can choose what to do with your life, and with your day. You have influence over the people around you, over your daily schedule and daily activities. You can control many things in life - not all things by any means, but many things. Whether you take charge, choose a direction and move forward or not is largely a choice. Remember the old saying, “use it or lose it?” I recommend that you choose to use your power.

## Humor: Dilbert's Words of Wisdom

Poor Dilbert (the cartoon character, for any who aren't familiar with him) has a cynical attitude, but often knows exactly what's going on and where the truth is buried. Here are a few nuggets of wisdom from the Corporate World. Enjoy!

- " I can only please one person per day. Today is not your day. Tomorrow is not looking good either.
- " I love deadlines. I especially like the whooshing sound they make as they go flying by.
- " Accept that some days you are the pigeon and some days the statue.
- " Needing someone is like needing a parachute. If he isn't there the first time, chances are you won't be needing him again.
- " On the keyboard of life, always keep one finger on the escape key.
- " Don't be irreplaceable — if you can't be replaced, you can't be promoted.
- " After any salary raise, you will have less money at the end of the month than you did before.
- " When bosses talk about improving productivity, they are never talking about themselves.
- " If at first you don't succeed, try again. Then quit, and remove all evidence that you tried. No use being a damn fool about it.
- " You are always doing something marginal when the boss drops by your desk.
- " If it wasn't for the last minute, nothing would get done.
- " When you don't know what to do, walk fast, carry a clipboard, and look worried.





## Spotlight on Alpha Alpha Chapter

*Richard Irvine*

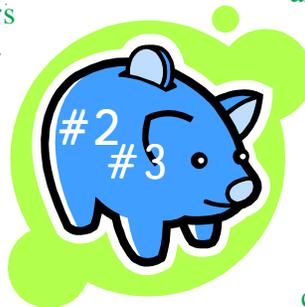
We are always in the process of recruiting new members. So far this term we have 26 applications. On a monthly basis we sell food and drinks at the Bluegrass Festival on the Milton Campus. This is our main fundraiser aside from the \$35 we keep from new member dues. On September 30 the Bluegrass Festival was larger than usual. Once a year bluegrass artists from all around the South come to the festival. Other months most of the talent is local.

So, we are just cruising along, trying to raise enough money to send as many students as possible to next year's Leadership Conference. Several of our most active members have already graduated from PJC but are still hanging in there.

*More news from Alpha Alpha on page 22 !*

## DEMONSTRATORS SHOWCASE

Invite home party distributors (Longaberger baskets, Tupperware, Pampered Chef, Discovery Toys, etc) to come and set up vendor's tables. Charge for the space and perhaps a small percentage of sales. Demonstrators set up as they would for a home party; they take catalog orders and usually have some cash and carry items available as well. This works especially well in October or November for early Christmas shoppers.



## BLIND AUCTION

Everyone donates a new item that is disguised and wrapped. (This is a great way to get rid of some of those "what do I do with this?" gifts). Have one of the boxes contain a \$XX dollar bill (you decide), or something else of value that everyone would want. These items are then displayed and auctioned off. This is a great idea to use at a meeting or large gathering. You can also set up a table in the student lounge displaying the boxes for a week or so before the auction and allow students to pre-bid on the box(es) of their choice.

More ideas on page 24



## Spotlight on Chi Gamma Chapter

*Linda Bolduc*

The Chi Gamma Chapter of Alpha Beta Gamma has been busy since the Fall 2006 semester has started. We have raised \$140 for a project to build a house in Haiti; we have had a Halloween raffle as a fundraiser; and our annual Speaker Dinner will be held on October 27, 2006, with our local Mayor as the speaker. The rest of the semester we will do some community service projects, and have additional fundraisers. The spring semester 2007 will be devoted to organizing our Induction ceremony.

We have a web site: <http://abg:mwcc.org> if you would like to visit us.

# Whether you're writing a great resume or getting ready for a job interview, *this list can help!*

If you...**Say This to an employer:**

Enjoy the company of people from many different groups of society...**I interact well with diverse cultures.**

Enjoy camping and wilderness activities...**I am adaptable and self-sufficient.**

Keep your personal possessions tidy and organized, with systems that you designed...**I am orderly, methodical and have strong organizational skills.**

Always give others your full concentration when they are speaking to you...**I am attentive and understand the importance of listening.**

Feel strongly about the look and feel of your personal space, like your room, and work hard to ensure that its design reflects your personality...**I have a flair for design, am original and take initiative in the things I do.**

Have ever participated in volunteer work...**I believe it is important to contribute to the community as well as develop my own skills.**

Are athletic and focus a lot of time and effort on sports or training...**I am very task-oriented and focused.**

Excel at math and feel comfortable working with numbers...**I am precise and analytical.**

From [www.josetc.ca](http://www.josetc.ca)



## Check Out These Websites!

[www.quitcareers.com](http://www.quitcareers.com)  
Job seeking information includes awesome sample letters, job offer/salary negotiation tips, resume and networking tips and lots more!

[www.myhometownhelper.com](http://www.myhometownhelper.com)  
\$500-15,000 available to fund hometown projects! Grants are awarded each month (September 2006- May 31, 2007).

[www.chem.tamu.edu/class/fyp/toward-success/toward-success.html](http://www.chem.tamu.edu/class/fyp/toward-success/toward-success.html)  
Awesome study skills, exam skills, college success skills. Easy read, fast read- great use of humor!

[www.mapping-your-future.org/features/sicindex.htm](http://www.mapping-your-future.org/features/sicindex.htm)  
Excellent information on careers, financing your education, success tips, goal setting, and job searching.

[http://www.fundraising-solutions.org/marketplace/marketplace.cfm?user\\_id=994](http://www.fundraising-solutions.org/marketplace/marketplace.cfm?user_id=994)  
A great shopping site (for everything), and ABG gets a rebate on all you buy!

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## The Sophia Abeles Essay

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### Learning: The Cornerstone of Society

*Ruben Jacobo-Rubio*

Throughout the history of philosophy one of the most debated themes has been whether humans' lives should be guided by pleasure or duty. This dilemma has been 'resolved' twofold: Virgil - the Roman poet- assured us duty was the cornerstone of society. On the other hand, Epicurus, founder of the philosophy of pleasure-Epicureanism- guaranteed us that pleasure was the fuel for human activities. In reality, people practice and combine both of these philosophies in order to make a recipe for their lives. For instance, those who practice the philosophy of duty argue that nothing gives more satisfaction than to be a soldier of society. In addition, those who find pleasure more appealing discover themselves replacing it by duty in order to obtain what they please in life. Thanks to learning, this antagonism is resolved at last. Nothing is more useful than learning, and for he who recognizes it, hardly anything gives more pleasure to his life.

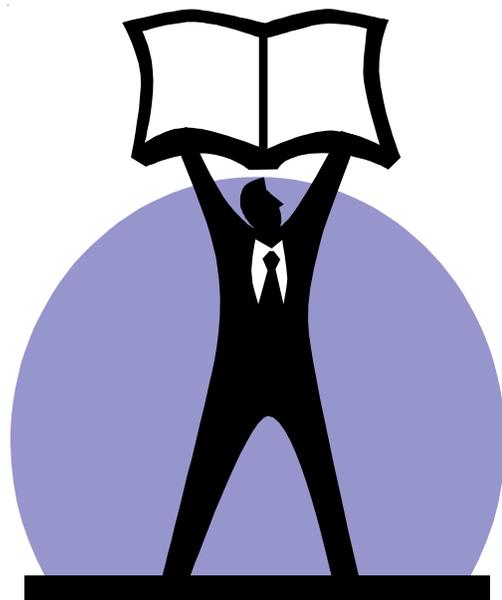
For the sake of a subtle insight into the meaning of learning, let us quote Einstein's following views: "The most beautiful experience we can have is the mysterious. It is the fundamental emotion that stands at the cradle of true art and true science". With this philosophy, one is able to portray learning as a mother who nurtures, who also gives protection against the ogre in which life might evolve. In fact, learning is the mother of knowledge. Hence, knowledge is sometimes the child we call science, and sometimes the offspring we call art. Learning's child becomes adult when one finds a place, a duty, an identity in society. Her offspring becomes mature when it clothes itself in order to endure the coldness and nakedness of this world.

