The Honors Journal
ΑΒΓ
of
Virtus Et Umbra
Alpha Beta Gamma
International Business Honor Society of Community, Junior, and Technical Colleges
Canada · United States · Mexico
Spring 2011

Highlights from the 2011 Leadership Conference

Over fifty members and advisers of Alpha Beta Gamma met in Cozumel Mexico on March 31-April 3, 2011 for the annual Leadership Conference. The Park Royale resort offered a wonderful location for the meetings and networking events. It was also a wonderful opportunity for students to explore another country and get a glimpse into another culture—as well as meet with Alpha Beta Gammans from across the nation.

Thursday evening was arrival and registration—and members participated in an ice breaker activity hosted by the National Student Officers. The scholarship committee also met to decide on individual and chapter awards.

The program (complete program details can be found on page 4) offered many interesting sessions on Friday and Saturday, but also provided enough time to explore Mexico. New officers were elected, the list of new officers can be found on page 7. The event which is always eagerly anticipated, Saturday evening's awards ceremony officially ended the 2011 conference. A complete list of chapter and individual essay awards can be found starting on page 5.

As happens every year, attendees went back to their chapters full of new ideas and invigorated by the enthusiasm and excitement generated by their peers. New friendships were formed, old friendships were renewed, and the wonderful environment of Cozumel, Mexico was enjoyed by all.

ABG National

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Westchester Community College

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Professor Gaye Andersen - Davenport University; **Professor Carla Rich -** Pensicola Junior College; **Professor Rebecca Rutz** - Mississippi Gulf Coast; **Professor Renee Summers-Akers**, Hinds Community College; **Professor Harold Tepool** - Vincennes University**; Tim Cooper -** ABG National Technology Coordinator; **Danielle Yakovetz -** ABG National Webmaster

NATIONAL STUDENT PRESIDENT, 2011
Nathan Singleton - Alpha Pi
NATIONAL STUDENT VICE-PRESIDENTS, 2011
Jesse Clayburgh - Zeta Beta
Ina Klein - Delta
STUDENT EXECUTIVE COMMITTEE, 2011
Secretary: Sean Miller - Delta
Walter Ward - Delta
Kerry Nation - Chi Zeta

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of Alpha Beta Gamma

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KEEP TURNING...

- Tips and hints on how to succeed
- Humorous quips and quotes
- Resources for Alpha Beta Gammans
...and much more!

Editor's Note

Greetings! As another school year draws to a close we must congratulate all of our graduating Alpha Beta Gammans and wish them much luck and success as they begin the adventure of their futures and start to turn dreams into reality. We hope that our alumni stay in touch and remain active in our society. Successful graduates can be wonderful mentors to current members and can help to create a vibrant network of ABG members past, present and future.

This is also a time to look over the successes of the past year which culminated with our National Leadership Conference in beautiful and exotic Cozumel, Mexico. Please take time to read over the winning scholarship essays and contributions and congratulate the winners. We also can take great pride in the collective accomplishments of all of our chapters who worked hard at the local campus level and who contributed so much to their communities. Alpha Beta Gamma members have contributed many hours of labor individually and as a group to make our world a better place.

This is also a good time to thank all of our advisers who put forth so much effort promoting scholarship and leadership and who worked ceaselessly to make Alpha Beta Gamma an awesome organization. A special thank you should go to Dr. John Christesen for his leadership of our society and to Brenda Bogren without whom Dr. Christesen could not function. Brenda keeps ABG running smoothly—for which we all owe her a debt of gratitude!

We hope that you enjoy this issue of the *Honors Journal*. Please remember that we welcome news from all chapters—let us know what you are doing (and send photos).

Have a great summer.

LEADERSHIP CONFERENCE 2011

Thursday, March 31
5:00-6:00 Registration & Ice breaker/get acquainted

Friday, April 1
8:00-8:30 Welcome

8:30 - 11:30 Presentations
Role of National Student Officers - Maria Salvatierra, 2010 Nat'l Student President

A Crash Course in Sales and Negotiations - Jesse Clayburgh, Zeta Beta

Friending the Social Network - Danielle Yakovetz, Gamma Gamma

Parlimentary Procedures Basics - Rebecca Rutz, Beta Tau

I*s Yours a Team in Name Only?* - Ina Klein, Justin Cohen, Sean Miller, Andrew Gelston and Walter Ward, Delta

Customer Service on the Front Lines - Liz Faires, Alpha Alpha

Afternoon & Evening Free to Discover Mexico!

Saturday, April 2
8:30 - 11:00 Presentations
Business Ettiquette - Debora Constable, Alpha Pi

Tips and Tricks for Effective Presentations - John Haley, Chi Zeta

Be The Match - Charlotte Van Eman and Caroline Holland, Chi Zeta

2010-2011 ABG National Service Projects - Liz Faires, 2010 Nat'l Student Executive Committee

Demystifying the Smart Grid - Jean Mixon, Zeta Beta

11:00 Officer Candidates Introductions & Elections

Afternoon Free to Discover Mexico!

8:00 Awards Ceremony

LEADERSHIP CONFERENCE 2011

The following pages list the 2011 award winners as announced at the Annual Leadership Conference. Winning essays are published throughout this edition of the Honors Journal. Congratulations to all winners!

Brooks College Golden Key
To the chapter that displays overall excellence and serves as a model chapter for others to emulate.
BETA OMICRON, Northern Essex Community College

Excellence in Financial Management
To the chapter that displays excellence in fundraising and cash flow management.
BETA TAU, Mississippi Gulf Coast Community College

Excellence in Recruitment
To the chapter with excellence in recruiting by means of materials and marketing programs.
LAMBDA BETA, Penn Commercial

Excellence in Campus Service
To the chapter that best serves the Host College.
CHI ZETA, Athens Technical College

Donald Bertram Community Service
To the chapter that displays innovation in service to the community.
NU ALPHA , Blue Ridge Community College

National Student Service Project
Zimbabwe Orphanage Project
ALPHA ALPHA, Pensacola State College

Best Chapter Website
DELTA PHI, Art Institute of California - Orange County

Chapter awards were selected based on submitted 2010 Annual Reports.

Ginny Fastje Best Student Presentation
Award determined by a vote of all students attending the Annual Conference.
"Is Yours a Team in Name Only" by Ina Klein, Justin Cohen, Sean Miller and Walter Ward, DELTA
(ALUMNI) "Friending the Social Network" by Danielle Yakovetz, GAMMA GAMMA

Pamela Donahue Award
Presented to the Best Faculty Presenter at the Annual Meeting.
"Business Etiquette" by Debora Constable, ALPHA PI

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LEADERSHIP CONFERENCE 2011

Individual scholarship awards based on essay and achievements for 2011 were awarded as follows

Sophia Abeles Essay
This competitive essay should concentrate on the theme of "Learning".
Patric Packard, BETA OMICRON

Dr. Mary Bone Competitive Essay
Awarded to the writer of the best essay titled, "What Alpha Beta Gamma Means to Me".
Caroline Holland, CHI ZETA

Ester J. Cross-Caster Memorial Essay
An essay on the topic "Helping Others".
Liz Faires, ALPHA ALPHA

Francis Cunningham Esq Memorial Essay
Applicants must submit an essay on the subject "Ethics in Business".
George Flibbote, BETA OMICRON

Keith Ulich Memorial Essay
The essay should detail the concept of Living Life to Its Fullest.
Chris Baxter, CHI ZETA

Cornelia Blackwell Memorial Essay
The essay is to focus on the Importance of Teaching Business
Michael Barry, BETA OMICRON

Peter J. Gleason Essay
Applicants must submit an essay on the subject "Business and the Environment, Today and in Ten Years."
Danielle Yakovetz, GAMMA GAMMA

Nathan Ancell Memorial Essay
Awarded to the student who writes the Best Business Plan for a new business.
Jon Wakim, BETA OMICRON

Steve Perri Memorial Essay
Awarded to the writer of an essay describing the Pros and Cons of Being an Entrepreneur
Charlotte Van Eman, CHI ZETA

