ΑΒΓ

The Honors Journal of Alpha Beta Gamma

Virtus Et Umbra

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

Canada · United States · Mexico

Spring 2015

Chi Zeta to Present at 2015 World Summit of Nobel Peace Laureates

Members of the Chi Zeta Chapter, Athens Technical College, Athens, Georgia, have been selected to give a presentation at the 2015 World Summit of Nobel Peace Laureates, at the Georgia World Congress Center in Atlanta, Georgia in November. Their presentation showcases Alpha Beta Gamma and the numerous service projects of the Chi Zeta Chapter, that have had a direct impact on not only their local campus and community but also a profound impact on the lives of people around the world. This same presentation won The Ginny Fastje Best Student Presentation at the recent National Leadership Conference held in Little Rock, Arkansas.

Chi Zeta at the TCSG (Technical College System of Georgia – one of the World Summit sponsors) preliminaries on April 21st

2015 National Student Officers Selected

President:
Michael Mastrianni, Delta Phi
Art Institute of California-Orange County

Vice President:
Mercedes Bridges, Alpha Pi
Georgia Perimeter College

Executive Committee:
Hazim Hardeman, Eta Sigma
Community College of Philadelphia

Karen Bennett, Alpha Pi
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ABG National

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Professor John D. Christesen
Westchester Community College

NATIONAL EXECUTIVE CHAIRS
Professor Marc Zagara
Georgia Perimeter College
Professor Renee Summers-Akers
Hinds Community College
Professor Harold E. Tepool, Jr.
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Professor Kathy Moreno, Abraham Baldwin Community College
Professor Becky Rutz, Mississippi Gulf Coast Community College
Professor Dixie Towers, The Art Institute of California-Orange County

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NATIONAL STUDENT PRESIDENT, 2015
Michael Mastrianni, Delta Phi

NATIONAL STUDENT VICE-PRESIDENT, 2015
Mercedes Bridges, Alpha Pi

STUDENT EXECUTIVE COMMITTEE, 2015
Hazim Hardeman, Eta Sigma
Karen Bennett, Alpha Pi
Jose Ontiveras, Alpha Psi

THE HONORS JOURNAL
of Alpha Beta Gamma

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Special Features This Edition

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PLUS:
Humorous quips and quotes, time-saving tips, and useful information for all Alpha Beta Gammans! Turn the page to see what's next...

We would like to share in your accomplishments!

Please submit any news you have of your personal achievements—Did you recently get married? Have a new baby? Graduate? Get a new job? Get a promotion on your current job? Let us know so we can share your good news! Send your "brags" to gaye.andersen@abg.org for publication in the next edition.

LEADERSHIP CONFERENCE 2015

Each year at the Annual Leadership Conference, Alpha Beta Gammans are selected for exceptional contributions. The 2015 award winners in each of the categories are listed below.

Chapter Awards

The Brooks College Golden Key Award - Beta Omicron, Northern Essex College

Excellence in Financial Management - Delta Phi, Art Institute of California-Orange County

Excellence in Recruitment - Lambda Beta, Penn Commercial

Excellence in Campus Service - Nu Alpha, Blueridge Community College

Donald Bertram Community Service Award - Beta Omicron, Northern Essex Community College

Best Chapter Website - Chi Zeta, Athens Technical College

The Harold Tepool Award - Gamma, Vincennes University

National Student Service Project - Upsilon, Manor College

Individual Awards

The Hausman Siegel Distinguished Chapter President Award - Patricia Ketabchi, Beta Omicron, Northern Essex College

The Professor Steve Graham Memorial Award - Christine Ogilvie, Beta Omicron, Northern Essex College

The Ginny Fastje Best Student Presentation- Jennifer Palmer and Teresa Crandall, Chi Zeta, Athens Technical College

The Ginny Fastje Best Student Presentation (Alum) - Susan Gadberry, Gamma, Vincennes University

The Pamela Donahue Award - Debora Constable, Alpha Pi, Georgia State University

Zagara Competitors Award - Johnathan Paulino, Beta Omicron, Northern Essex College

The Eva Bobrow Memorial Medallion of Excellence Award

Ivan Usrey, Gamma, Vincennes University

Jennifer Palmer, Chi Zeta, Athens Technical College

Olga Diana Gonzalez, Alpha Psi, Del Mar College

Carlos Vasquez, Beta Omicron, Northern Essex College

Michael Mastrianni, Alpha Phi, Art Institute of California-Orange County

Joshua Jordan, Eta Sigma, Community College of Philadelphia

Roseanna Gibbs, Alpha Pi-Clarkston, Georgia Perimeter College

Jeremy Borger, Alpha Pi-Newton, Georgia Perimeter College

Maria Chabes, Delta, Westchester Community College

Essay Competitions

Read the award winning essays throughout this edition of the Honors Journal.

The Marc Napolitano Memorial Essay - Colleen Galloway, Iota Nu, Waubonsec Community College

The Keith Ulich Memorial Essay - Kathleen Blum, Beta Omicron, Northern Essex College

The Dr. Mary Bone Competitive Essay - Maria Chabes, Delta, Westchester Community College

The Nathan Ancell Award - Garrett Dickerson, Gamma, Vincennes University

The Ester-Cross Carter Essay - Juan Espichan, Delta, Westchester Community College

The Steve Perri Memorial Essay - Adam Bergstrom, Beta Omicron, Northern Essex College

The Sophia Abeles Essay - Tiffany Mendieta, Beta Tau, Mississippi Gulf Coast Community College

The LaValley Award (Alum) - Bruce Loring, Beta Omicron, Northern Essex College

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Karen Bennett, Alpha Pi
Georgia Perimeter College

Jose Ontiveras, Alpha Psi
Del Mar College

Congratulations!