Learning in the very academic sense has allowed me to fulfill the metamorphosis from one social status to a better one. Yet, that transition is only a small drop from the lagoon of benefits that learning has bequeathed me. Through learning, I have grown as a citizen; it has guided me in the

appreciation of our universal nationality.

Without the capacity of learning, many chapters of human history would have a title of submission to mistakes with a horrid content of unsettled injustices. Had learning not reached our existence, much of what we call civilization would be a cave of dark speculations. Moreover, without the capacity of learning, humans would be little less than barbarians in a jungle of ignorance.

History has taught us that learning is courage; that is Socrates' legacy. Plato bequeathed us learning as the art of snatching a new idea from the world of perfection. Aristotle on his part asserted that learning did not mean to welcome all knowledge, but the ability to discern what is useful from what is sterile and detrimental. Therefore, let us renounce whatever destructive knowledge we have come upon, and let us, at last, take the most pleasure in executing the greatest of our duties; let us embrace learning as a mother to nourish our existence.



## ABG Represented at Conference

Prof. Pamela Donahue, advisor-Beta Omicron Chapter (Northern Essex Community College) and Tim Cooper, advisor-Kappa Eta Chapter (Martin Community College) attended the North Carolina Community College Faculty Association Conference in Greensboro, October 8-10.

I was sent to represent ABG to recruit chapters from North Carolina. As an exhibitor at the conference, I spoke and gave many promotions packages to faculty, deans and counselors from their prospective community colleges. The conference was very intensive as the exhibitors hours for two days total 16.

Hopefully, some of the community college faculty will start a chapter and their students will become members of this prestigious organization.

A special thank you should be given to Prof. Tim Cooper, advisor to Kappa Eta Chapter, who was gracious to bring to the exhibitor's table his banner, awards, and other literature to enhance the promotion of ABG.



*Tim Cooper and Pamela Donahue*



### Spotlight on Beta Omicron Chapter

*Pam Donahue*

Northern Essex (Beta Omicron Chapter) received last semester (Spring 2006) a grant from the college to buy stoles for our new members. This semester we received a \$2,000 stipend for two members to attend the conference for 2007.

This shows that the college values the many contributions that Beta Omicron members has given not only to the college but the community as well. This will be our 20th year and our chapter has won many individual and chapter awards throughout the years. We are very visible organization with the many fundraising and community service events that we have during the year.

We are currently soliciting companies in our area to be sponsors for our annual raffle. I have sent out about 10 students to see if they can get sponsors (certificates, gift cards, etc.) So far we are doing pretty well. We have received so far the following:

- a \$50 Mobile Gas Card
- a \$50 Barnes and Noble Card
- a \$174 Refurburing the interior/exterior of your car
- a \$50 Dunkin Donut Car
- Two Boston Celtic Tickets
- \$100 worth of Bowling passes
- \$25 Bertucci Gift Card
- \$45 Outback Gift Card
- \$25 Panera Bread Card
- \$45 Car Washes

I am also going to go out and recruit sponsors. I am hoping that by getting as many sponsors as last year, our raffle will be a huge success.

## What Your Mother Never Told You About College

*Excerpts from The Tennessean, August 9, 2001  
Mary Hance Staff Writer*

Going away to college can be an anxious time. And anyone experiencing it for the first time can always use some friendly advice from people who have survived it. We've put together tips from a variety of "expert" sources, including area college students who were more than willing to share some of the things they wish someone had told them before they packed up and headed out to life on their own.

*Gayle Walters, University of North Florida:*

"Make sure the instructor knows you are interested in doing good work, not just in good grades. Learning to please your instructor is part of your education and will be useful in learning to please your future boss.

"Sit in the front row, in the middle. This has several benefits, including fewer distractions. You'll have to get there early the first week or two, but then the seat is yours.

"Get a study buddy and quiz each other. With your text books, read the introduction and check to see if your instructor wrote the book. Don't be the first to finish a test. Nobody likes the (wise acre). Do your papers well ahead of time and let them have a few days to cool, so you can make last minute changes if you have to."

*Srijaya Reddy of Brentwood, recent Emory University graduate:*

"When scheduling classes, pick the professor, not the time of day. The person teaching can make all the difference.

"There's a lot of cool stuff on campus, but you may have to look for it. Don't get so caught up in making friends and writing papers that you don't take time to look around. Join a club affiliated with your major. You'll meet faculty and make contacts that you will need in the future.

"Don't leave your clothes in the dryer longer than they should be there. Things will get stolen or disap-

pear. The 'freshman 15' isn't just from dorm food. It's from alcohol and ordering pizza when you're trashed at 3 a.m."

*Sarah Snyder, junior nursing major at Belmont University:*

"Never buy new books. Used books are usually much cheaper and have notes and highlighted passages as helpful hints. (But be sure to check them thoroughly to be sure there are no missing pages or other problems.)

"Take advantage of free concerts and lectures. After all you are paying for them.

"If you are required to have a freshman meal plan, use it. Looking back, I can't believe how much money I wasted on buying food when a hot meal was at my fingertips."

*Shelby Lloyd of Goodeville, Winthrop University:*

"Take advantage of all of the academic resources on campus. In high school, I thought I was a great writer, but reality set in when I received my first F on a paper. After a few trips to the writing center, my grades improved by three letters. I encourage all freshmen to use their writing or math centers before it is too late and to ask upperclassmen for help with classes."

*Jamie Justice of Springfield, University of Tennessee Knoxville:*

Jamie took eight concrete cinderblocks to UT with her. "I covered them with some cheap contact paper and I set my bed in my dorm room on top of them. Not only is it cheaper than buying a loft for my bed, but it gave me extra storage space."

*Naoko Fukushima of Murfreesboro, law student:*

"Please be cognizant of underage drinking, date rape, drugs, overdose, STDs, etc. Amazingly, these are not other people's problem any more. Keep this in the back of your mind and take appropriate action as necessary.

*Continued on page 23*

# Alpha Alpha Chapter Gives Back to Community

The Pensacola Ronald McDonald House opened its doors in October of 1984. One of their missions is to provide housing for out of town families that have children receiving treatment at local hospitals. The current House, located on the grounds of Sacred Heart Hospital, has provided temporary lodging for over 13,500 adults and children since they began operating. Funding for the House is raised independently...mainly through fundraisers and charitable donations.

As a fundraiser the Alpha Alpha Chapter of the Alpha Beta Gamma International Business Honor Society operate the concessions at monthly bluegrass festivals. These events take place on the Milton Campus of Pensacola Junior College, and are sponsored by the Gulf Coast Bluegrass Music Association. The students serve the patrons a variety of refreshments and collect the pull tabs from the sodas sold. A portion of the proceeds are set aside in order to make an annual donation to the Pensacola Ronald McDonald House. The pull tabs are collected in a container that is decorated with pictures from our Pensacola Ronald McDonald House website and prominently displayed for all to see. Even though we are not always in a position to collect funds, we are always collecting pull tabs. Members collect pull tabs while at home, work, and while attending other functions throughout the year.