Paul V. Cunningham Essay
This essay should discuss how the applicant, through his or her future work, will ensure a positive contribution to the world.
Nathan Singleton, ALPHA PI

Marc Napolitano Memorial Essay
Awarded to the writer of the best essay which ponders this theme: The Use of Film and the Media to Foster Corporate Growth.
Rachael Payne, BETA TAU

The Joseph Perry Creativity Award
Awarded to either an adviser or student who makes a significant editorial contribution to the Honors Journal.
Maria Salvatierra, ALPHA DELTA

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LEADERSHIP CONFERENCE 2011

Prof C. George Alvey Distinguished Fellowship Award

To the chapter adviser who emulates the significant contribution made to Alpha Beta Gamma by Adviser Emeritus, C. George Alvey of the Rho Chapter

Linda Bouldoc, CHI GAMMA

Hausman Siegel Distinguished Chapter President Award

An exemplary president whose tenure would serve as a model for all Alpha Beta Gamma officers to emulate

Charlotte Van Eman, CHI ZETA

Zagara Competitors Award

Pesented to an athlete who is also an Alpha Beta Gamman

Rays Roman, BETA OMICRON

The Professor Steve Graham Memorial Award

Awarded to a student who is nominated by a faculty adviser. Both must be in attendance at the Annual Leadership Meeting.

Cheryl Adams-Noyes, BETA OMICRON
& Joanne Unger, GAMMA KAPPA

Eva Bobrow Medallion of Excellence Award

One Alpha Beta Gamman from each chapter who has contributed in an outstanding fashion and achieved excellent results for the chapter.

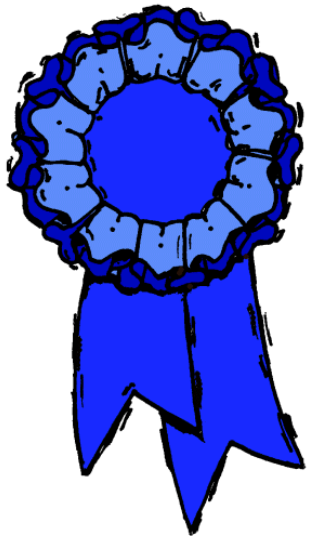
Cheryl Adams-Noyes, BETA OMICRON
Joanne Unger, GAMMA KAPPA
Charlotte Van Eman, CHI ZETA
Michael Mangosing, ALPHA ALPHA
Miguel Padilla, ALPHA DELTA
Nathan Singleton, ALPHA PI
Diana Fiebiger, DELTA PHI
Theresa Horlsey, BETA TAU

2011 NATIONAL STUDENT OFFICERS

President
Nathan Singleton, Alpha Pi

Vice Presidents
Jesse Clayburgh, Zeta Beta
Ina Klein, Delta

Student Executive Committee
Sean Miller, Delta (Secretary)
Walter Ward, Delta
Kerry Nation, Chi Zeta



Photographs pages 1, 4, and 8 provided by Samuel Powers

What Alpha Beta Gamma Means to Me

By Caroline Holland

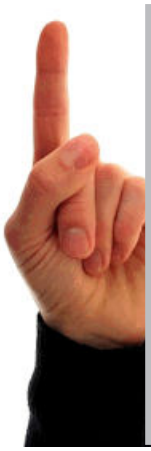
Ever since I joined Alpha Beta Gamma almost two years ago, I have thought about what being in a national honor society would mean to me. Would it mean more popularity among my fellow students? That I might look smarter? That my resume would look more enticing to future employers? I was pretty sure that all these things would happen, but I felt that they would not make me look forward to being a member as much as just *being* a member would.

I started out as just a member for the first two months, and was a little surprised that I was even asked. But I knew the founding members from having classes with them, and knew that I would feel comfortable going to the meetings, so I agreed to join. After two meetings, I was asked to be the secretary, and agreed right away. I felt like I was really a part of something, like I was somebody else other than just another student getting my degree at school. I had never really been accepted like this before, not when I was in grade school, and it felt really good. It felt better than knowing that I would have a really nice looking resume to show to potential employers, even though that was an added bonus. I was finally an important and valuable person in the eyes of other people, and I intended to do the best I could with my new position.

> "I was finally an important and valuable person in the eyes of other people..."

When I decided to join Alpha Beta Gamma, I hoped that it would be an organization that did lots of different school and community activities and had fun at the same time. I was not disappointed. Our chapter has done so many different things, from cleaning up the classrooms, especially the whiteboards, to having a team at the local Relay for Life event. And I have enjoyed everything we have done. I am the secretary of a prestigious and community-serving group, and that is the most fulfilling thing I have ever done in my life. Even being older than a lot of the students I have class with does not matter. I am at an age now where I look forward to doing things for others and not just for me anymore. I have more of a want to participate in everything and to contribute whatever I can, whereas I was not as enthusiastic about joining anything during grade school or my brief college stint twenty years earlier.

Over all, I think Alpha Beta Gamma has allowed me to grow as a group member, and to find a place of importance outside of myself, and that means more to me than anything else the organization could ever offer me. I look forward to at least another year of fun activities, either helping others in my community or helping Alpha Beta Gamma get bigger and better than ever.



One-Minute TIP

Highly successful people focus on what they can control and the choices they make. They use their time and their energy to get immediate results in their own corner of the world. Too many people are trying to create beauty while surrounded by chaos. They are trying to achieve big goals, but their energy is exhausted on errands, the crisis of the day, or on being busy rather than being productive. It's very hard to achieve great things when you're "majoring in minor things" most of the time!

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The Importance of Teaching Business

By Michael Barry

"Education is not the filling of a pail but the lighting of a fire." —*William Butler Yeats*

At first glance an essay topic such as, *The Importance of Teaching Business*, might seem simple and self-evident. Of course teaching business is important- as they say, "we live in an information age"- we are immersed in a global economy where the rate of change is equaled only by its increasing complexity. To navigate in this world necessitates a broad understanding of the nature of business: how it is organized, how it is managed and most importantly how it adapts. Thus the importance of business education is undeniable. Accelerations in the demand for an educated workforce are especially significant in business and financial services with the forecasted creation of an additional 1.2 million new jobs by the year 2018.[1] Yet linger over the topic a moment more and what becomes clear is that it is not the importance of business but the importance of teaching that is its essence.

"We live in a cynical age in which it is almost too easy to assume that those we encounter are motivated above all else by their self-interests."

We live in a cynical age in which it is almost too easy to assume that those we encounter are motivated above all else by their self-interests. No doubt it was the sort of cynicism that I brought with me as I rekindled my own educational journey just a few, short years ago. I had decided to begin again, though I assumed that I was going alone. Yet time and again I have been struck by the warmth and eagerness to partner with me that both my professors and much of the staff have had to see me through my educational experience. Furthermore, as I near graduation and I have considered the subject more and more in recent weeks, I have come to realize that my experiences, though unexpected, were not unique. Indeed, as we are informed that Cornelia Blackwell's career demonstrated her incredible assistance to her students, I understand that many of us through this process have come to know our own Cornelia Blackwell.

For me she was my computerized accounting professor who mastered the art of working the classroom, who knew the time to whisper encouragement when a troubled look lingered a moment too long or when to sing public praise when confusion turned to self-doubt.

I knew Cornelia Blackwell again. He was my intermediate accounting professor who played with the material, turning it around for all to see and reframed it when necessary until he had brought everyone along. It was why he hung around a few minutes longer at the end of class or why his office hours always seemed to stretch a half an hour more.

More often than I had any right to expect she has been there when I have needed her most. Thus, though I never met Cornelia Blackwell, I am certain that I know what it was like to have been inspired by her. We, the student's of two-year colleges, come with a spark. In many ways it is what distinguishes us. Many of us have lived in the world- have succeeded and failed on our own- and so when we enter school we do so not because it is the next thing, but rather because we so desperately yearn to better ourselves. We wish to learn not just be educated. Likewise, the Cornelia Blackwell's of the world forgo the lure of greater fortune in the private sector because they understand the true importance of teaching, to tend the eager spark so that it may become a fire.