Professor John Christesen presents awards at the 2015 National Leadership Conference awards banquet

Leadership Conference 2015

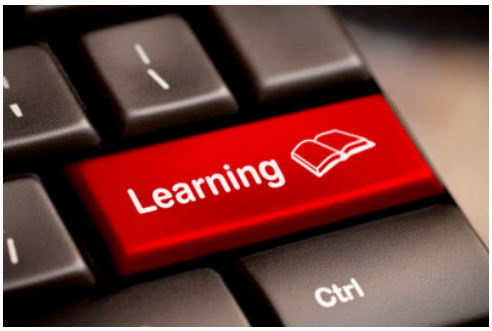
Little Rock, Arkansas

Winner of the Sophia Abeles Essay Award

How Learning has Changed My Life and Future

By Tiffany Mendieta

One of the first classes I decided to take was Philosophy. I really wanted to get into the Psychology class that was being offered, but because it was full. I reluctantly had to take Philosophy. Before I decided to go back to school, I was an opinionated woman who was set in my beliefs. This class not only forced me to look at the reasoning behind the beliefs I held, but to explore the corners of my soul. I consider this experience to be the beginning of my learning career.



Next came English Comp I. I had always considered myself a properly spoken person. My family stressed the importance of using the English language correctly for the simple fact that others may place negative judgment on poor articulation. The first day I stepped into my Comp I class, I knew I had been lying to myself. I had literally forgotten how to construct a simple sentence. I had lost all my simple grammar skills, including: identifying where a coma should be placed, what a pronoun was, or a compound sentence, and even how to write an essay.

Intermediate Algebra was not any better. I have a math mind. Rather, I had a math mind at one point. In high school, I was extremely proud of the fact I had reached Pre-Calculus. Not only that I had gotten that far, but that I had taught myself through a series of online classes. Needless to say, I forgot how to compute basic fractions. I am still not certain how I even managed to get into that class; I should have been in Beginning Algebra.

It is safe to say that my first semester of college did not give me any assurance that I was capable of earning a degree. I wanted to quit when I realized that I was not as smart as I thought I was. Taking a look at yourself for whom you truly are, instead of who you thought you were is a tediously awakening feat. I really don't think there is even a word to express the emotion I felt at this moment in time.

On a positive note, most, if not all, these feelings of incompetence have vanished. After taking a deep look at the inner workings of myself and my soul, I had realized a very important lesson. In order to be a better person, one must learn.

I currently hold a very different view of life. As I progress through my educational goals, I change with every new piece of information I come across. I know now that beliefs can never be set in stone. The more I learn, the less I know. By this, I mean with each course I take, I learn how much more I don't know about the world and its workings. Evolution of the soul is a necessary part of being successful in life. One should never be afraid to pursue something just because they feel they are not smart enough. One must learn to learn in order to be successful.

Sophia Abeles, a distinguished benefactress of community college education, truly believed that it is learning and education which advance society.

A LIFESTYLE DESIGNED FOR SUCCESS

The first half of the year is over and it's time to ask, "Are you half way to achieving your goals for the year?" Unfortunately, too often, the answer is "No." According to common wisdom, most of our New Year's Resolutions and annual goals have long-since been abandoned, forgotten, or simply ignored.

Over the years, I've learned there is a huge group of people who refuse to set goals because they are embarrassed by their failure to achieve them in the past. And, it may surprise you, but I agree with that assessment! If I failed to achieve most of my goals, I wouldn't set any more, either!

I'll go further, and say that most goals and "resolutions" are a waste of time. They delay and discourage success, rather than enhance it.

There's a famous quip that says, "Insanity is doing the same thing over and over, and expecting a different result." I think that applies to how many people create goals. They write down a wish-list of goals, and then go on living the same way they have in the past. No wonder they don't achieve their goals!

If you do what you've always done, you will pretty much get what you've always gotten.

To change your outcomes, change your Personal Eco-System™!

Highly successful people know that the discipline to get up early, work hard, stay focused and achieve unusual results does not come easily. Most of us just aren't built that way. In fact, we are creatures of habit who pretty much do the same things, day after day.

No wonder our goals get lost in the routine! It is NOT that we are lazy or stupid or any of those discouraging things we say to ourselves. It's because we are surrounded with things we "must" do every day, and after working 10 or 12 or more hours, who has the energy to think about reaching new goals or achieving unusual success? Almost no one!

The key to achieving your goals is to design a system that AUTOMATICALLY encourages you to achieve your goals, while gradually removing everything that distracts or discourages you.

Here is a small example: To lose weight, remove the sweets and chips-and-dips from the house. Refuse to buy them! Replace them with fruits and vegetables. Hang some attractive pictures of yourself where you'll see them every day. And, then bribe the kids to help you lose weight. Simply cut a deal--when you lose ten pounds, they get a trip to the movies. If you design the system correctly, those pesky kids will MAKE you lose weight!

What most of us do is keep the cookies and chips in the house out of habit or tradition, while we "promise" to exercise, and we try very hard. The problem is that we are still living in the Eco-System that helped us gain the weight, and it doesn't work. The kids want ice cream, or we get a pizza on the way home from work. We get tired and exercising is hard. We lose our incentive, eat more "comfort food" and keep the weight.

Change your Personal Eco-System™!

If you want to spend less and save more, you can either develop the personal discipline to change your habits through brute force, or you can change the way your Eco-System treats money. I believe it is easier to change your Personal Eco-System, than to change habits by brute force.

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The key to achieving unusual success is creating a Personal Eco-System™ that makes it easier to succeed than to fail. Successful people have always done this. Thomas Edison lived in his laboratory. Star athletes train with their friends. And hire coaches! As a kid, Phil Mickelson built a putting green in his parent's back yard because he wanted play professional golf, and we have witnessed the success of Tiger Woods, who started at age 4.

Highly successful people know where they are going, what they value, what they want. They simply do not tolerate distractions, frustrations, or the daily "chatter" that burns up energy and wastes their time. They design their environment so that their highest priorities are obvious.

Their goals are achieved not because they are unusual people, but because their Personal Eco-System's™ make success very likely.

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One minute TIPS

The key to getting anything you-want in life is to take action. Take the smartest, best action you can think of and see what happens. Start by watching aYouTube video or reading a how-to guide. If you can, hire a mentor or coach, but take action! Get started! Observe yourresults, adjust accordingly, and keep on keeping on.

Responsible adults take control of their lives because life expects us to make choices, set a course, develop skills and work hard. Life asks us to try things, make mistakes, and commit to a path of growth and maturity. Anyone can get old, but growth only comes with effort and commitment. Fortunately, this is not difficult and brings enormous rewards!