*Alpha Alpha annual induction ceremony*

In an effort to help the Pensacola Ronald McDonald House continue to help families in need, the Alpha Alpha Chapter of Alpha Beta Gamma made a donation of \$200 on Friday, 3 Nov 06 during the Fall Induction Ceremony which took place at the Student Center of Pensacola Junior College. This donation was presented to support the current House and to help with the expenses of building the new 26 room House that will be going up next year. Also presented were all of the pull tabs collected so far this year. With this donation and pull tabs the Alpha Alpha chapter hopes that the Pensacola Ronald McDonald House will be able to continue serving the temporary housing needs of the families and children that come to them..

## Spotlight on Beta Chi Chapter

*Miranda Maynard*

Congratulations to the new officers of the Alpha Beta Gamma, Beta Chi Chapter at Bryant & Stratton College of Virginia Beach. The winners are: Kristina Edwards, President; Nicole Volpe, Vice President; Natarsha Lee, Treasurer; and Miranda Maynard, Secretary. Our first two meetings were on October 18<sup>th</sup> and November 1<sup>st</sup>. At the meetings, we discussed hosting events such as a food drive, a Karla Foster raffle, a special Thanksgiving Day dinner, and to top the semester off, a Christmas bake sale. ABG member Shay Leech is hosting the food drive from November 6<sup>th</sup> to December 19<sup>th</sup>. The donation box will be placed in front of the library and only canned goods will be acceptable. No glass or perishables allowed. From November 6<sup>th</sup> to November 15<sup>th</sup>, we will raffle off a gift basket in honor of Karla Foster, a graduate of Bryant & Stratton College who died in a routine surgery on October 2<sup>nd</sup>. All proceeds will be donated to the Karla Foster family. Tickets are selling for \$1.00/ticket and \$5.00/3 tickets. Please contact Natarsha Lee to purchase tickets. The other events will be announced at a later date. Our next meeting will be on November 15<sup>th</sup> at 4:30pm in the Library. We would like to thank anyone who participates in the events and we look forward to meeting more of our ABG members on November 15<sup>th</sup>.

Continued from page 21

"You need to have a goal which you can actually write down on a piece of paper. If you do not have a goal, you may be lost throughout your college years.

"Keep your mind open when you are meeting people. Use this opportunity to meet people from all walks of life and to learn from them."

*Tomorrow Molsberry of Dickson, Austin Peay University:*

"Don't room with your best friend if you want to stay friends with him/her.

"Ask upper classmen for advice on which professors to take. You'd be surprised at how much of a difference it can make if you have a good professor.

"Go to class!"

*These tips come from Bed Bath and Beyond:*

You can postpone doing laundry 'til you run out of underwear and socks. Bring lots of each.

Because you will be living on your bed, your comforter needs to be washable. Check the tag.

Put a dry erase message board on your dorm door so others can leave messages for you.

Be sure to have an extra set of room and car keys.

Make two copies of everything in your wallet. Keep one copy in your dorm room and the other at home.

Memorize your social security number. You will need it more times than you can imagine.

Rolls of quarters are a college commodity. Also batteries. You can never have enough.

Put the school decal on the back window of your parents' car. They will think of you every time they look in the rear-view mirror.

*Classroom clues from Been There, Should've Done That II*

Sitting in a classroom is the easiest part of college and it cuts the study time in half. Why make it hard on yourself? Go!

You are basically screwed if you miss a math class.

*These tips were featured in an article by Jen Miller in The Minaret, a campus newspaper at the University of Tampa:*

Homesickness is a normal thing and almost everyone around you is feeling crappy, too. If you're feeling lonely, look on the bright side and realize that you fit in.

Be careful about who you date. Remember, you haven't known these people since kindergarten and, quite frankly, most people on this campus don't give a damn if someone breaks your heart.

Piercings and tattoos may seem cool, but think of what your mom will say. Better yet, think of what your kids will say.

Credit cards and check cards can be dangerous. So can fake IDs.

The No. 1 one cause of plunging GPAs is putting partying before studying.

Don't be pressured into sex. There's more respect for virgins out there than you think and many students wish they could still be one.

Try to schedule some exercise time. It is a great stress reliever.

Have your favorite movies with you. They're great comforters when you're feeling low.

Not everyone will like you. Stick with people who do.

You'll do things in college you never dreamed you would do. Don't feel pressured to do anything though.

Stay away from drinking games.

Never go to parties or clubs alone or with someone you barely know.

Call your parents at least once a week.

Always have a designated driver or enough money for a cab.

Check out [www.makingitcount.com](http://www.makingitcount.com). This Web site is packed with advice. You'll find tips on getting organized, on developing good study skills, on finding a good study spot and on figuring out professors. And that's just for starters.

**"Make two copies of everything in your wallet. Keep one copy in your dorm room and the other at home."**

A black spotlight icon at the top left of the page casts a yellow beam of light onto the title "Spotlight on Alpha Delta Chapter".

## Spotlight on Alpha Delta Chapter

*Robert Baker*

We at *Alpha Delta* are proud to be assisting Elgin Community College's Office of the President, corporate and continuing education division, and the Illinois Small Business Development Center in hosting Business After Hours.

This fall harvest-themed gathering is open to local business men and women, as well as business students, interested in networking with members of 10 local chambers of commerce. Currently there are 300+ local business people scheduled to attend. Several members of *Alpha Delta* will be working the event and will have the opportunity to network with the local business people and the members of the chambers of commerce.

The event will be held on October 25 from 5-8 p.m. in the Fox Valley Business Center located at Elgin Community College. The event is coordinated by **Charlene Eckols**, Community Relations and Public Engagement person for E.C.C. and *Alpha Delta* member, and 2005-2006 ABG Executive Board Member.

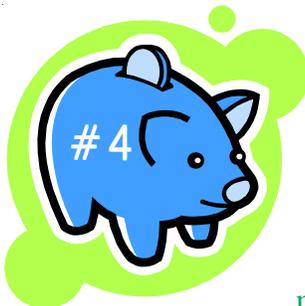
Thomas Berliner, Ph.D., Management Professor from the Dunham School of Business at Aurora University spoke on *Leadership* to the *Alpha Delta* chapter members and their initiates. Dr. Berliner offered the following suggestions for becoming a more effective leader:

1. Continue your education.
2. Build your leadership toolkit.
3. Develop your leadership style.
4. Find mentors/coaches.
5. Seek excellence.
6. Be patient.

Dr. Berliner ended his presentation with a short discussion of book *The World is Flat*, by Thomas Friedman. This book describes the great changes taking place in our world as technology puts people all over the world in touch as they have never been before. According to Friedman, a "flattening" or "leveling" of the globe has occurred; that has allowed the world's two largest nations, India and China, as well as many other countries to become part of the global supply chain for services and manufacturing. The book has recently been updated and expanded with over 100 pages of new reporting and commentary.

**Robert Baker**, ABG Executive Board Member, was selected as the only student to serve on the 16-member Elgin Community College Presidential Search Committee.

## LETTERS FROM SANTA



Offer personalized letters from Santa written on colorful holiday stationery and matching envelopes. Take orders (and payment) up front. Be sure to set a cut off date. You can charge anywhere from \$4.00-\$10.00. Choose a "holiday" city such as North Pole, AK; Santa Claus, IN; Reindeer, KY; or Christmas, FL (there are many others) you can then package the letters and send them to that city and have the postmaster re mail them for you so you get that postmark (be sure to contact the postmaster ahead of time to be sure that they will do this).

More ideas on page 36

# International Sections and Forums Prepare Students for Global Professions

By Silvia T. Pulido, MPA and MULCE  
J. Patrick Fuller, Ed.D. and MBA

Jane Doe speaks the language of finance and is a CPA. Just as important to her job as an investment officer with the International Finance Corporation (IFC), an arm of the World Bank, she also speaks English and Spanish, and is learning another language.