[1] Bureau of Labor Statistics, "Occupational Outlook Handbook, 2010-2011 Edition". Retrieved 24 Feb. 2011. http://www.bls.gov/oco/oco2003.htm

PRESS RELEASE:

East Lansing, Michigan. Gaye Andersen of Alpha Beta Gamma and employed at University of Phoenix attended the annual council meeting of the Association of College Honor Societies (ACHS) in Jacksonville, Florida, February 16-20. Ms Andersen and more than 90 other leaders from honor societies across the country met to discuss mutual concerns and issues centered on the theme of modern challenges facing education and honor societies in the 21st century.

The program provided a variety of sessions and discussions centered on themes of importance and interest to the attendees. In addition, the ASCHS Board of Directors met in several sessions throughout the council meeting to discuss ACHS business and directives. Ms Andersen was elected to serve as Vice President on the ACHS Board of Directors.

Kiki L'Italien, senior consultant from DelCor presented ideas on how societies and associations can connect with member communities through effective communications and social media strategies. A session on undergraduate research in the humanities was given by **Naomi Yavneh**, associate professor of Renaissance humanities, and **Julie Langford**, assistant professor of history and leader of the Severan Database Project, both from University of South Florida. Several leaders of member societies: **Martha Zlokovich** (Psi Chi); **Chris Evans** (Psi Chi); **James Froula** (Tau Beta Pi), **Stephen Loflin** (NSCS); **Bailey Kasten** (NSCS); and **Jerry Rudman** (Psi Beta) presided over a session discussing on-line registration and payment. **Mary Ryan,** President and Founder of the Washington Internship Institute was the luncheon speaker on Friday addressing World Class Education: Triumphs, Trust and Talent. Friday's afternoon sessions included a presentation on Efficient and Effective Nonprofit Operations given by **Bob Harris,** who has worked with thousands of associations and chambers of commerce to focus on operations, board governance and strategic direction.

Saturday's sessions included an informative and educational presentation on Protecting Intellectual Property: Gaining, Losing and Enforcing Rights given by **John Kuzenski**. Mr. Kuzenski is director of pre-law programs and associate professor of political science at North Carolina Central University and has served as general counsel for Pi Sigma Alpha. **Kristie Gover**, assistant Dean of Students and Director of Retention Services at Jacksonville University provided an in depth look at the college student of 2020. **Pegine Echevarria** who was named one of the 100 Global Thought Leaders on Diversity by the Society of Human Resource Management was the Saturday luncheon speaker followed by **Stephen Loflin** who presided over Saturday's appreciation luncheon and awards presentation.

Each morning of the council meeting began with round table discussions on a variety of topics of interest to society leaders.

The Association of College Honor Societies is dedicated to its 69-member council, which builds cohesive communities for national and international honor societies that exhibit excellence in scholarship, service, and governance. The national office is located in East Lansing, Michigan.

Helping Others

By Elizabeth Faires

Helping others means doing something without expecting anything in return. Many people do not understand how easy and satisfying it is to help others and that it doesn't take a lot of money or time.

Telling someone good morning, letting them into traffic from a parking lot, not passing judgment on people, and just listening are ways to help others without doing a whole lot. Many times a smile can mean a lot to a person who hasn't had a lot to smile about.

> "Many times a smile can mean a lot to a person who hasn't had a lot to smile about."

Another way to help others is to donate usable items to organizations that help the needy. Try donating blood at the local blood bank or become an organ donor. Picking up a piece of trash and putting it in the garbage costs nothing but it helps save the environment and makes things look nicer. Giving a can of food to a local food pantry or animal shelter while grocery shopping can cost as little as 20 cents and you don't need to make an extra trip to do nice things for people and animals you may never meet.

I try to carry a bag of food and little bags of dog food in my car and, if I see a homeless person, I will just hand them the bag of food. This not only helps the individual but it also helps the pet, which not only protects this person but gives that person unconditional love. I have also helped a neighbor by leaving groceries on her porch without letting her know it was me and she was so excited because she had run low on food and she didn't know how she was going to make it until payday. She talked about it for weeks and when she had some extra money she donated food to the local food bank.

Many times, walking around the college campus, I see people who seem to be looking for something or someplace they can't seem to find. I will go out of my way to ask them if I can help them in any way. Many times the person may not know exactly what they are looking for but I try to get them going in the right direction or I will find someone who can help them. This act of kindness did not cost me a dime, took only few extra steps and, delayed my arrival to my destination by only a few minutes.

As a young child growing up in the early sixties in a low income, single-parent home I was never aware of being poor or different from other families in our neighborhood. There were always family members, neighbors and friends stepping in to help in some way either by babysitting, giving us rides to the store or just helping around the house. I learned that you do things to help because you want to, not because you are expected to.

Facts To Make Life More Fun

The state with the highest percentage of people who walk to work: Alaska

Men can read smaller print than women; women can hear better.

Every day more money is printed for Monopoly than for the US Treasury.

Coca-Cola was originally green.

The cost of raising a medium-size dog to the age of eleven: $6,400

The Lost Paradigm

By Nathan Singleton

I once thought that my own accomplishments would make me a stronger leader. I believed that out of my success would flow happiness, fulfillment, and self-worth. This pattern of thinking bankrupted me of invaluable time and energy. Even after gathering all the titles, positions, awards, and recognition I thought I could attain, I continued to feel dissatisfied with my performance. I asked myself for two years, what I am doing wrong? I said all the right words, maintained a professional wardrobe, kept a good standing academically, and always strived to develop the right relationships. I didn't understand the mistakes I was making and then finally it hit me. My motives were wrong.

> "I am learning to put others before myself and it is a freeing experience indeed."

Why was I really overextending myself? Did I think I always had to be on top? What was it in me that screamed for perfection? I wanted to be the best, even if that meant leaving others behind. This is what society had taught me and this was the code I lived by. I had eaten the fruit from the tree of pride and ambition. It tasted good for a season, but the seasons changed and the aftertaste was inexorably repugnant. I found myself feeling empty and disgusted. I was sick to my stomach. How could I continue to live this way? The answer was simple, I wouldn't. I resolved to take my life back from the world's system. I wouldn't be deceived any longer. I didn't care what people thought about me. This was a new beginning, a new journey, a new paradigm of leadership, and I was in it for the duration.

I began to bend my knee to the needs of others. I started with a mentorship program for young men. At first, I saw it as a waste of time. These boys didn't want to change. They were coming because their parents told them to. My assumption would be completely misguided and ill-informed. These boys surprised me and I surprised myself. They really wanted to improve their lives. Before I knew it there were fifty young men coming dressed in suits and ties. These were the same boys that started attending the meetings in jeans and flip flops. The mysteries of life were slowly starting to reveal themselves. What was at the center of this new life? I was soon to find out.

There was a distinct joy that filled my heart when I started to put others before myself. Just recently, a gentleman walked into my office and told me he needed some help with a personal issue. I didn't know what he meant by personal, but I was interested in finding out. I asked him how I could be of assistance. He said he was having a problem with managing his time and was hoping I could offer some advice. After speaking with him, I saw a smile come across his face and then I knew, life was made for service. Just think about it. We spend all this time getting degrees, certifications, special training, and job experience to find a job. Once we are employed we are instructed to go out and help people. He walked out of my office and I just sat there in amazement. Why hadn't I figured this out ten years ago? My pride had blinded my vision, my ambition clouded my judgment. Now my eyes were open. I was beginning to taste a new type of fruit that comes from a heart of compassion, sweet and satisfying.