Dream bigger and better dreams, and act with greater courage. Live the life you truly want and leave the small thinking, the fear and hesitancy to others. Re-solve to do one thing that makes you happy, and do it today! Laugh more. Love more. Have more fun and live with more daring! Make more mischief, be outra-geous, be who you truly are! Be fearless and "go for it!"

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Winner of the Dr. Mary Bone Essay Award

What Alpha Beta Gamma Means to Me

By Maria Clara Chagas e Souza

I joined Alpha Beta Gamma in the spring of 2014, just a year ago. It might seem a short period of time, but the changes I have made are going to be carried for the rest of my life. The evolution from being a member to becoming the president of the chapter brought lots of emotions and learning with it, and I could not be happier about what has happened since. Alpha Beta Gamma, as of right now, is my everything: I wake up thinking about it, and go to bed the same way. It is just too evident to deny it. And this is because ABG has helped me to become a leader, to really focus towards the achievement of goals, and to experience diversity.

I do believe that some people are born to be leaders, but sometimes it takes a village to figure out that you are one of them. I was able to do so firstly when I decided to run for president, demonstrating that I wanted the commitment. Then, when I sought responsibilities, I was always on top of things. Whether setting up deadlines, dividing up work, or planning an event, I was one of those people always directing others and trying to get them all motivated. And now, day by day, I reaffirm myself on the feeling of motivating others and having a team putting efforts towards the same goal.

Every student's goal is to successfully finish college and get a good job to start a career. And in any job, one has to direct one's work towards the mission of the organization. That is another aspect of ABG in my life: it gave me the opportunity to set objectives in order to accomplish goals. Our chapter is sponsoring a Food Drive, for example, which ties in with the social responsibility that ABG holds towards the community. In addition, the chapter sponsored a program, Breakfast with the President, which brought a business person to share his experiences with students. Everything relates back to ABG's mission, and a unified mission can help the organization long-term.

The last, but not least, contribution of ABG in my life is the exposure to diversity. I try to associate everything to the business world, and socializing with people from different backgrounds expands one's vision. Being exposed to the Peruvian, and the Jamaican cultures, for example, through relationship with the officers from those countries, has helped me on the understanding of different points of view, different personal styles, and even different ways of thinking. The earlier one gets exposed to diversity, the richer his/her perspective will be.

ABG made it possible for me to become a better person, and to experience situations that I am likely to encounter in the workplace. There is no telling the benefits one can get from membership and the leadership it offers. I hope more and more members have the same experience, letting ABG also be their everything!

This award recognizes the outstanding contribution that Dr. Mary Bone, Adviser Emeritus at Pensacola Community College has made to her chapter and to the national organization.

Winner of the Ester Cross-Carter Memorial Essay

Helping Others

By Juan Espichan

Throughout my youth I was always sheltered and relied on my mother and my father to provide for me. However, at the early age of six. everything changed when my father died. This tragedy left me in awe and with a sense of hopelessness. All I knew was the only ones I had left were my mother and my sister. My sister was only two years older than I, yet she had to take the supporting role to help me, to help us. This forever changed my view on the world. I no longer did anything for me, but I did things for us. I had to learn how to put myself in other people's shoes and realized that sometimes things had to be done for the best not just for me personally but for the best interest of everyone.

In other words, sacrifices had to be made to achieve certain goals. I began to learn that life is all about sacrifice and that the greatest rewards in this world came with sacrifices and that nothing great can be achieved without it. I was stubborn at the time and did not understand why I had to think of others first, but finally after years it hit me. Only a couple of years ago did my mom's words finally sink into my head. "La union hace la fuerza," the union makes the force. Her incisive words helped me start to open my eyes at a very early age. Her insight slowly made me realize that I was not alone, and that no one is alone. Helping one another is the key to success and what I believe will keep this world from going corrupt. Forgetting that we have each other will be our greatest downfall.

Sometimes we are oblivious to the world around us and do not see the maiden in distress right in front of us because we are so worried about reaching success, perfection. We all want to reach perfection, but we lack the tools and knowledge to do so; I admit that I do not have the answers either, because in reality perfection is an entity beyond our reach. Instead, we should strive to work as one. The goal should be a uniform, a unit that cannot be broken apart easily. We all have to think alike in a way that still makes every single person a unique individual and have that redeeming quality that nobody in this world has ever had. In that way, I can make my dreams of helping others a reality and from there, one person's dream can be everybody's and everybody's dream can be realized universally.

This competition honors a true supporter of the Eta Delta Chapter who took a very special interest in Alpha Beta Gammans by being their greatest cheerleader and supporter. The mother of adviser Nancy Rocky, Ester Cross-Carter attended chapter meetings and events and was proud of her affiliation with Alpha Beta Gamma. She was the wind beneath the wings of the Eta Delta Chapter.

Winner of the Nathan Ancell Memorial Award

Note: Due to space limitations, the following pages contain excerpts from the full business plan as submitted for competition

The Dickerson Corporation
By Garrett Dickerson

"Don't just live for tomorrow; Build it, Improve it, Inspire it"

Executive Summary

Who We Are

Here at D. Corp. we work contentiously to make tomorrow better. Our goal is make the world better for future generations, while providing the best customer service today. We seek to bring two worlds together; being green and providing high quality services.

Our Company will be focusing on buying already established businesses and land. Starting off this will happen in two initial phases. Phase one will be the purchase of an existing restaurant called Dick & Judy's, locally owned and operated for over 30 years. The second phase will be the development of 200 acres for farming one of our greatest renewable resources, wind.

Today is the day to start this new venture. The world is changing and heading into a new direction and we are ready to hop on board. The local area is under development and is growing with the potential of high profit.

Garrett Dickerson, the owner, has earned an associate degree in business management and a bachelors in technology. He has been a Lead Customer Experience representative at Office Depot/ Max, while earning his two degrees from Vincennes University. While at Office Depot/ Max Garrett experienced the merger of the two corporations, Office Depot and OfficeMax, gaining valuable experience of helping manage a store during such a transition. During his High school career he work at Dick & Judy's for 3 years earning the respect of the current owners and of the customers. Using the skill he has acquired from his schooling and from his previous work experience he will be able to guide and lead the company to success.