Ms. Doe who has degrees in economics from two well known universities in the US, and an M.B.A. from another well known educational institution in the US, while preparing to work in an international environment, focused on classes that would provide the tools she would need, including international finance, international business strategies, and strategies for emerging environments. She worked in private Global Initiatives in Management programs and listened to lectures about The Future of Europe and learned in unison with students from other countries through the connections of partner universities in other parts of the world.

Brevard Community College professor, Silvia T. Pulido, worked as a financial analyst in the controllers department and prior to that was a staff member in the international department and loans department of a commercial bank in Jacksonville, Florida. She holds an MPA from the University of Central Florida and a MULCE (Master Universitario en Lengua y Cultura Española) from the Universidad de Salamanca, Spain. Her courses range from Principles of Management and Introduction to Business to Beginning Spanish, I, II and III. She says: "People who do well in an international environment share certain traits. They have a passion for learning and see foreign assignments as challenges. They are flexible and adaptable to different cultures and business structures, understand the concept of an international company, are strategic thinkers, have strong ethics and integrity, are proactive and problem solvers, are results driven and are good team players."

"A Business degree is the best one to have," says Dr. Pat Fuller, Ed.D (Univ. of Central Florida) and professor of economics at Brevard Community College. Professor Fuller, whose courses focus on

economics and international business encourages students to take a broad variety of classes, beyond the business core, especially foreign language and culture. Negotiations skills are crucial when working in another culture, he believes. He also recommends that students learn to write effectively; and, to understand how trade flows globally. He believes the US has the biggest opportunities for trade with the developed countries in Europe, Asia, and North and South America; but should engage in seeking opportunities in developing countries in Africa, the Middle East, Central America, and the Caribbean Islands. "Technology gives us the opportunity to network, and it has given us the capacity to do business and save money in real time," Dr. Fuller added.

Business plays a role in the process of democratization. Students will do well to examine the impact of specific policies on democratization, ranging from domestic economic and ethnic strategies to international policies to encourage the spread of democracy. Since the third wave of democratization began in 1974, more than 60 countries in Southern Europe, Eastern Europe, Latin America, Asia and Africa have made transitions from authoritarian regimes (of varying duration and repressiveness) to some form of democracy (however tentative and partial). This period has had the greatest wave of democratization toward international cooperation and unity of the world system.

What is democratization? Modern democracy dates from the late 18<sup>th</sup> century. A country must choose its leaders through fair and competitive elections, ensure basic civil liberties, and respect the rule of law to be considered democratic. Not everyone agrees on the next two items: that a democracy has to have a capitalistic economy and a strong civil-society and civic culture; but, some believe they do. Why is democratization Important? It is important because of one of the most widely (but not universally) accepted trends in international relations known as the

*Continued on page 26*

*Continued from page 25*

democratic peace. Unfortunately, the very same reasons that make democratization important make it difficult to achieve. Ethnic tensions and nationalism give rise to intractable conflict and create so much distrust and intolerance that cooperation and consensus on key issues do not stand a chance. What can individuals do? Some of the best practices involve a commitment to an integrated approach to democratization in which it is inextricably intertwined with sustainable **economic development, education, and conflict resolution**. No other curriculum is more preparatory than Business.

A Global education environment with diverse business cultures, legal and regulatory requirements and remote work forces mandates an **entrepreneurial attitude and the ability to adapt quickly to various and frequently changing environments**. Changing business curriculums enable the students to stay current, adapt and prepare for global professions.



**Happy Everything**

**Now leave me alone until next year!**

►► From left, VU President Dick Helton receives Alpha Beta Gamma's College President of the Year award from Boris Radic, president of VU's Alpha Beta Gamma Chapter; John Darino, vice president of the Chapter; and Prof. Harold Tepool, faculty advisor. The national award is presented to a college president who has demonstrated inordinate support for the mission of Alpha Beta Gamma, an International Business Honor Society that encourages scholarship among two-year college students in business curricula. In addition to Helton's award, the VU Chapter received the Excellence in Recruitment award in recognition of recruiting 40 new members last year. Tepool serves as national executive chair of Alpha Beta Gamma International and as a member of the Faculty Executive Board and the Scholarship Board.



### The Pros and Cons of Being an Entrepreneur

*Karen Forward*

There are many advantages and disadvantages to being an entrepreneur. If you want to own your own business, there are several aspects that you need to look at. First, and foremost, it is a very big step. You want to make sure that what you want to market has marketable potential and that you enjoy what you are about to do. The main advantage to being your own boss is flexibility, which in turn works with freedom. You can work whenever you want, wherever you want, and however you want. This enables you to spend quality time with your family and loved ones. However, you are never off. You are no longer the employee who gets to clock out and leave at 5:00 everyday. You are now the boss who has to stay when an emergency comes up. You may have to work late into the night or come in extra early in the morning. Now you have all the responsibility of the business weighing in on you at all times. Instead of being “just an employee”, you now wear several hats. You are now the bookkeeper, the secretary, the receptionist, the janitor, and the boss.

Another advantage is your salary; you get to make what you want after you charge what you want for your services. However, you will not have the security of a regular paycheck and it may take awhile for your business to show a profit. There will be fewer benefits, also. Until you are an established business, you won't have company insurance, paid holidays, a 401K plan, or sick leave. You will now need to hire employees and decide how many and what to pay them. On the other hand, will these new employees know what to do? Or, will you spend most of your now valuable time showing them the ropes? Hiring incompetent employees will make you stressed.

Although now you will have more flexible time to spend with your family, you will undoubtedly have to devote a lot of time to your new endeavor. Your energy and time will be occupied for the first couple of months to get going. This will cause stress on your family, also. Will they feel resentment against the time you are putting in? Or, will they be supportive be-

cause they know it will pay off in the long run? Make sure your health is up to par and you are physically up to the challenge. Health can be an issue. However, some people have been known to come out of a health crisis and been given something to live for. They have not been given long to live, so they throw their selves into their new venture and have found something worth living for.

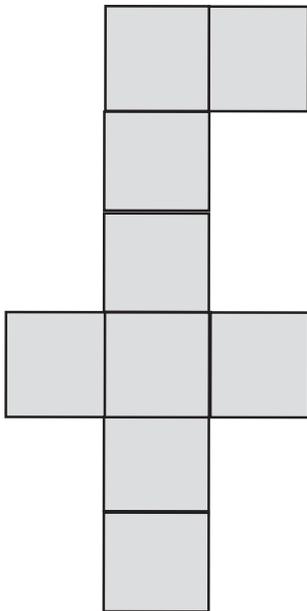
Create a plan for your business, an operating strategy and work out financial details before you start. Don't wait until after you have invested time and money to set up an organized and detailed plan. By then, it may be too late. There will be pressure to succeed along with new regulations and paperwork that you never knew about when you were an employee. Some new entrepreneurs have the added security of a partner when starting up their business. On the contrary, some of these partners back out at the last minute and leave these new entrepreneurs to their own struggles and they in turn lose money.

Before you start your own business, do your homework. First, review your own capabilities, resources, and characteristics. This will help you identify which additional tools, resources, and skills you will need, from market planning to bookkeeping. Make sure you have thought about what's involved, from time to money. Also, make sure that you are comfortable with being the “chief cook and bottle washer.” It is always easier to stop early than after you have spent money. Make sure you are aware of the risks involved. While you may make money, you may also lose money. Make sure you will have the time and patience it will take to get your business started. It will not happen overnight. Make sure you will have the necessary skills and proficiency. You may need extra schooling. And finally make sure your health is up to the challenge. There is no simple or standard method for launching a successful business. Everyone's venture will be different, however the advantages and disadvantages will be the same. Researching your venture will help you be a success.