I am learning to put others before myself and it is a freeing experience indeed. Giving your time and attention to others requires dedication and patience, but it does have its rewards. Everyone is looking to help me because I was willing to reach out to them when they need me most. This does not mean that I am perfect or that I help others expecting something in return. I know that the majority of people I help will never cross my path again. On the other hand, I do know that they will be influencing the life of someone else. It is a ripple ef-

Continued on page 30

CHAPTER Spotlight

Alpha Alpha Welcomes New College President

Dr. Edward Meadows became Pensacola Junior College's sixth president on June 1, 2008. He served seventeen years in the Alabama Community College System, seven of those years as president of Ayers State Technical College, and five years as president of Lurleen B. Wallace Community College. He also worked ten years in the Mississippi Community College System as an instructor, department chair, and campus chief administrative officer.

Dr. Ed Meadows earned a Master of Arts and doctorate in Biology Education from Ball State University, Muncie, IN; Master of Science in Science Education from the University of Tennessee, Knoxville, TN; and Bachelor of Science in Biology from Delta State University, Cleveland, MS.

Meadows is a member of the Florida College System Council of Presidents and serves on the Policy Steering Committee and the Workforce Policy Subcommittee. He is a member of the Florida Association of Colleges and Universities (FACU), and a member of the Florida Association of Community Colleges (FACC).

Locally, Dr. Meadows is a member of the Pensacola Bay Area Chamber of Commerce and serves as an ex-officio member on the Board of Directors. He also serves on the Center for Innovation and Entrepreneurship (CIE) Policy Board.

Professional affiliations include the Pensacola Downtown Rotary Club; American Association of Community Colleges, Global Education Commission; and Board of Trustees member of the Commission on College of the Southern Association of Colleges and Schools; and Florida SkillsUSA, Inc. Board of Directors.

Dr. Meadows is the recipient of the Phi Theta Kappa International Shirley B. Gordon Award of Distinction, the Excellence in Educational Leadership Award from the University Council of Educational Administrators, Administrator of the Year Leadership Award from the College of Education of the University of Alabama, recipient of the NISOD Award for Excellence, The University of Texas at Austin, and the Kermit Mathison Outstanding Community College Administrator Award from the University of Montevallo at Montevallo, AL.

WE WANT YOUR NEWS!

Has your chapter done something that makes you proud? Share yours news with Alpha Beta Gammans and inspire other chapters to do amazing things!

An Unexpected Life

By Chris Baxter

I awoke to the sharp screams of terror that pierce my eardrums to this day. Confused I searched for clues to help discover the source of commotion. I watched my father, the serene rock of our family, frantically pace in an utter panic. The perceived look of fear in my mother's face was unprecedented. I yearned for answers yet lacked the vocabulary to help me find them. At only three years old my life was simple. With all my basic needs being fulfilled I never needed to ask extenuating questions. The tranquil composed family I became accustomed to had instantly become completely disconcerted. The screams were complimented by cries and the sound of screeching cars rattled my childish world. My thoughts raced back and forth in complete disorder. As I began to tremble, I was promptly grabbed and thrown in the car. My mind turned blank and all I heard was silence.

> "Taylor knows no option but to live life fully."

My younger brother Taylor was born with the mental retardation called, Williams Syndrome, an incurable neurodevelopment disorder that affects .00005 percent of births. Symptoms include a weakened nervous system, heart defects, mental disability, and a life governed by hospitals. With every function Taylor lacks he was blessed with a unique talent. An indicator of Williams is an overly communal and highly verbal persona. Taylor has social skills that inspire everyone he crosses paths with and has an exceptional ability to easily illuminate an entire room. That chaotic night we almost lost a personality that can bring a gleaming smile to a complete stranger's face on the gloomiest of days.

That night unbeknownst to me Taylor was diagnosed with Spinal Meningitis. Even more frightening; the doctors gave him a two percent chance of survival. In what can only be described as an absolute miracle Taylor not only kept breathing but became the most inspirational person I know.

Children with Williams have no inherited racial bias and lack the cognitive ability to foresee future events. Only aspiring to satisfy current wants Taylor truly lives in the moment. If he wants something he takes it. If he is thinking something he says it. However occasionally this will lead to trouble. One time in a bout of starvation he took a candy bar from a store without paying. He only thought of his want to fulfill a basic craving, not anticipating the future unfavorable affects of shoplifting.

Taylor's charismatic personality has generated unforgettable events and stories. I've gotten to meet politicians, entertainers, and professional athletes. In an extraordinary experience Taylor was granted a "last" wish to bring his family to Disney world. Last month at my basketball game, during the National Anthem the stereo system abruptly malfunctioned. From the stands Taylor belted out the rest of the song, in front of hundreds of strangers, with no background music, no formal lessons, and absolutely no hesitation. This summer when we met Patriots quarterback, Tom Brady, Taylor bypassed the line, evaded security, eluded Tom's extended hand and smothered him with a hug that brought hundreds of aggressive irritable security guards to their knees.

Taylor knows no option but to live life fully. His brain is unable to function any other way. There is no restraint, simply one constant speed. Influenced by Taylor's character, I have been inspired to speak my mind, reach for my goals, and follow my inner voice. One year ago as an unemployed college dropout I lied in bed as Taylor whispered to me "Go for it, because you can." Words that enthused me to attend college, make the deans list and ultimately lead me to writing this essay.

For one it may be difficult to grasp the concept of not awakening tomorrow, but not for Taylor because tomorrow truly is not promised. I often feel that my alarm clock will go off and I'll realize that living with Taylor was a dream. He has brought me along for the ride of a lifetime. I know one day the conductor will ask me to get off this train and I will with no regrets. For I am certain that everything spoken was spoken, every situation was experienced to the pinnacle and each moment was truly lived to the fullest.

COPING with Over-Whelm

We all seem to have too much to do. It's easy to feel over-whelmed. What's a leader to do?

Failures succumb. They let themselves get over-whelmed and have the feeling that it's "too much," or that they "can't do it all."

Winners, on the other hand, accept reality. Of course you can't do it all! No one could! That's the way life is. You can't fight it.

Winners employ three simple steps, and I highly recommend them.

1. They say, No! They understand that some of the have-to's are simply unrealistic and they say no, even if it would be nice if they could do them. Some of the things on anyone's list simply won't get done, at least not today. Delegate or out-source as many things as you can. When necessary, just say No.

2. They Sequence. This is another word for prioritizing. A few things must be done now, or soon. Others must be done, but can wait until tomorrow or next week, perhaps even until next year. Do the things of most importance, leave everything else until it's turn.

3. They Focus. Successful leaders do one thing at a time, and each individual item, at that critical moment, gets their full attention. When you're in a meeting that you've decided is the most important thing at the moment, BE THERE! Pay attention. Be alert. Stay focused.

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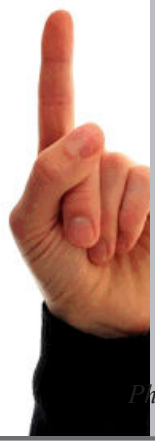
One-Minute TIPS

If you want to achieve more, spend more time on planning. Consistent winners always develop a "blueprint" and consult with their best advisors. They ask lots of questions, and get good input. They know that with a good "map" or checklist they can achieve almost any goal that others have achieved. And, without a checklist, even a simple Thanksgiving dinner or family outing can easily become a disaster.



To change your life, change your world. Change your personal environment, the little habits and activities that fill your time, and your life must (and will!) change for you. Willpower won't do it. You are largely the product of your environment, so make sure your world nurtures the person you want to become tomorrow even more than the person you are today.

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Ethics in Business

By George G. Flibotte

I think the best way to describe ethics in business would be to say that there are two ways of doing business, the right and lawful way, or the wrong and unlawful way. Ethics is important from the time a business opens until the time it closes or goes out of business. It includes everything that comes with running a business such as how vendors, customers, banks, investors, manufacturers, and employees are treated. Ethics extends to your personal life, how you treat the people you hang out with, your family, and the people you may meet in school, at the department store, grocery shopping, or even a park. My Grandfather always told me to do the right thing and treat people the way that you would want to be treated.

> "I don't mind paying a little more if I am being taken care of..."