What We Do

What we do here at D. Corp is very simple we buy already established businesses that have high potential but need a little help to get where they need to be.

In phase one we talk about the purchase of Dick and Judy's which will be selling similar items and services that are already being sold. The food will be freshly cooked food with weekly and nightly specials. Breakfast, lunch, Dinner, desert and appetizers. All of the food except the specials will be offered all day long.

In the second phase 200 acres will be purchased to lease out to an energy provider, for development of yet another major wind farm in Indiana. Once developed the area will be maintained by the energy provider at their own cost and this will then allow the energy to be put on the grid.

Who We Sell To

Once D. Corp purchases a business and renovates it part of the company stocks will be but up for sale to the local community and others who wish to invest into the business. D. Corp will keep ownership of 30%-50% of the stocks once they are opened to the public.

Over time D. Corp plans in to buy multiple areas of land leasing the areas out to business owners, farmers, and family in order to collect rent and other possible fees.

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Company

Company Overview

The Dickerson Corporation was an idea that I got when I was in the 5th grade. Back then it was a joke. Something that peaked my interest, but at the time I had no idea that I would be able to turn it into something and give it substance. The idea was sparked when I was challenged by a fellow classmate of mine decided to state he could create the biggest and most impressive kingdom than anyone else, mind you we were in the fifth grade and our imaginations ran wild. When I was challenged by this classmate it took some time but I came up with the idea to make my own money and use that to buy out other people who were trying to create their own kingdom. This quickly caught on quickly and not long after, not only had the classroom became my kingdom the whole playground did. As we got older and moved on from the fifth grade, we shifted our interests toward other things, but that memory has always been there. This was the first time I thought of The Dickerson Corporation, but since then the idea has grown and developed to what it is today. Back in the fifth grade I thought of the idea because I was challenged, but today I believe in this idea and seek out because I want to make a difference in my community and my nation in order to help make it better for the future generations to come.

Garrett Dickerson is the founder and owner of The Dickerson Corporation. The Management team will consist of a board made up of President, Finance Director, Director of Leasing, Director of Acquisitions (Vice President), and Human Relations Director.

The Dickerson Corporation Headquarters will be located at 320 Advance West Wall Street, Jamestown, IN 46147, until a proper office can be found and D. Corp is up and going.

Products and Services

The Dickerson Corporation

• D. Corp provides added support and other services to the business that it invests into. We look into struggling businesses with high potential (good business, but bad location, great restaurant, but poor advertisement, and etc.). When D. Corp invest into a business it offers 3 main services:

1. Investments
2. Renovations
3. Advertising

Target Market

Market Overview

The Dickerson Corporation's main target are land owners in newly developing areas and small business owners of high potential businesses seeking revenue and support to move their business in the right direction. Each investment made under the Dickerson Corporation has its own main target groups, which for phase 1 and 2 are stated below.

Phase 1

Dick & Judy's

At Dick & Judy's we will have 4 main target groups.

Locals

• This group will consist of people mainly from Jamestown, Advance, Thorntown, New Ross, and Lizton. These areas mainly consist of rural farmers and families looking to get a good meal, that's close buy for a reasonable price.

Toyota Factory

• Jamestown is in the process of building a new Toyota plant just outside town that will be employing over 1500 workers. Also the Toyota factory will be right across the street from Dick & Judy's making it easy access for the works enjoy Breakfast, Lunch, and Dinner.

Travelers

• Since Dick & Judy's will be moving to the new location just off the Highway 74 (22 miles from Crawfordsville and 22 miles from Indianapolis) a lot of business will be coming from truck drivers, and others traveling along Highway 74.

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Existing customers

• The existing customers Dick & Judy's have built over the past 30 years is the most important group we have. This group heavily consists of local churches of Jamestown and the older residents of the Jamestown- Advance area that have been going to Dick & Judy's since it opened 30 years ago. With transferring ownership, moving locations, and expanding the business we will need to keep our existing customers happy and keep the warm cozy feeling of a Mom and Pop restaurant.

Phase 2

Boone Farm

Boone Farm will be consisting of all local residence in the Boone County area and heavily impacting local residence around the Farm. Boone Farm which contains 200 acres of farm land will be leased. We are looking to lease the land out to a third party, which will deal with construction and maintenance of the farm itself. Preferably we would like to see a new utility company move in to help provide better and cheaper services to local customers.

Market Needs

The Dickerson Corporation goal is to help create jobs and help existing businesses grow and prosper to not only maintain its current jobs but to create more. Our goal is to help improve the local areas around the businesses and other properties to improve the standards of living.

Phase 1

Dick & Judy's

• Dick & Judy's Solves many problems for the immediate area of Jamestown. The biggest problem in the immediate area that the company solves is that there is a local sit down restaurant that serves high quality food for a reasonable price that is in a 20 mile radius and is family friendly.

Phase 2

Boone Farm

Boone Farm is designed to do a few things.

• Bring in jobs

• Provide more power that is environmentally friendly and add competition

Marketing Plan

Overview

The way we market at D. Corp is a little different than most businesses. We do not directly market our business to all consumers we prefer to target our markets directly. We advertise in the phone book, online and through social media. However, we mostly search for and do research on potential small businesses to invest into keeping our marketing costs low.

We do advertising for businesses we invest into and in corporate our logo into their advertisements. For each business we invest into we do personalized advertising for those businesses. Some ways we like to advertise are:

- Local TV adds
- Flyers
- Social events
- Business cards
- Banners
- Social media
- Emails
- Websites
- Apps

Positioning

Don't just live for tomorrow; build it, improve it, and inspire it.

Pricing

Because the type of services we are not your normal services pricing tends to vary from one investment to another. The way D. Corp works is by investing into a company by purchasing ownership of the business. D. corp. then starts the process of renovating the business and performing all need tasks to increase revenue and earn back the money invested.

Once 60-70% of what was paid out has been earned back we will then sell 50-70% of that business stock. The stock that is left, D. Corp will keep to continue earning profit.