# Humor: For All Us Lexophiles

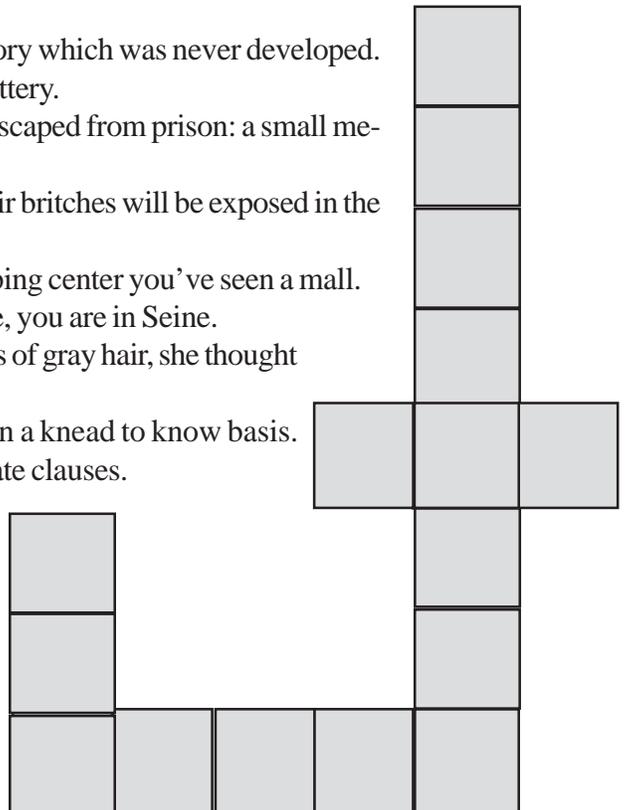
## (..lovers of words)

1. A bicycle can't stand alone; it is two tired.
2. A will is a dead giveaway.
3. Time flies like an arrow; fruit flies like a banana.
4. A backward poet writes inverse.
5. In a democracy it's your vote that counts; in feudalism, it's your Count that votes.
6. A chicken crossing the road: poultry in motion.
7. If you don't pay your exorcist, you can get repossessed.
8. With her marriage, she got a new name and a dress.
9. Show me a piano falling down a mine shaft and I'll show you A-flat miner.
10. When a clock is hungry, it goes back four seconds.
11. The guy who fell onto an upholstery machine was fully recovered.
12. A grenade fell onto a kitchen floor in France resulted in Linoleum Blownapart.



13. You are stuck with your debt if you can't budge it.
14. Local Area Network in Australia: The LAN down under.
15. He broke into song because he couldn't find the key.
16. A calendar's days are numbered.
17. A lot of money is tainted: 'Taint yours, and 'taint mine.
18. A boiled egg is hard to beat.
19. He had a photographic memory which was never developed.
20. A plateau is a high form of flattery.
21. The short fortuneteller who escaped from prison: a small medium at large.
22. Those who get too big for their britches will be exposed in the end.
23. When you've seen one shopping center you've seen a mall.
24. If you jump off a Paris bridge, you are in Seine.
25. When she saw her first strands of gray hair, she thought she'd dye.
26. Bakers trade bread recipes on a knead to know basis.
27. Santa's helpers are subordinate clauses.

28. Acupuncture: a jab well done.
29. Marathon runners with bad shoes suffer the agony of de feet.



# The things that you like about yourself and the things you do all the time are the basics of *great job skills!*

If you...say **this to an employer:**

Get good grades and participate in school activities...**I manage my time well and can concentrate on multiple projects at once.**

Like to come up with your own ideas and follow-through to the completion of the job without a lot of supervision...**I am self-directed and able to take initiative.**

Borrow things, whether your parents' cell phone or a friend's CD, you always return them on time and in good condition...**I am responsible and considerate.**

Are a good listener and help your friends work through their problems and make important decisions...**I can understand many different points of view and have excellent problem-solving skills.**



Always hand your assignments in on time and never keep people waiting...**I have good time management skills and am punctual.**

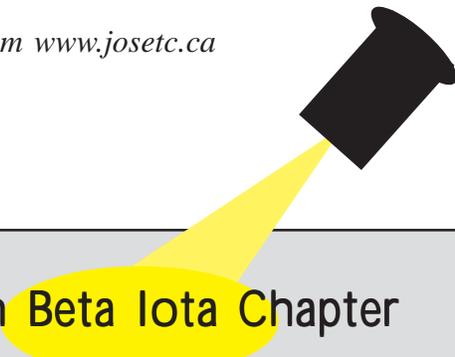
Have babysitting experience and have been given a lot of responsibility at home...**I am trustworthy and appreciate the importance of responsibility.**

Like to make a personal statement with your fashion and style...**I am innovative, dynamic and confident.**

Are confident speaking with your group of friends and in front of a large crowd...**I am self-assured and have excellent presentation ability. I enjoy speaking in public.**

Love books and read everything you can get your hands on...**I love reading and learning new things.**

From [www.josetc.ca](http://www.josetc.ca)

A black spotlight is positioned at the top right, casting a bright yellow beam of light onto the title 'Spotlight on Beta Iota Chapter'.

## Spotlight on Beta Iota Chapter

*Peijen Yu, Chapter President*

The newly formed Beta Iota Chapter is proud to open its arms at the start of this fall semester to the Business and Technology students of College of DuPage in Glen Ellyn, IL. College of DuPage is the largest single-campus community college in the Midwest, with approximately 28,000 students. As a new chapter, we have been busy encouraging and welcoming students to learn more about Alpha Beta Gamma and about our college chapter. We are excited about being able to formally recognize and welcome the outstanding Business and Technology students of College of DuPage in our very first induction ceremony on November 14, 2006. In reaching out to the entire student population and becoming known in the larger community, we are enthusiastic about the opportunities that await our chapter.

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## The Professor Steve Graham Memorial Award

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### Emilio J. Vasco

#### Zeta Chapter, Farmingdale State University

It is with great pleasure that I write this letter of nomination for Emilio J. Vasco of the Zeta chapter at Farmingdale State University of New York. Emilio is an outstanding student who has made a significant contribution to alpha Beta Gamma.

Emilio has served as vice president of Zeta chapter since 2004 and is also one of the three National Student Executive Board Members of Alpha Beta Gamma. He works full time as an Associate Test Engineer and maintains a 3.7 GPA as a full time student in the Business/Management Technology Department at Farmingdale State University.

In addition to the usual responsibilities of a chapter vice president, Emilio has gone “over and above” during this year to promote Alpha Beta Gamma on and off campus. As a result of Mr. Vasco’s efforts, Zeta Chapter experienced a record number of interested students seeking membership to Alpha Beta Gamma. On March 11<sup>th</sup>, 2005, at a ceremony attended by more than 225 people, 86 students were initiated into the honor society.

The success of the dinner ceremony itself was the result of Emilio spending countless hours on organizing, coordinating, and planning the off campus event. He attended to details such as designing, printing and mailing invitations, negotiating the catering contract,

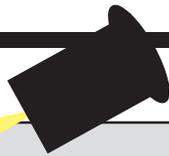
arranging tables and seating, finding donors for raffle prizes and overseeing the rituals of the ceremony.

Communications among Zeta chapter members has improved tremendously because of Mr. Vasco’s computer expertise. He set up a Zeta email account and keeps all members informed of upcoming events and important information. Emilio constructed templates and recreated Zeta Chapter induction forms, applications, and other templates to be used easily by future officers of the chapter.

Over the semester break, Zeta Chapter’s advisor resigned due to unforeseen circumstances. Mr. Vasco “stepped up to the plate” and kept the chapter running smoothly. Emilio initiated communications with Administrators of the School of Business as well as the Student Activities Coordinator, in order to keep Zeta Chapter operating until I took over as the new faculty advisor. The successful transition of advisors has been facilitated by Emilio’s hard work and leadership abilities.