If you hang around people who often steal, people who break the law, people who take advantage of other people, than the chances of you succeeding in business are slim to none. We hear all over the news how some companies top executives and CEO's take people's money and bail out to make themselves rich putting their employees' retirement funds down the drain. This is not ethical. How would these people like it if it were done to them? There is too much greed among business owners today and you just don't know who you can trust anymore.

The world's economy is going downhill fast and yet there could be enough opportunities out there for everyone. Businesses need to start helping each other out instead of trying to take over each other's businesses to become the only one out there. It is ok to be competitive but without other businesses then there is no competition and it forces you to buy from the one company at their prices because you can't buy it anywhere else. Good ethics is sharing the wealth and working together to make our economy strong again.

Consumers need to trust in the businesses they buy products from. When you purchase a new car you want to believe that you are covered for a certain period of time. If something goes wrong with that vehicle, you want to know that Ford, Chevrolet, Dodge, or wherever you bought it from will stand behind their promises and make it right. This is how businesses keep repeat customers. Word of mouth goes along way and it can bring you down just as fast as it can make you popular.

Customer service is very important to me; once I lose that trust and the service isn't there, I will move onto another business which shows me better customer service. I don't mind paying a little more if I am being taken care of but if the service is not there it wouldn't matter if they were giving me the best price out there, I would go elsewhere. I was once told by a salesperson at a car dealership when I presented her a trade-in price from another dealership, that maybe I should go and buy from that other dealer. The dealership that I bought from gave me more money than the people who made the vehicle. Because of this dealership's good ethics and customer service, it has become my dealership of choice. Do the right thing, speak to people like human beings, stay on the good side of the law, treat people the way that you want to be treated, and you will be successful in life no matter what you do.

Good business ethics also involves how a business treats its customers. It has been said that the customer is always right, but I believe that it works both ways and if you are receiving good ethics from the business, you should return your good ethics to them. It pays to be polite, patient, co-operative, and understanding when you are in the process to purchase anything. I would like to own my own business someday and from the ethics that I have been brought up with, I know that I can be successful in whatever I decide to do. Even though I feel inside that I am a good person, this college experience has taught me to become even better.

The Pros and Cons of Being an Entrepreneur

By Charlotte Van Eman

Everyone wants to be their own boss; setting your own work hours and having the final say in important company decisions can be strong motivators for someone dealing with the drudgery of a nine-to-five corporate position. Being your own boss can be terribly exciting one minute, and terrifying seconds later! However, not everyone is cut out to be an entrepreneur. Thousands of new businesses are started every day. And every day, many businesses fail. Being your own employer comes with many risks and rewards. And while being in charge may be the ideal for many people, the pros and cons of such a decision must be considered before leaping into the great abyss of an entrepreneurial endeavor.

> "As the boss, you set the work hours, the business environment, and the rules for your organization."

The greatest appeal of business ownership to most potential entrepreneurs is the ability to have the final word in most business decisions. As the boss, you set the work hours, the business environment, and the rules for your organization. As the CEO of You, Inc., you no longer have to follow orders, rules, and working hours set by someone else. There is no need to cut through the 'red tape' of a large corporation; the buck stops with you. You have no need to depend on those above you to make the company successful. Your business will sink or swim on the merits of the decisions you choose to make.

Another great thing about being an entrepreneur is the excitement that comes from operating your own business. Knowing that you can offer a new product or service that no one else does, or improving on the current business model used in your field, can be deeply gratifying. Turning a skill, hobby, or personal interest in your own business can be very satisfying. In addition, knowing that you have created a valuable product or offer a necessary service can foster a strong sense of accomplishment.

Nevertheless, as we all know, along with the sunshine we usually see a little rain. While all of these things may make owning your own company seem like an easy decision, you must also look at the risks of operating your own small business. The first and most obvious is the chance that your business may not succeed. A good many small businesses never make it past their first year in operation. This leaves you at risk of not only losing the time and money you have invested; you may also lose the money that others have invested in your company as well. Then there is the financial insecurity that comes with being the boss. You are not guaranteed a salary or benefits; there will always be a long line of creditors and suppliers who will need to be paid before you can pay yourself. And, at least in the humble beginnings of your company, you can forget about having a stable work schedule. You have to be willing to work long, hard, often odd hours to make your business profitable. In the beginning, you are not only the boss, but also the secretary, financial officer, IT guru and janitor until your company takes off. You must be willing to wear many hats at one time.

To be a truly successful entrepreneur, you must be committed, creative, motivated, and keenly focused on the future. But do not let perceived drawbacks make you fearful of taking the leap into business ownership. Ask yourself some honest questions: Am I willing to work long, hard hours to bring this idea to life? Am I willing to shoulder the risks involved to live my dream? Can I admit to myself that I may *not* be cut out for the life of an entrepreneur? If you can truthfully answer yes to those questions, then small business ownership may be the right path for you.

Alpha Beta Gamma National Scholarship List

Albright College
Allentown College of St. Francis
Aquinas College
Arcadia University
Ashland University
Aurora University
Babson College
Barry University
Bentley College
Bloomfield College
Bluefield College
Boston University
Branford College
Brenau University
Caldwell College
California Lutheran College
Canisius College
Central Wesleyan College
Charleston Southern U.
Chatham College
Clark Atlanta U.
Clarkson U.
College of Saint Rose
College of St. Scholastica
Coppin State College
Daemen College
DePaul U.
Drexel University
Duiquesne U.
East Tenn. State U
Eastern University
Eckard College
Elizabethtown College
Endicott College
George Washington U.
Gustavus Adolphus College
Iona College
Jackson State U.
John Brown U.
Johnson & Wales University
Juaniata College
Kentucky Wesleyan College
Keuka College
King's College
Le Moyne College
Lees-McRae College
Lenoir-Rhyne College
Liberty University
Limestone College
Lincoln Memorial University
Linfield College
Livinston University
Long Island U,CW Post Campus
Manchester College
Manhattan College
Marian College
Mercy College
Merrimack College
Midwestern State U
Mississippi University for Women
Neumann College
New England Culinary Institute
New Mexico Institute of Mining
New York School of Interior Design
Niagara University
Northeast Missouri State U.
Northeastern State University
Northeastern University
Notre Dame College of Ohio
Nova Southeastern University
Pace University
Polytechnic University, L.I. Campus
Rensselaer Polytechnic Institute
Robert Morris University
Rust College
Saint Vincent College
Shenandoah University
Sonoma State University
Southern Wesleyan University
St. Cloud State University
St. John's University
Teikyo Marycrest University
University at Buffalo
University of Pittsburgh at Bradford
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Learning: To Experience Life Change for the Better

By Patrick Packard

Tomorrow brings the promise of opportunities that glisten with the feeling of happiness and reassurance that everything will be fine. This positive state of mind was not always a part of my life. It only came to be when I returned to school and is one of the many traits that I learned from being a student in a community college. Unfortunately, I was unable to attend college right after High School. My father needed me to work full time in order to pay rent. There was no one in my family who even attended college, so the thought of going to school during the nights after work did not seem like an option at the time. It would take several years of working at the same boring job for me to realize that maybe I needed something more.

> "The power of learning is strong and can carry over into the working world quite easily."

My girlfriend who is attending UMass Lowell supported me by suggesting I go back to school. I agreed and on January of 2009, I started my degree program at Northern Essex Community College in Business Management. With my heart and mind open, I started my first semester with complete focus on learning all and everything that I could. My very first lesson that acted as a life lesson came from the least likely source. While attending a computer applications course the teacher was discussing grades and emphasized the point that "failure isn't permanent, that you can persevere". The point set in that I could not give up, no matter how hard it may be regardless of how discouraging one grade is, I have to continue to believe in myself and move forward. The things I learned from that one class became priceless tools that I would use throughout my whole experience in college. I learned the ability to use Microsoft Office thoroughly, using Word for my writing classes and projects. Knowledge of Power Point gave me the ability to create professional presentations with ease focusing more on the subject matter than on how to run the program. With what I learned from Excel, I have been able to put together spreadsheets that help me manage my own personal finances while putting together budgets that enable me to save for the future. In one semester alone, I learned things that I will carry with me for the rest of my life.