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Distribution

Because Dickerson Corporation does not sell any products directly we will not have any shipping or inventor costs. While each business under The Dickerson Corporation may have their own shipping and inventory costs, those costs will be taken out of their specific business budgets.

Milestones

Milestone	Due Date	Who's Responsible	Details
Investors	December 31, 2016	Garrett Dickerson	This will take place from the current date till completed.
Official start of The Dickerson Corporation	January 02, 2017	Garrett Dickerson	File all necessary paper work to start D. Corp.
Director of Leasing	February 28, 2017	Garrett Dickerson	date to fill position
Director of Human Resources	March 31, 2017	Garrett Dickerson & Teresa Pratt	Date to fill position
Director of Acquisitions	April 28, 2017	Garrett Dickerson & Teresa Pratt	date to fill position
Dick and Judy's	June 30, 2017	Garrett Dickerson & Teresa Pratt	Purchase of Dick & Judy's and start of phase 1
Initial Land purchase	July 31, 2017	Garrett Dickerson	200 acres off highway 74. This will mark the start of phase 2
Dick and Judy's move	August 01, 2017	Garrett Dickerson	Dick and Judy's move to a new location
Grand Reopening	August 18, 2017	Garrett Dickerson	Dick & Judy's will be reopening after the move.
Lease signing for Boone Farm	August 21, 2017	Garrett Dickerson & Director of Leasing	Leasing the land out for development of wind turbines

This award honors the memory of member Nathan Ancell, founder of Ethan Allen, the nation's leading furniture company.

Life's Best Return on Investment

Here's a vital question: What is your most important investment? What's the most important thing on your "to do" list? Or to put it another way, what is the one thing you absolutely, positively must do during your brief time on this small planet?

That's not a trick question! But it does have a "tricky" answer.

Most people answer with things like their spirituality, their children or family, their career or health. If those are your answers, you may want to think again.

All of those things are important! But I'm indebted to one of my mentors, Thomas Leonard, for helping me dig deeper onthis one. Thomas argued that the most important thing in life is "self-ishness."

Ordinarily, we associate selfishness with spoiled kids fighting over toys in a sandbox and it's not a pretty picture. Fortunately, that's not at all what Thomas had in mind.

He pointed out that our first obligation is to figure out who we are, what we want, and where we're going in life. Until we discover our "Self," we are in a sense living someone else's life!

And, here's a critical point. Figuring out who we are and what we'll do with our life doesn't happen by accident!

Carl Jung said that most people don't figure this out until after age forty! It takes a long time to grow up and take care of life's essentials. As young adults most of us are busy with school and work, starting and raising a family, launching a career, and a thousand other things.

Fortunately, as adults we can make the decision to pause, step back and ask the big questions. I find it incredibly sad that so many people never face this essential responsibility. It's no good living by someone else's rulesor following someone else's dream. Life is a gift, but to make the most of it we must accept that "some assembly is required" and make the effort to find our own way in this world.

Thomas was right about the importance of being "self-ish." But he was wrong about how we do it.

Thomas developed a theory he called "personal evolution" and speculated that we could create a process of "automatically" evolving into the person we want to become.

Frankly, as much as I admired him (he passed away several years ago), I think he was wrong about this. I think existing is easy and some of us virtually "paint by the numbers" or "go through the motions" of living our lives!

Existence is (relatively) easy, but growth requires hard work, and a plan. I think the term "personal development" is a more accurate description of how we develop a "life of one's own." I think responsible adults take control of their own lives because life expects us to learn and stretch. It expects us to make choices, set a course, develop skills and work hard. Life asks us to try things, make mistakes, and commit to a path of growth and maturity. Anyone can grow old, but growth only comes with effort and commitment.

So here's the challenge: Who are you striving to become? Do you have a plan? Are you making the daily investment?

I don't think this has to be "hard" or expensive. In many ways, it's very easy! Think about this--would you rather live a life of distractions, obeying other people's rules, and following some-

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one else's script, or a life focused on your own most important priorities? I think in many ways, living a GREAT life is much easier than living an ordinary life. Sure, it requires a few basic disciplines. It requires hard choices and the integrity to stick with them.

But in many ways, a GREAT life is actually much easier and infinitely more satisfying!

Here are four simple--not easy, but simple--steps:

1. Get clear about who you are, what you value and where you're going in life. Be very "self-ish" about this!
2. Develop a plan. What do you need to change? What do you need to learn? Who will you be five years from now, and howwill you make that happen? Take notes and write this stuff down.
3. Take action every day. It doesn't have to be dramatic action, but every day, stick with it. Read. Talk with smart people. Eliminate one or two distractions. Spend time on things that make you proud, that stretch and strengthen you.
4. At least once a year, invest time (and a few dollars)in your self! Get away for perspective. Get away to learn. Get away to THINK! Get away to organize, plan and grow. Get away so you can return home clear-headed, focused and energized.

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More one minute TIPS

Highly successful people know where they are going, what they value, what they want. They simply do not tolerate distractions, frustrations, or the daily "chatter" that burns up energy and wastes their time. They design their environment so that their highest priorities are obvious. Their goals are achieved not because they are unusual people, but because their Personal Eco-System's™ make success very likely.

If you are headed where you want to go in life, good for you! Keep on going! But, if you would like something more or different for your life, accept that you are in charge. You do not "have to" repeat yesterday's habits! Make new choices. Take charge. Make small, repeated changes in your thoughts, your habits, your actions and, ultimately, in your destiny. You can do this!

Tough times force us to examine ourselves. They burn out our weaknesses and flaws, and if viewed correctly, tough times prepare us for the future. Tough times may make us stronger. Tough times can force us to grow or change in ways that "good times" allow us to ignore or cover up. Tough times force us to discover what we are made of.

Winner of the LaValley Award

The Contribution of Investment Banks to the Economy

By Bruce Loring (alum)

Investment banks play a critical role in not only the economy of the United States, but in the economies of the entire world. While businesses could raise capital on their own; the use of investment banks helps them find potential monies and or investors that might not be accessible without their help. Investment banks not only know where to locate potential money, but they specialize in doing just that. That has helped the world recover much faster than it might have from its most recent recession. Investment banks help make money for everyone and that is what makes them so important.