Emilio is an outstanding Alpha Beta Gamman. His contributions to Zeta Chapter have resulted in the induction of 86 new members and a smooth transition of advisors. Neither of these two major accomplishments could have happened without Emilio’s leadership. I truly believe Emilio Vasco would be a worthy recipient of the **Professor Steve Graham Memorial Award.**

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### Spotlight on Lambda Epsilon Chapter

*Tim Samolis*

On Saturday, October 21st, Pittsburgh Technical Institute ABG members Lisa Lovic and Pete Pezzella participated in the Adopt-A-Highway clean-up of State Route 22/30 in Oakdale, PA. These members along with all of the other participants did a terrific job in making the local area a bit more visually appealing. After the clean-up, all participants were treated to lunch at the Golden Coral. Many thanks to all who helped with the clean-up.

## The Recipes for Chaos & Achievement

We all want lives of achievement, health, happiness and some measure of wealth. We want the “good life!” And yet, the vast majority end up leading relatively average, middle-class lives. How can this be? How can so many of the world’s most educated people end up working paycheck to paycheck?

I think the answers are pretty simple.

Most of us were never taught HOW to create and live a great life! We don’t study this in school. We admire people who have done great things, but no one coaches us, no one shows us the way. And so we stumble. We struggle. We ARE educated, ambitious, educated people and we do the best we can, but without the basic recipe, too often we get only average results.

So, I want to share with you two of the most important “recipes” I know I teach these formulas to my coaching clients and I want to share them with you. My price? Only this: If you find them helpful, I ask that you pass them on to at least two other people. Forward this email, or print it out and mail it to two friends. I hope you’re willing to do that.

Ok, here we go.

The first recipe is what I call the recipe for chaos. It goes like this:

**Impulse + Opportunity = Chaos**

Every day, we all have impulses to study or to spend, to do our work or to watch television. Impulses are merely ideas that pop into our brains and momentarily catch our attention. The problem is that they are relatively random and too many are based on casual appetites or unhealthy temptations. There’s nothing inherently bad or wrong with our impulses, but there is nothing inherently good or trustworthy about them, either.

And, too often our impulses get matched with opportunity for instant gratification. Here’s how it works.

Consider the impulse to spend, combined with a

credit card in your wallet. Too often, the result is casual debt, and that can be a problem. Or how about the impulse to watch television (just one show), combined with a beautiful new TV in the family room? Too often, the result is wasted time. You see the pattern?

Impulses happen. When we surround ourselves with opportunities for instant gratification, the result can be a life lurching out of control.

Now, consider another recipe, the one for achievement. Here it is:

**Desire + Discipline = Achievement**

”Desire” comes from Latin words that mean “of the father.” Our deepest desires represent our true longings, our mission or purpose or values in life. When we are clear about our real DESIRES and combine them with a disciplined life, the results can be astonishing!

Jonas Salk had the DESIRE to prevent polio and the DISCIPLINE to do the research, study his notes and make the discoveries. The results changed the world. Mary Kay Ash (of Mary Kay Cosmetics) had the DESIRE to help single moms like herself, and the DISCIPLINE to find a way. She had no money (she started with \$500) and no business experience, but she pressed forward. She changed an industry and helped millions of women in the process.

Random impulses in a world of undisciplined opportunity can lead to chaos, debt, and disaster. Knowing your deepest DESIRES and matching them with even minimal DISCIPLINE, however, is the recipe for achievement. When Stephen Covey talks about “starting with the end in mind,” he’s talking about being clear about your desires. When we talk about written goals, we’re talking about strong desires. When you know what you truly want, and go after it with discipline and determination, the results are astounding.

That’s the recipe for achievement!

*The Philip E. Humbert Group, Inc*

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**“When we are clear about our real DESIRES and combine them with a disciplined life, the results can be astonishing!”**

## **The Significance of Municipal Bonds in Financing Special Projects in the USA**

*David Ryan Cash*

When thinking of the rural South, generally one does not think of high speed Internet and state of the art technology. Think again! Thanks to the funding from municipal bonds, the rural town of Tifton Georgia was able to create **City Net**: a local cable, Internet, and phone service provider. Prior to City Net, past Internet service providers refused to invest in high speed Internet because of high capital expenditures involved. Rural Tifton is not as lucrative as big metropolitan areas such as Atlanta, leaving Tifton in danger of being left on the wrong side of the “Digital Divide.” This prompted the city to take matters into their own hands and create its own Internet service. City Net was created to offer Tift county high speed Internet at affordable prices. To fund this project, the city looked to municipal bonds.

Municipal bonds are tax exempt bonds issued by a city such as Tifton to finance certain public projects. There are many different types of municipal bonds ranging from general

taxable bonds, obligation bonds, and revenue bonds. Unlike the other bonds, taxable bonds are interest earned and subject to federal income tax. Taxable municipal bonds exist because the federal government will not subsidize the financing of certain activities which do not provide a significant benefit to the public. General obligation bonds are bonds that the principal and interest are secured by the full faith and credit of the issuer and usually supported by either the issuer’s unlimited or limited taxing power. General obligation bonds are also voter-approved in a referendum. With a revenue bond the revenue generated by a project is used to make the principal and interest payments.

In Tifton’s case the municipal bond chosen was a revenue bond which was issued in 1998 for \$7.8 million. To get such bond the city of Tifton had to do a substantial amount of work, prove diligence and develop a business plan. It also needed the faith and good credit of the city which has the best rating at

AAA. Credit rating also plays a major role in municipal bonds. There are many different investment credit ratings such as AAA, AA, A, BBB, which are all good quality investments at a low risk. An “AAA” rating which Tifton has signifies the highest investment grade and means that there is very low credit risk for investors. This allowed the city to issue the bonds at 4.4%.

Internet fosters society and connects all schools, the hospital, households, and really upgraded Tifton’s associated industries. This has stepped up Tifton’s education, health care, and quality of business. City Net has taken over half the market against dial-up and DSL competitors and totally changed business by improving their general capabilities without having dial-up.

There are many beneficiaries from this high speed capability such as the recently new apartments that were built for Abraham Baldwin. They were established with the fastest Internet and best cable provider for the students, allowing access to cutting edge educational technology and resources. The apartments currently have 830 students and every apartment is equipped with City Net cable and Internet services. The president of Abraham Baldwin, Tom Call, commented that “Internet is not a luxury anymore it’s a necessity.”

Other beneficiaries from City Net’s high speed capabilities include Tift County Regional Hospital and local businesses. The hospital needs the best equipment and service to access information in a moment’s notice. Not only has the hospital benefited from City Net, businesses use this high speed Internet. For example, Auto Quest is a business which rebuilds classic cars and buys and sells them using the Internet, allowing them to make transactions from all over the world. City Net has helped so many businesses with its high speed capabilities that boasts that it has the fastest internet in the world. Households in Tifton have

*Continued on page 40*

## Spotlight on Sigma Rho Chapter

*John Kriz*

Hello from the Sigma Rho chapter (Joliet Junior College)! We are located in Joliet, IL about 30 miles southwest of Chicago. Our students are a mixture of urban, suburban and rural backgrounds (JJC's district includes parts or all of 7 counties). Sigma Rho initiated its first class in the fall of 2004. We currently have 30 members and we are mainly an honorary chapter so we only have the initiation ceremony as an activity. Our initiation ceremony takes place each spring and the initiation is a dinner/ceremony that is attended by many members and their family as well as the school's President and Vice President. The catering is done by our national award winning Culinary Arts Department and the centerpieces by our outstanding Horticulture Department.

## Spotlight on Gamma Alpha Chapter

*Silvia Pulido*

The latest two groups of inductees in our chapter have worked together with the Titusville Chamber of Commerce in two very successful events "A Taste of Titusville".