As school progressed I found that what I used to find challenging seemed to be getting easier. Such as writing a paper, sometimes I would sit for hours thinking about what I was going to write. Now within ten minutes I have already got my first paragraph written. The power of learning is strong and can carry over into the working world quite easily. I took an interpersonal communications class about a year ago and I was working as a HVAC Maintenance Technician at the time. In class, we were discussing how to present ourselves to people in order to make the best impression. I took this knowledge and applied it to work being as polite and professional as I possibly could to the customer while performing my normal routine of service. The customer was so happy by my performance that he made it a point of telling me how great it was that my employer was able to find such a good worker. It felt good knowing that what I was learning in school was already paying off by improving my performance at my current job. At first, I thought I knew all I needed to know in order to do my job, now I am humbled to admit that I know a lot more now than I did before going back to school. I even have the courage to admit that as much as I currently know now I have a lot more to learn in the years to come.

A Fleeting Second

By Nathan Singleton
2011 National Student President

As the seconds go by, so does opportunity. All it takes is a second to make an impression. It only takes a short period of time to lose an unforgettable experience. Have you ever felt that you were supposed to do something, but it was one of those moments where you had to act instantly or you wouldn't be able to take advantage of it? If you have, you will know the importance of seizing the opportunity before it flashes away.

So many times we are propelled to do something, something uncomfortable, and it's so hard to tell yourself to do it. Not too long ago, there was a man on the plane sitting next to me. We were traveling back from Mexico, and his foot was broken. I offered him the window seat and he gladly took it. As we prepared to take off, we sat there silent, not bothering each other. Once we were in the air, I took a nap and then woke up about 30 minutes before we landed. When I woke up, the man and I started to talk. Towards the end of our conversation, I found out that he was coming back from a missions trip. It just so happened that I was reading a book about America's Godly Heritage by David Barton. We automatically connected in a way that only the Lord can describe. After speaking for about ten minutes, we prepared ourselves for descent.

> "No matter where we are or what we are doing, there will be small windows of opportunities."

I sat there beside him and there was another awkward silence between us. I wanted to pray for him, but I was too embarrassed to ask him if I could. I sat for the longest two minutes in the world. I told myself that I needed to pray for him, but what would he say? What would he think? After much deliberation in my mind, I decided that this was a once in a lifetime opportunity. I might never see this man again. So, I asked him, can I pray for you? His response was an immediate yes. I was relieved. I prayed for him and I saw tears filling his eyes. I had seized the moment!

Now, I could have convinced myself that the man sitting beside me would have made it even without my prayers. However, I would have kicked myself later wondering what might have happened. The same is true for all of us. No matter where we are or what we are doing, there will be small windows of opportunities. If don't act quickly, the window will close and most times you will never get it back. Whether it's holding a door for someone, carrying some luggage for an older woman, giving a compliment to a complete stranger, investing, or something as simple as saying hello, all these opportunities are fleeting and in a second they are gone. Will you step up to the challenge? Take hold of the moment, capture the seconds, grasp the opportunity, be bold, be courageous, and most of all be ready to seize the fleeting seconds of time.

Transferring - Which School is Right For You?

Members of the Accreditation Council (AACSB)

(Only Schools with at least Bachelors, no MBA only schools)

The American Assembly of Collegiate Schools of Business, an organization of institutions devoted to higher education for business administrations and management, was formally established in 1916. The membership of the Assembly has grown to encompass not only educational institutions but business, government, and professional organizations as well, all seeking to improve and promote higher education for business and working to solve problems of mutual concern.

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University of Alabama
University of Alabama at Birmingham
University of Alabama in Huntsville
University of Alaska Anchorage
University of Alaska Fairbanks
University of Albany
University of Alberta
Alfred University
The American University
Appalachian State University
University of Arizona
Arizona State University
Arizona State University West
University of Arkansas
University of Arkansas at Little Rock
Arkansas State University
Auburn University
Auburn University at Montgomery
Babson College
Ball State University
University of Baltimore
Baruch College
Baylor University
Bentley College
Binghamton University
Boise State University
Boston College
Boston University
Bowling Green State University
Bradley University
Brigham Young University
Bryant College
The University of Calgary
University of California at Berkeley
California Poly. State Univ., San Luis Obispo
California Sate Polytechnic University, Pomona
California State University, Bakersfield
California State University, Chico
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California State University, Fullerton
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California State University, Long Beach
California State University, Los Angeles
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California State University, Sacramento
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University of Denver
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East Carolina University
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Indiana State University
Indiana University
Indiana University-Northwest
Indiana University - Purdue
Indiana University at South Bend
Indiana University Southeast
University of Iowa
Iowa State University
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John Carroll University
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Kennesaw State College
Kent State University
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Louisiana State University
Louisiana State University in Shreveport
Louisiana Tech University
University of Louisville
Loyola University
Loyola University Chicago
Loyola College in Maryland
Loyola Marymount University
University of Maine
Marquette University
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University of Massachusetts Amherst
University of Massachusetts Lowell
Massachusetts Institute of Technology

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University of Miami
Miami University
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The University of Michigan – Flint
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Ohio University
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Towson State University
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University of Vermont
Villanova University
University of Virginia – McIntire
Virginia Commonwealth University
Virginia Polytechnic Institute
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Washington University
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Washington State University
Wayne State University
Werber State University
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West Georgia College
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University of Wyoming
Xavier University

Business and The Environment: Today and in Ten Years

By Danielle Yakovetz

With the threat of energy crisis drawing near, behaving in an environmentally conscious way to promote sustainability is seen as the responsible and even the ethical thing to do. The movement toward conservation is gaining momentum among consumers and producers alike. But "going green" is not always economically efficient for businesses. Companies must maintain profitability while addressing these issues. What is better for the environment is not necessarily good for the bottom line.

There are several reasons why reducing the carbon footprint is not a simple endeavor for businesses. First, buying eco-friendly equipment and materials can be expensive. Initial costs tend to be higher, even if costs are lower over time. This investment might be too risky when a company is not sure they will remain in business to see the payoff realized. For example, an environmentally friendly light bulb costs three times as much as a standard light bulb. Though these bulbs last much longer, the initial cost might be too great. Second, the resulting product might lose consumer appeal. While many consumers may have a genuine desire to support environmentally friendly companies, when faced with an eco-friendly product that costs twice as much, consumers may ultimately let the price dictate their decision to buy. Consumers also tend to pick and choose green products based on personal convictions that would be extremely hard for a company to predict. An individual might be willing to pay more for organic food, for instance, but not a cell phone that is eco-friendly. Businesses must assess consumer attitudes and willingness to pay more, including additional marketing to effectively advertise what makes the product green. This creates additional risk and expense.

Today the business world is on the verge of a paradigm shift—a movement from focusing only on what is at hand to a future-facing perspective. Traditionally, products were considered only in terms of their functional "lifespan", from production to disposal. No regard was given to the waste a product generated when its functional lifespan had ended. More companies are now beginning to consider a product's entire "life cycle" from the start of one production phase to the beginning of the next production phase, and aiming to manufacture goods that produce minimal waste. These efforts, while already being realized in part, will become crucial over the next ten years to address the rising volume of electronic waste generated each day.

> "The amount of electronic waste, or e-waste, has increased dramatically in the United States in just the last few years."

The amount of electronic waste, or e-waste, has increased dramatically in the United State in just the last few years. E-waste is the fastest growing category of municipal waste reported by the EPA. In 2009, total volumes of municipal waste decreased overall but this category grew by almost five percent. Around 40 million tons of e-waste was generated worldwide and only 17.7 percent of this waste was recycled (EPA, 2009). Because electronics often contain materials that are hazardous when incinerated, proper handling of the products is expensive and the vast majority is still ending up in landfills. Additionally, some 68 percent of consumers report "stockpiling" unwanted electronic equipment to be disposed of at a future time (Irvine, 2010). When this time comes, will there be enough resources to safely dispose of it all?