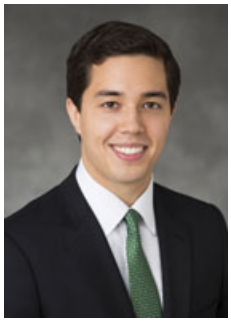
In 2008 the United States and also the world's economy was facing the worst decline in decades due to poor banking and business decisions. Businesses were forced to cut back in every way possible and the unemployment rate was growing at such an increasing rate that the government had been forced to prolong unemployment benefits to almost two years. The housing market was also in dreadful condition, because banks had been lending money to consumers who were not capable of repaying it because they had lost their jobs due to the cutbacks employers had to make to survive.

Investment banks have helped businesses not only get their stocks out into the public, but they also play a great role in selling bonds as well. That has helped the economy strengthen much faster than it might have and it has also added a lot of extra money to these businesses for day to day operations. With the extra money provided these businesses purchase more goods, hire more people and make more of the products that people want to purchase. In return because these new jobs are created it gives people more money to spend. That makes it possible for them to use the money they earn to buy items they want and that adds more money to the economy.

This might seem a bit insane, but because of the circle of monies which are created by investment banks the economy has been able to recover at a steady rate. Something that might have taken more than a decade to happen has been accomplished in a little over five years. The economy is doing great today and most people didn't think it would recover as quickly as it did. More businesses are hiring every day and people are willing to spend more money now and that just makes things better.

Over the past five years markets reflect growth in both the Dow Jones Industrial and NASDAQ technical stocks. This means businesses have been able to sell stocks and bonds to confident investors. Businesses would not have been able to do this as quickly on their own though and that is where investment banks come into play.

Investment banks know how and who to approach to sell stocks and bonds and that is why they are used by businesses in need of fast money. Investment banks make the money needed to keep the economy strong and that is of the utmost importance. Without them the economy might still be in a recession and the whole world could be suffering because of it.



This award was sponsored by Patrick LaValley who is an alumnus of Delta Chapter and is open to alumni only

CHAPTER Spotlight: Delta

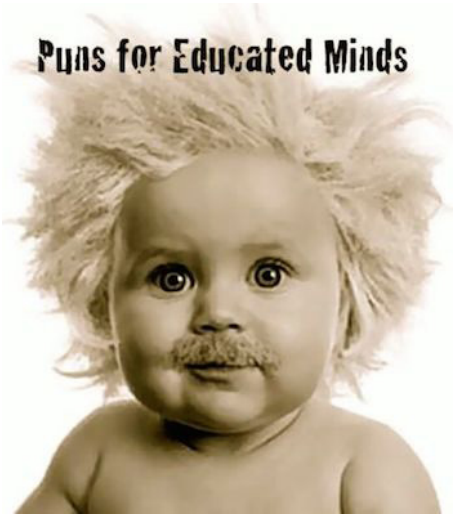
New WCC President Stops at Delta chapter booth on Involvement Day

Maria Souza (ABG President), Juliana Viana (ABG Co-President of Recruitment), Talita Gil (ABG Public Relations and Marketing Manager), Sean Allen (ABG Secretary), David Thomson (ABG Co-President of National Meeting), Dr. Belinda Miles (WCC President).

Picture taken during the Spring Student Involvement Fair, on February 11th at WCC Gym.

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!



How does Moses make his tea ? Hebrews it....
Venison for dinner again? Oh deer !
A cartoonist was found dead in his home. Details are sketchy.
I used to be a banker, but then I lost interest.
Haunted French pancakes give me the crepes.
England has no kidney bank, but it does have a Liverpool.
I tried to catch some fog, but I mist.
They told me I had type-A blood, but it was a Type-O.
I changed my iPod's name to Titanic. It's syncing now.
Jokes about German sausages are the wurst.
I know a guy who's addicted to brake fluid, but he says he can stop any time.
I stayed up all night to see where the sun went, then it dawned on me.
This girl said she recognized me from the vegetarian club, but I'd never met herbivore.
When chemists die, apparently they barium.
I'm reading a book about anti-gravity. I just can't put it down.
I did a theatrical performance about puns. It was a play on words.
I didn't like my beard at first. Then it grew on me.
When you get a bladder infection you know urine trouble.
Broken pencils are pretty much pointless.
What do you call a dinosaur with an extensive vocabulary? A thesaurus.
I dropped out of the Communism class because of lousy Marx.
I got a job at a bakery because I kneaded dough.
Velcro - what a rip off !

Quotes to Live By

"Be faithful in small things because it is in them that your strength lies."
-- Mother Teresa

"Destiny is not a matter of chance, it is a matter of choice. It is not a thing to be waited for, it is a thing to be achieved."
-- Jeremy Kitson

"We don't know who we are until we see what we can do."
-- Martha Grimes

"Take the first step in faith. You don't have to see the whole staircase, just take the first step."
-- Dr. Martin Luther King Jr

"Happiness is that state of consciousness which proceeds from the achievement of one's values."
-- Ayn Rand

"How wonderful it is that nobody need wait a single moment to improve the world."
-- Anne Frank

"Today I have grown taller from walking with the trees."
-- Karle Wilson

"Somewhere along the line of development we discover what we really are, and then make our real decisions for which we are responsible. Make that decision primaily for yourself because you can never really live anyone else's life."
-- Eleanor Roosevelt

LEARNING FROM SCOUNDRELS

Over the past couple weeks, I've mentioned that I recently read David Nastrow's new biography of Joseph P. Kennedy, the patriarch of the "Kennedy dynasty" in American politics. I highly recommend the book as a study of Mr. Kennedy's life and the founding of a famous and powerful family.

Mr. Kennedy was a scoundrel. He was a serial philanderer and made much of his money from what would be illegal trading today. He could be ruthless and I am not proposing that anyone model their life after this guy. Let's be clear about that. I understand that as a devout Catholic, Rose Kennedy could never divorce him,but why she didn't shoot him is beyond me. But we canstill learn lessons from the guy.