Students worked the various stations and tables while the individuals representing their organizations and products displayed their businesses.

The chamber sold the entrance tickets in the community and our chapter helped to raise funds for the Chamber by assisting in the sale of tickets as well as working at different stations all throughout the event.

First group of four inductees:

Brittany Atkinson  
John Grose  
Amy Kreiner  
Peter Vento



Second group of inductees:

Amber Eagle  
Russell Edwards  
Cody Esbrandt  
Stella Hosler  
Amanda Kennedy  
Theresa Litscher  
Greg Martin  
Rachel Redlien



# Transferable Job Skills Sets for Job-Seekers

**M**arketable job skills can be broken down into five basic categories -- skills sets -- that job-seekers can use in showing applicable skills from one job/career to the next.

Below is a list of five broad skill areas, which are divided into more specific job skills:

## **Communication: the skillful expression, transmission and interpretation of knowledge and ideas.**

- Speaking effectively
- Writing concisely
- Listening attentively
- Expressing ideas
- Facilitating group discussion
- Providing appropriate feedback
- Negotiating
- Perceiving nonverbal messages
- Persuading
- Reporting information
- Interviewing
- Editing

## **Research and Planning: the search for specific knowledge and the ability to conceptualize future needs and solutions for meeting those needs.**

- Forecasting, predicting
- Creating ideas
- Identifying problems
- Imagining alternatives
- Identifying resources
- Gathering information
- Solving problems
- Setting goals
- Extracting important information
- Defining needs
- Analyzing
- Developing evaluation strategies

## **Human Relations: the use of interpersonal skills for resolving conflict, relating to and helping people.**

- Developing rapport
- Being Sensitive
- Listening

- Providing support for others
- Motivating
- Sharing credit
- Counseling
- Cooperating
- Delegating with respect
- Representing others
- Perceiving feelings, situations
- Asserting

## **Organization, Management and Leadership: the ability to supervise, direct and guide individuals and groups in the completion of tasks and fulfillment of goals.**

- Initiating new ideas
- Handling details
- Coordinating tasks
- Managing groups
- Delegating responsibility
- Teaching
- Coaching
- Counseling
- Promoting change
- Selling ideas or products
- Decision making with others
- Managing conflict

## **Work Survival: the day-to-day skills that assist in promoting effective production and work satisfaction.**

- Implementing decisions
- Cooperating
- Enforcing policies
- Being punctual
- Managing time
- Attending to detail
- Meeting goals
- Enlisting help
- Accepting responsibility
- Setting and meeting deadlines
- Organizing
- Making decisions

*From [www.quintcareers.com](http://www.quintcareers.com)*

### Contribution of Emigrants

*Sandra McMurtrie*

Immigrants account for only about 8.7 percent of United States population today, but they are more than twice as likely as the general population to generate patented innovations. Most immigrants come to the U.S. today in search of a better life for themselves and their families and they are willing to work hard and long hours to achieve the American dream. This country was founded on that mentality, and it is why so many inventions we take for granted came to be attributed to immigrants.

What does the invention of the helicopter; the mass production of the lollipop, the design our long-distance telephone service, and the creation of the C++ Programming Language have in common? They were all invented by immigrants who came to this country.

Did you know that Liz Claiborne was born in Brussels, Belgium, but was raised in New Orleans? Madeline Korbel Albright became the first women Secretary of State and she came to this country when she just two years old. There are several buildings, from the Rock and Roll Hall of Fame in Cleveland, Ohio to the John F. Kenney Library in Boston, Massachusetts, that were designed by architect, Ieoh Ming Pei, whose birthplace is Canton, China and who came to the United States as a young man.

The Governor of California was not born in the United States; his homeland is Austria. Arnold Alois Schwarzenegger came to this country as a body builder, and look at him now. Montona, Italy is the birthplace of one of the fastest men in America, Mario Andretti. He moved here when he was just a small boy.

Do you know what finding a cure for AIDS and playing guitar for the rock band Van Halen have in common? At the age of seventeen, David Ho, M.D. came to America. He is the inventor of the “cocktails” that have helped to eliminate or to keep the AIDS virus under control. Another young man and his family moved from the Netherlands to Pasadena, California, where he and his brother started a

band that they named after their last name. The group is called Van Halen.

The United States is the greatest country in the world and it is the only country where the majority of its ancestry came to it as immigrants. The contributions that this country has had on the world are too insurmountable to mention. I would like to quote Theodore Roosevelt, “This country will not be a good place for any of us to live in unless we make it a good place for all of us to live in.” The fiber of America is made up from the mannerisms of different people from different countries with different customs coming together to make this nation great.

Immigrants have brought things to America that many thought were created here. They are the log cabin, which was invented by the Swedes; bowling and ice skating came from the Dutch. The contributions that immigrants have given us are immeasurable. But each day new people come to this country with new ideas and dreams.

Geraldine Ferraro stated, “If you take advantage of everything America has to offer, there’s nothing you can’t accomplish.” That is true not only of the past but it is so true of the future. It is easy to look back and see how immigrants have made this country what it is today. In order to move forward we need to keep our borders and our minds open to people coming from other countries, so that we will always be able to grow and contribute to the world. There are no limitations on the contributions that can come from this nation. We just have to grab onto what is offered and look into our imaginations to come up with new discoveries to contribute to the enhancement of our lives and the world.

I close with the words of President John F. Kennedy, “The American, by nature, is optimistic. He is experimental, an inventor, and a builder who builds best when called upon to build greatly.”



## Spotlight on Delta Omicron Chapter

*Michael Fagen*

The Delta Omicron chapter was formed at Raritan Valley Community College (Somerville, NJ) in the Spring, 2006 semester. Our first induction was held May 23 with 30 inductees (see photos). The first organizational meeting was held September 25, and 5 officers were elected. Work has begun on a constitution, and on identifying service activities that will benefit the community. Suggestions have included partnering with the Economic and Business Development Commission of a local municipality, and sponsoring a seminar for first time home buyers. Additionally, the chapter president has been selected to attend NJ Community College Leadership Day, where student leaders from Community Colleges across the state get together to interact and learn about leadership.

The chapter is very excited about getting started, and there is a high level of enthusiasm among the members.



## POTATO BAR

Have a baked potato sale! Set up baked potatoes with all sort of toppings. You can set a base rate for potato only and increase this according to the number of toppings selected. Great idea for the student lounge on a cold winter day.

Another idea on page 40



# Card sharks

## Credit card companies prey on students--- and leave them in debt

*Fran Lefort, Rochester City News*

When students talk about the high cost of education today, they're likely to be talking about a lot more than tuition, room and board. The average college student now also carries more than four credit cards with balances totaling \$2,327.

In upstate New York alone, college students have racked up nearly \$775 million in credit card debt, according to a 2005 study released by Senator Charles Schumer, who is sponsoring a bill to promote responsible credit practices among college students. Schumer proposes clearer disclosure from credit card companies, advance knowledge of rate hikes, parental consent and bill notification for dependent students.

According to a study done by nationwide student loan center Nellie Mae:

-Almost all second-year college students have a credit card, compared with only half (54 percent) of entering freshmen.

-Half (47 percent) of students with credit cards have at least four of them.

-The amount of debt a student carries on his or her credit card more than doubles between the first and fourth year of college. The average credit card debt level for a first-year student is \$1,533, which escalates to \$1,825 in the second year, \$2,705 in the third year and \$3,262 in the fourth year.

-One-fifth (21 percent) of credit card-holding seniors carry debt from \$3,000 to \$7,000.

The numbers are staggering. In Central New York alone, students carry \$100 million worth of debt when they graduate, according to Schumer's study. Students in the Rochester/Finger Lakes area carry \$149 million worth of debt, while those in the North Country have \$52 million worth of debt.