In addition to eco-friendly packaging, efforts to reduce e-waste include recycling and reusing components that are currently thought of as disposable. For example, the gold medals at the 2010 Winter Olympic Games contained 1.52 percent gold recovered from e-waste (Irvine, 2010). Efforts such as this are just the first step in what will be a big change in the way electronic equipment is produced and dis-

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CREATING a World Class Life

How does one create a World Class Life? What are the skills or techniques, the values and choices that lead to personal fulfillment? How do busy people meet the challenges of life while finding time and energy for personal peace, for intimate relationships, for clarity and power? What are the keys or insights that let some people achieve more while still living balanced, satisfying lives?

Obviously no one article can address all of that! But here are some clues that can be addressed, or at least be listed briefly.

1. Balance between Being and Doing.

The issue is to live in the present, enjoying each day, while also creating value and achieving the prosperity we long for. No one wants to "sit on a rock" and meditate while struggling in poverty. And, very few people find ultimate fulfillment in working long and hard, doing a lot and accumulating possessions but ultimately dying unsatisfied.The key is finding balance and meaning in our lives.

2. Strategic Goals vs. Spontaneity

Again, the issue is the inevitable tension between striving to create a future that is fulfilling, meaningful and satisfying, while enjoying the creative process every day. Some people are so focused on "getting there" that they miss the journey, and that is very sad. Others know the beauty of a sunrise or have a knack for "smelling the roses" every day, but fail to achieve their potential and die with their music still inside them, unshared and undeveloped.

3. Perfection vs. Settling too easily

The quest to make life "perfect" can be a frustrating dead-end. Life will never be exactly the way we prefer, but it is (in a sense) already "perfect." If we too easily accept the annoyances of life, we end up living with clutter, confusion, and frustration. But, if we rail against the small things in life, we end up tilting at windmills and fighting battles best avoided. A GREAT life changes the things it can, while accepting and making peace with the things that cannot be avoided.

4. Integrity vs. Fragmentation

A GREAT life is a seamless whole. It is a life lived without hypocrisy or doubt, but it is also a life of flexibility, one that adapts to new or changing situations, that is patient and kind even in difficult circumstances. Modern life requires each of us to play many roles and do many things, and this can tear us apart. We are always trying to "catch up" or please others. We end up keeping our opinions and preferences to ourselves lest we be dismissed as "know-it-alls." A GREAT life finds balance and integrity in the midst of life's conflicting demands.

A World Class Life is life as it was meant to be lived. It is the birthright of every human being and it can be mastered! The challenge is that we are often unclear about our most important priorities and highest aspirations. Too often, we are confused about who we are and what we want todo with our one and only, precious life! Sorting this outand mastering the skills of a GREAT life have never beenmore important.

Take time to do this. Make the investment. Make it a priority and determine that, above all else, you will create and live the life you were born for!

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The Consumer Driven Market Place and the World Wide Web

By Rachel L. Payne

In today's world, shared with cyberspace, consumers have the power of the Internet at their fingertips, creating an environment where potential costumers can become an integral part of their favorite brands by providing valuable feedback directly to the manufacturer. Because of the Internet, consumers are more informed and want to be heard on various issues, including quality control, product representation, and recommendations. This can be a powerful tool for a business.

Not only is online advertising more cost effective than traditional methods such as television commercials or print media, which both require specialized equipment, but it can reach a much larger number of people. And all that is required is a computer. With a little computer knowledge, a company can create a marketing campaign to target any number of people. By advertising a brand on the Internet with a link to a website, a company can gain a wealth of demographical information about their customers such as where they are from; their median income; marital status; buying habits; etc. This information will help to tailor their marketing strategy and get more out of their advertising dollar. Instead of spending thousands of dollars on a market research analysis, which can takes months to compile and may be irrelevant by the time it is completed, by utilizing the internet, businesses can get a wealth of information almost instantly.

Thanks to social networking sites, Face Book and Twitter posts have become one of the newest advertising gold mines, allowing word of mouth promotion to travel all over the world at the speed of a keystroke. Many companies even create special promotions especially geared towards their Face Book fans, offering coupons to everyone who clicks "like" on their face book page. This creates a list of consumers targeted for specialized marketing campaigns that encourage them to invite their friends to like their product as well.

What if a consumer hates a product? By providing an easy way for consumers to give feedback directly to a company, good or bad, they will be able to respond to the needs of their clients. A perfect example is Papa John's Pizza. Their current campaign is to allow their customers to be their photographers. They invited customers to upload photos of their families enjoying their pizza to their website. They now run a series of commercials showcasing the photos, including one that a disgruntled customer sent in of their pizza having been turned upside down in the box, making a mess. Papa John's took ownership of that mistake and publically apologized, letting the world know that is not how they do business. I am certain that not only did they keep that person's business; they gained more loyal customers because they showed that they are honest. Consumers are forgiving. We want to support businesses we can trust and believe in. By utilizing the Internet in conjunction with other media, Papa John's showed how even negative feed back could be used to make their brand image stronger.

> "Just like in the wild, the commercial jungle requires survival of the fittest."

As forms of media have change throughout the generations from broadside advertisements to radio, to television and movies and now to the World Wide Web, it is crucial for businesses to follow where there potential customers may go. Otherwise, they run the risk of being left behind. Just like in the wild, the commercial jungle requires survival of the fittest. Businesses must adapt and change and allow the consumers to lead the way. To do anything less could cause brand name extinction!

Managing Money Matters

By Jon Wakim

Note: Due to space limitations, the 2011 Ancell selection cannot be included in its entirety in this publication. The following pages contain highlights from the award-winning business plan.

Managing Money Matters

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12/09/2010

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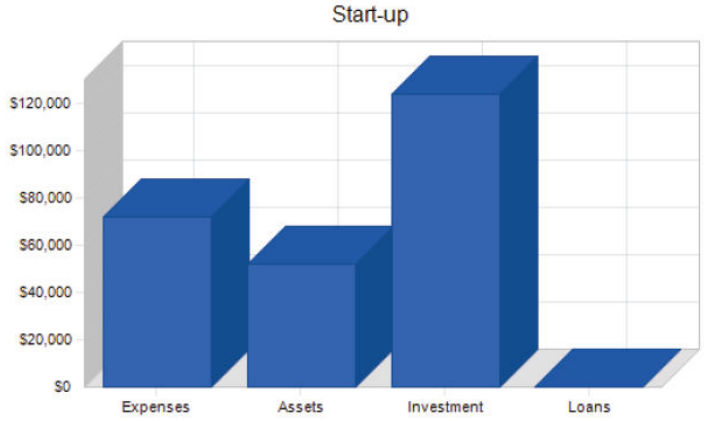
1.0 Executive Summary

Managing Money Matters is a service company with its headquarters located in Salem, NH. The company is in the education industry. The service of this company is one that teaches the youth about how to manage their own financials and shows them the benefits they will reap from being able to do so. The company offers a service that teaches students something that their schools are not. Financial management is an area that is lacked by school districts. They do not incorporate it in as part of their curriculum. Managing Money Matters offers a way for these students to learn about this important subject and enjoy doing so. The purpose of this company is to give the youth a sound, fundamental understanding about managing finances at an early age so when they are the ones making financial decisions for their families and possibly for the nation they will be fully prepared to make the best decisions.

The benefits that the students will receive from this service are ones that are both tangible and intangible. They will see the tangible benefit in the amount of cash they have and the amount of debts they owe. The intangible benefit is the one that they get from being satisfied from learning something new and something important. Parents will also benefit from seeing their children learn and get a quality lesson. The benefits that the customer will get from this service are what really need to be emphasized. Also the quality of service needs to be recognized. Our top notch staffs are highly educated and skilled teachers. They work with the students in a fun interactive way that keeps the student engaged and entertained. Our service quality is something that we boast about and with good reason.