The first thing that struck me about Joe Kennedy was his clarity about his purpose, and his self-discipline. As a young man, his first car was a Model T Ford. His second car was a Rolls Royce. One of his first goals was to work hard and make enough money that his children wouldn't have to. From his 20's, he was focused on one objective: He would establish a legacy that would permit his children (all nine of them) to do whatever they wished with their lives.

"The first thing that struck me about Joe Kennedy was his clarity about his purpose, and his self-discipline."

Today, we might call that "strength of will" or strength of character. Or, less charitably, we might call it stubbornness or tunnel vision. Whatever. Throughout his life, he wanted his Irish-Catholic family to be respected. He wanted them to have power and the freedom to develop their talents in whatever direction they wished. He knew exactly why he worked so hard and that clarity energized enormous activity.

And it is worth noting that he was more than willing to pay the price for success. Through his 20's and 30's, he often slept at the office. He travelled when necessary, sleeping on trains to be at important meetings in the morning. He was often gone for days, even weeks at a time. He dug through the dreary details of contracts, stock transactions and historical records so that he always knew more about a deal than the opposition. He worked hard!

The second talent that impressed me was his ability to see the big picture, then drill down and see how the mega-trends of the day would eventually impact his own business. When prohibition was repealed and others were buying stock in liquor companies (only a few of which ever made money), he invested in the companies that made glass bottles. No matter who survived as a distiller, they would all need bottles! And he made a fortune.

When the country was expanding in the 20's, he made money in stocks. During the Great Depression, he made still more by selling stocks short. When movies shifted from the silent era to the new-fangled "talkies," he invested in the high-tech companies that made sound recording possible, then used his profits to buy the movie studios themselves.

The lesson is obvious. What's going on around you, in the big world "out there" that will ultimately filter down and make a difference in your own business, in your life and finances? Joe Kennedy had a remarkable ability to see the obvious. He paid attention. He "read the tea leaves" and used that knowledge to become incredibly "lucky" as an investor.

There are many things that can be learned from Joe Kennedy, but the final one for today is his love of what is now called "networking." As a teenager and in college, he knew how to make friends. He understood the value of life-long friendship. He was generous about doing favors for others, and never shy about asking for the favor to be returned.

As young adults, he arranged for his children to study or apprentice with the brightest people in

Continued on page 26

Winner of the Marc Napolitano Memorial Award

The Use of Film and the Media to Foster Corporate Growth

By Colleen Galloway

Most people can agree that they have photos where the picture does not even look like them. Retouching photos and photo shopping images is a common practice in society. The main concern in the great debate on retouching images in magazines and advertisements is "how much is too much?" question. Advertising and Marketing Executives for big fashion magazines need to start laying out guidelines for retouching and photo shopping images. Christine Haughtney, author of the New York Times online article, "Who Can Improve on Nature? Magazine Editors" realizes there is a notable differences between "improving an image and outright manipulation, especially in women's magazines" and the latter must be kept to a minimum in advertising. The manipulation of model's body structures and faces in advertisements has a large effect on brands.

The impact that manipulating photos has brands and companies is very strong. Many name brand fashion companies have been directly affected by the results of Photoshop and retouched images. One of the most well-known names in the fashion industry, Ralph Lauren, has been involved in controversy due to manipulated photos of his models. Model, Filippa Hamilton spoke out about an ad published by Ralph Lauren, in which her body was retouched multiple times. Hilary Moss' article in the Huffington Post entitled, "Filippa Hamilton, Ralph Lauren's Retouched Model: I Was Fired For Being Too Fat", states that Hamilton, who was already a size 4, told the Daily News that she was horrified when she saw her face in the ad on what appeared to be someone else's body (Moss). Large brands like Ralph Lauren think it is a good thing to try to slim down models as much as possible in ads and photos. However, it clearly creates a negative response. After the scandal is out in the public eye, Hamilton says, "I'm very proud of what I look like, and I think a role model should look healthy" (Moss). This can cause a negative association with the brand or company. Ralph Lauren took a lot of heat for retouching his images, and many buyers and sellers may not hold him to the high standards now that they used to.

Working in retail for over a year has given me some perspective on the effects certain advertising styles affect brands and customers. My employer, the small town women's fashion company Maurices, tries to sell to a target audience. We use models of all shapes, sizes, and ethnicities to market our product and appeal to a vast consumer market. I believe the reason our company has been so successful is because it does not over edit model's pictures or use Photoshop to slim down out models. Maurices' clothing runs from a size 0 to a size 24 (extra small to plus size).

Unfortunately there are other companies who do not believe in this same message.

A new up and coming teen fashion brand has caused quite the controversy among various members of society. Brandy Melville is a clothing company based in California that sells only one size; small. This brand is quickly becoming more and more popular among young girls all across the country, but not for the clothes or the prices. The store claims to have "one size fits all" philosophy, but it is clear that the clothes will not fit every body type. Because of this, it has become a mission for young girls to be able to say "I fit into Brandy Melville". Rachel Simmons, co-founder of the Girls Leadership Institute states in a Huffington Post article that girls are "getting a really toxic message of what makes them worthy" (Bhasin). Sending this toxic message to young girls has its benefits though. Young girls flock to Brandy Melville and do not even worry about how much they are spending on clothes, just so long as they can say they fit into at least one item. This is good

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for the company, because publicity is up which increases sales. The business will soon finish its fifteen minutes of fame and then have to deal with the consequences of only catering to a specific body type.

Photoshop and retouched images come with a down spiraling set of consequences. When the retouching of images goes a little too far, big name brands and companies also are affected negatively. Overall, I believe this country must set limits on how far advertisers can go with Photoshop. At what point do ads and magazine covers go from being art, to just being lies?

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Bhasin, Kim. "Teens Love Brandy Melville, A Fashion Brand That Sells Only One Tiny Size." The Huffington Post. TheHuffingtonPost.com, 14 Oct. 2014. Web. 01 Nov. 2014.

Celebrating the life of Marc Napolitano, friends of the family have established the Marc Napolitano Memorial Essay Competition.

Really SERIOUS Points to Ponder

Why do we press harder on a remote control when we know the batteries are dead?

Why do banks charge a fee on "insufficient funds" when they know there is no money in the account?