It's no wonder, considering how easy it is for students to get credit. Credit card companies set up recruitment tables on campuses. Offers are stuffed into new textbooks, delivered to students' physical

and electronic mailboxes, and posted on campus bulletin boards. "Companies seize almost any opportunity to recruit new borrowers, especially 18-to-24-year-olds who make small purchases that are likely to add up unnoticed," notes Schumer. "This demographic is also the least likely to be able to pay off their monthly balance in full, racking up high finance charges."

The best approach for college students is to have just one card with a lower credit limit and know that you have income enough to pay the monthly bill, according to Frank Polera, assistant

director of community relations with Consumer Credit Counseling Service of Central New York.

"If you're not working and don't have an income coming in, then it is difficult to pay it. You just have to know what your limits are, set up a budget and work from that budget. You're going to have to do it once you get out of college," says Polera, whose company's services include free advice and counseling.

It's not necessarily a bad thing to have a credit card, especially as students will need to establish a credit history, Polera says. But the key is to know what the repercussions could be if it isn't used wisely.

Among the pitfalls to watch out for, according to Schumer:

-Low annual percentage rates don't stay low for long. A card's rate could more than triple in seven months. The Public Interest Research Group found that on average after 6.9 months rates shot up by 264 percent.

-If you pay your bill late just once, you could face late fees of up to \$39, and your annual percentage rate could spike to 25 percent. Nellie Mae

**"The best approach for college students is to have just one card with a lower credit limit and know that you have income enough to pay the monthly bill."**

*Continued on page 38*



## Spotlight on Lambda Chapter

*Amanda Mason*

My name is Amanda Mason, President of the 2006 Fall Semester Alpha Beta Gamma Honors Society for Hinds Community College. We currently have over 100 members in our organization. Our members come from different campuses: Raymond, Rankin, Utica, Jackson, and Pearl. We are currently selling the World's Finest Chocolate to raise money for the Blaire E. Batson's Children's Hospital as well as the Community Animal Rescue League. The next activity will be a Scavenger Hunt which will be very exciting. Our committee members are also looking forward to the convention trip to Captiva Island coming up in March 2007. We are looking forward in learning some very interesting and useful information from the convention as well as enjoying ourselves.

*Continued from page 37*

reports that students are far more likely to pay their bills late than adult cardholders.

-If you go over your limit, it'll cost you up to \$35. According to Michael Staten, director of the McDonough School of Business at Georgetown University, students also have a stronger likelihood of going over their credit limits and carrying balances that exceed their credit limits more often than their adult counterparts. PIRG research shows that some credit card companies will charge overage fines of up to \$35 for customers who exceed their limits by even \$1.

The average \$2,300 student credit card debt load can escalate if payment is not made on time and late fees and higher interest rates that kick in start to compound. Even just minimum monthly payments don't make much of a dent in one's debt. For example: making just the minimum payment of \$81 on a \$3,262 credit card debt could take more than 22 years to pay off --- assuming that the card holder never charges another thing and that the interest rate remains at 18 percent. In the end, the cardholder will have paid more interest on the debt than the amount originally charged.

And getting a card revoked for non-payment could be the least of a student's problems. Some employers look at a job candidate's credit report, as do some apartment managers, before making a decision. "Some students rack up so much debt that at the end of their college career they end up facing bankruptcy. That's an extreme case, but if you start out with bad credit it just ends up changing that," Polera says. "A lot of students get the card for an emergency, but then you find you're a little short next week and it really starts to grow and grow and grow. And if you don't have a job or a way to pay for it, it racks up even more."

Credit where credit is due--

Tips for using credit cards wisely:

- Find a card with no annual fee and a limit of no more than \$500
- Stay below your limit
- Always pay on time
- Make sure you understand the credit card terms, including late fees and extra charges
- Keep your personal information to yourself to help eliminate the possibility of ID theft and unexpected charges



## Spotlight on Omega Chapter

*Dixie Towers, Chapter Adviser*

Patrick Comstock, who was previously honored as *Alpha Beta Gamma College President of the Year* while at Davenport University, has recently completed his first year as president of Brooks College in Long Beach, CA. Well trained by Davenport Chapter Adviser Gaye Andersen, President Comstock has been very supportive of Omega Chapter since the start of his tenure at Brooks College. He attends all new member banquets and celebrates the success of graduating members of Alpha Beta Gamma at the Commencement Ceremonies.

Following his tenure at Davenport University, and prior to joining Brooks College, President Comstock served as president of Harrington College of Design in Chicago. We are thrilled to have this distinguished academic leader at Brooks College, and we are delighted with his enthusiastic support of Omega Chapter.

**Don't forget to send in your chapter's activities  
for inclusion in a future edition of  
The Honors Journal!**

Send submissions to [gaye.andersen@davenport.edu](mailto:gaye.andersen@davenport.edu)



## Spotlight on Gamma Gamma Chapter

*Gaye Andersen, Chapter Adviser*

During the summer we started a children's book drive. All donations will be donated to local shelters. This month, we are selling Halloween items filled with toys and candy (designed by our own Susan Goettge) to raise money for the chapter. We are also gearing up for our annual charitable activities: a food drive for the months of November and December (donations go to a local food pantry), angel tree gifts and gifts for children of the Caring Place (a domestic violence shelter).

The following Gamma Gamma students have been named to Who's Who Among students in American Universities and Colleges: **Christopher Anderson, Cheryl Barnett, James Bazier, Andrew Bixby, Christina Bressner, Kristin Carnett, Larethia Carter, LeeAnn Ciaccio, Veetia Blair-Davis, Christina Edwards, Katherine Edwards, Victoria Gartner, Susan Goettge, Kara Hanney, Yolanda Johnson, Yvette Myles, Danel Purkey, Lynn Szala, and Hope Widup.**

## SANTA BREAKFAST



Hold a Breakfast with Santa in December. Sell tickets for \$10 in advance or \$12 at the door. Serve pancakes, sausage, bacon, coffee, milk and juice. Have someone dressed in a Santa suit so that children can have their pictures taken with Santa. Be sure to arrange a nice background for the photos. Photos can be extra or included in the breakfast ticket charge. Be sure that all the children have name tags and have Santa walking around greeting children by name. Play Christmas music to add to the holiday mood. \*\*\*This idea can work with other holidays. You can also have a bake sale running at the same time for those who would like take home treats.

### Share Great Websites with Alpha Beta Gammans



**We want to add a new section to the Alpha Beta Gamma homepage--“Great Websites Recommended by Students”**

Help make this a valuable resource for all Alpha Beta Gammans!  
E-mail the following information to [ceo@abg.org](mailto:ceo@abg.org) or fax this form to 914-785-6481

Name: \_\_\_\_\_

E-mail address: \_\_\_\_\_

Chapter: \_\_\_\_\_ College: \_\_\_\_\_

Website name: \_\_\_\_\_

URL: \_\_\_\_\_

Very brief description of site: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

#### Continued from page 24

access to the Internet, cable, and phone service all through City Net. High speed Internet is becoming standard in metropolitan areas and for a small rural town such as Tifton it has opened the door to access information at high speeds. By summer Tifton will have wireless capabilities to reach out to the more rural areas and will expand its range to surrounding counties. Recently, City Net developed a phone service with competitive rates including one flat fee charge, and no long distance charges.

Municipals bonds are spectacular indeed for funding projects such as City Net which benefits the whole Tift area and surrounded counties. Without municipal bonds projects of this nature would never have been possible. Tifton would have been left on the wrong side of the “Digital Divide.” Past Internet service providers prompted the city to take action and develop City Net. Now this rural town of Tifton has the fastest Internet in the world and state of the art equipment at their finger tips, offering the fastest Internet, cable, and phone services at competitive rates for the city of Tifton.