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2.0 Company Summary

Managing Money Matters is an educational company based in Salem, NH. The company is focused toward young adults and will teach them lifelong skills about financial management. The company will be opened in July of 2011. The company teaches its students in a class room like environment, but is more laid back and fun than school. This company will be incorporated as an S corporation and will have about 20 share holders to start. There are no short term plans to expand much in the short term, but expansion is not out of the question for the next 5 years perhaps.
The company will focus on a market that has a demand. The services provided by this company are ones that is new to the industry. This market does not have much competition, but a need for a company like mine.
The company will be staffed with people who are educated in the field of financials and teaching.

2.1 Company Ownership

The company will need to generate capital fairly quickly and a lot of it. With this in mind the company will be established as a corporation. The company will be established as an S corporation as it will have limited share holders and the share holders will mainly be people who are family and or close to family. These share holders will only lose what they have invested in to the business if the business does in fact fail. The benefit that will be most helpful is the ability to avoid double taxation. We will get a corporate income tax as all the profits/losses are passed to the share holders who will be only liable to pay taxes on income. As the legal terms for S corporations vary from state to state it will be necessary to meet with a lawyer when filing paper work.

4.0 Market Analysis Summary

According to studies on the demographic area of Salem, NH, the average family consists of Married couples with children. Of these couples, the average education level is college grad and the average income is roughly $77,000. The majority of this area are upper middle class families living in suburban areas. They like to spend money on things that are going to improve their well being. With this being said, the area is perfect for a company like this. The market exists because these people are upper middle class people with quality education making good money. They realize the importance of education and since they have children, they want the children to succeed. They spend money on things that improve their well being and the company is offering something that is just that.

4.1 Market Segmentation

The market for education usually reflects location and income level. People that live in the are usually send their children to the local schools. If they can afford to send their children to a private school, they usually will because they know that it is a higher quality education. Some parents may not afford to do this, but their parents (the student's grandparents) are usually more than willing to spend the money on their grandchildren. Especially if it means better education. In the Rockingham county region, most families are middle to upper-middle class families. They spend their money on things that will benefit their well being, such as education. The elderly demographics for this are show that they also make a considerably good amount of money annually. This money is also spent on well being, vacationing, and grandchildren. They also like to invest in stock. With these demographics showing that they are interested in spending their money in smart ways, the area is great for a company like this.

Table: Market Analysis

Market Analysis						
		2011	2012	2013	2014	2015	
Potential Customers	Growth						CAGR
Parents	40%	3,780	5,292	7,409	10,373	14,522	40.00%
Grandparents	20%	1,885	2,262	2,714	3,257	3,908	19.99%
Students	60%	3,460	5,536	8,858	14,173	22,677	60.00%
Total	45.69%	9,125	13,090	18,981	27,803	41,107	45.69%

Life's Big Conundrums

A conscience is what hurts when all your other parts feel so good.

42.7% of all statistics are made up on the spot.

Ambition is a poor excuse for not having enough sense to be lazy.

If at first you don't succeed, destroy all evidence that you tried.

Why do psychics have to ask your name?

Eagles may soar, but weasels don't get sucked into jet engines.

What happens if you get scared half to death twice?

If you want the rainbow, you gotta put up with the rain.

Half the people you know are below average.

The hardness of the butter is proportional to the softness of the bread.

To steal ideas from one person is plagiarism; to steal from many is research.

99% of lawyers give the rest a bad name.

A conclusion is the place where you got tired of thinking.

Depression is merely anger without enthusiasm.

The early bird may get the worm, but the second mouse gets the cheese.

My mechanic told me, "I couldn't repair your brakes, so I made your horn louder."

If Barbie is so popular, why do you have to buy her friends?

When everything is coming your way, you're in the wrong lane.

A clear conscience is usually the sign of a bad memory.

Continued from page 13

fect. A boy might help one person, they help someone else, and then that person might help two people, which doubles the impact. If only everyone could come to the realization that I did at such a young age. This nation would rise out of the swamps of greed and turmoil.

Currently, I stand as the president of the Student Government Association and our Alpha Beta Gamma chapter. These positions teach me how to reach people and overcome challenges. I now believe in the saying, "to whom much is given, much is required." For there are times when I don't even have a chance to eat a meal, but I am willing to sacrifice food for a smile or tears. I have the awesome opportunity to reach out to the students here at my campus. I don't know how long I will be here, but that's why I live every day like it's my last. Whenever I am tempted to gripe or complain, life has a way of pulling me back in and reminding me that someone else is going through something even more difficult and painful. Then I resume my day with a humble heart and grateful attitude.

How will I ensure that my future efforts have a positive contribution to our world and serve as building blocks for others to make significant contributions to humankind? There's only one thing I believe can accomplish that; holding a heart of compassion for people and always believing they are more important than yourself. This is the challenge I am excited to face. I understand that the best leader must be the greatest servant. Therefore, I am striving to become the greatest servant of my school, in my community, and for my nation. I know that its impression will someday reach the world. Serving others is an occupation that never loses its impact.

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posed. In the next ten years, a number of changes are likely to come about that will affect business and the environment. Eco-friendly materials will be more readily available at lower cost; new legislation will require businesses to reduce their carbon footprint; consumers will be more savvy and eco-conscious, especially in terms of e-waste. One of the biggest changes in this time will be smart new technologies that can turn waste into assets (Irvine, 2010). Instead of purchasing products, consumers may only purchase the service the product provides—then the equipment will be returned when the company has new developments. This puts more responsibility and control in the hands of the company.

E-waste is predicted to increase 500 percent in developing countries by 2020 (Irvine, 2010). The e-waste challenge is an important step in the transition to a green economy. Ten years from now, business and the environment may be undergoing an e-revolution.

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Even More Facts To Make Life Fun

Intelligent people have more zinc and copper in their hair.

The average number of people airborne over the US any given hour: 61,000

Q. Half of all Americans live within 50 miles of what?
A. Their birthplace

The world's youngest parents were 8 and 9 and lived in China in 1910.

The first novel ever written on a typewriter: Tom Sawyer.

Alpha Beta Gamma International Business Honor Society

Eligible Disciplines

Accounting
Advertising
Agricultural Business
Architectural / Design Construction
Arts Management
Aviation Management
Baking & Pastry
Banking
Broadcasting, Radio, TV
Business Administration
Business Economics
Business Journalism
Business Management
Business Statistics
Casino Management
Civil Construction Technology
Communications
Communication Technology
Computer Aided Design/Drafting
Computer and Electronics Service
Computer Information Systems
Computer Network Technology
Computer Programming
Conservation & Regulation
Construction Mgmt. Technology
Culinary Arts
Culinary Management
Dairy Management
Data Processing
Digital Photography
Electrical &Electronics Engineering
Electrical Technology
Electronics Servicing Technology
Environmental Design
Economics
Entrepreneurship
Fashion Design
Fashion Marketing & Management
Fashion Merchandising
Finance
Fire Science Technology
Game Art & Design
Graphic Design Technology
Health Insurance Claims Management
Health Information Technology
Health Services Administration
Horticulture Technology
Hotel Management
Human Resource Management
Industrial Design
Industrial Management
Interior Design
International Business
International Public Relations
Industrial Relations
International Public Relations
Investments & Securities
Legal Secretary
Management Information Systems
Management Science
Market Research
Marketing Management
Media Arts & Animation
Medical Secretary
Mortuary Science
Motor Vehicle Technology
Office Technologies
Operations Research
Paralegal
Personnel Administration
Postal Services Management
Public Administration
Public Relations
Range Management
Recreational Management
Restaurant Management
Safety and Health Technology
Secretarial Science
Small Business Management
Systems Analyst
Textile Engineering
Theatre Management
Trade Management
Transportation Management
Travel & Tourism
Visual & Game Programming
Visual Effects & Motion Graphics
Web Design & Interactive Media
Wildlife Management
Word Processing