Why does someone believe you when you say there are four billion stars, but check when you say the paint is wet?

Why doesn't glue stick to the bottle?

Why doesn't Tarzan have a beard?

Winner of the Keith Ulich Memorial Award

Living Life to the Fullest

By Kathleen Blum

This essay caught my eye as something I could really relate to. I have often wondered, "How can I apply this concept to my life?" Do other people ask themselves if they are living their life to the fullest and what would it change about their life if they were? From an early age we are guided to "follow certain rules and norms of society". We start our "structured life" in kindergarten and follow it all the way until we graduate from college and beyond. We are taught that we need to go to school, get a good education, a degree and then from there a great job with a future. How many of us though actually follow our passions? I believe not many of us do because it will not allow us to pay our bills and provide for our families. In this essay I would like to try to explore the concept of living life to the fullest and to see if I can come up with answers of how it can be done.

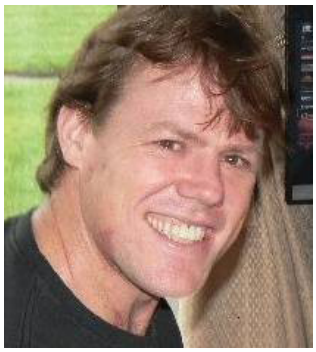
"Each one of us has a purpose, and although sometimes it is not easy to determine what it is, once you find it you must run with it and let no one stop you."

To find one's own happiness within themselves and the life they are leading the first question to ask would be "what do I want out of life?" Of course everyone has different ideas of happiness, success, and fulfillment. Does this answer ensure that you will lead your life to the fullest? Maybe? Maybe not.

The time we are given in this world is short and fleeting. You must experience life and all the wonders that it offers up to us. Look around you and see the miracles of everyday life and never take anything for granted. Life is not about the materialistic, but rather what makes you feel alive and gives you purpose. Do not be afraid to take risks, if you do not try you will never know how great you actually are at something you really enjoy. It is so easy to get into a monotonous routine of just existing, but if you allow this you will be missing out on living life to the fullest.

Each one of us has a purpose, and although sometimes it is not easy to determine what it is, once you find it you must run with it and let no one stop you. Do not let yourself be confined by barriers such as doubt, fear, or money that could stand in the way of your happiness. If you are happy, you will make others around you happy. Negativity will only bring you and everyone that surrounds you down. Determination to have fulfillment in your life can only come from your beliefs and actions.

If you are lucky enough to be able to find your passion and purpose in life, and let nothing stand in your way of achieving all your goals, you will surely find yourself living your life to the fullest with no regrets. What are you waiting for? It's a great big world out there, get in it and get living!



This essay competition which involves writing about the concept of Living Life to Its Fullest honors the life and practices of Keith Ulich, A.S., B.S., M.B.A , former vice president of the Delta chapter of Alpha Beta Gamma at Westchester Community College , and a member of the Board of Advisers of the Alpha Beta Gamma National Finance Committee.

Winner of the Steve Perri Memorial Essay Award

Pros and Cons of Being an Entrepreneur

By Adam Bergstrom

Starting a new business is not a very easy path to take. However, with a positive state of mind and the correct experience/knowledge it definitely a great choice for an individual to make. As much of a good idea it is, one should always have an idea of what can go right, and what can go wrong. There are many pros and cons when it comes to being an entrepreneur.

The biggest advantage of them all is the fact that if you are an entrepreneur, you would become your own boss. You call the shots and you decide how the business is going to be operated. As fulfilling as this may seem to an individual it can also fall under the "cons" list for the same reason that it is a "pro"; you are calling all the shots. This means you would have to take care of all of the paper work and run the business on your own. Being your own boss can be challenging because you must make sure you are creating the time and effort to get your business up and running, and most importantly, making it a successful business.

Some other benefits of being an entrepreneur are that you have control of who is going to be doing what as long as you have a staff and having the freedom of building your own work schedule. You can decide which work you want to leave to you and build that around your strength and skills as long as it is within reason. You want to make sure you are doing what is necessary to keep the business operating correctly which is why one should be very serious and educated when it comes down to what needs to be done.

Having the freedom of working when you want to work can easily turn into a con as well but when it is done the right way it can be very satisfying. As an entrepreneur/business owner you can be as flexible with your schedule as well. That can be very beneficial because you can make sure that you have time to spend with family as well. Poor schedule management can have a positive effect in two different ways, either you could end up spending too much time not working and the business could fail or you could end up working too much to the point where you are not spending enough time outside of work.

One of the big "cons" of being an entrepreneur is the competition that you will have in the industry. No matter what industry/market you are entering, there will be other businesses competing against you. That's why it's extremely important to stay on top of the market and ahead of your competitors. You can win over customers by being different compared to the other businesses in the industry, make sure there is something that stands out about your business that will always send people back.

Taking the path of an entrepreneur can lead to a very successful and satisfying life, that is if you take it seriously and work your hardest to make it. There are many more pros and cons about starting a business that are extremely important to consider before entering an industry and starting a business. As long as you make the smartest choices with time management, put in the right amount of effort, and stay competitive in the market you may be well on your way to owning a successful business. (Britt)

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Steve Perri was a Chapter Vice President and President of a Roofing Company which he formed. An unfortunate work-related accident took Steve's life. This award was funded by family and friends.

Continued from page 21

the world. His oldest boys were sent to London to study economics with Professor Laski. In college his son, John (later President Kennedy), met with leaders at the Vatican and across Europe to research his Senior Thesis, which eventually became a significant book on foreign policy while he was still in his 20's. Daughter Eunice worked with Felix Frankfurter.

It was said of Joe Kennedy that he could accomplish more with a phone call to a friend than others could achieve in a week of meetings. There is some truth to the old slogan, "It's who you know that counts!"

In summary, two points for this week. First, read. Read a lot. Read for fun and for enrichment. Read for information and to learn the behaviors you want in your own life. And second, we can learn from scoundrels. We can learn things to avoid and strengths to emulate. I don't think I would have admired Joe Kennedy as a man. I certainly wouldn't have respected his methods. But I would have loved to buy him lunch and pick his brain for an hour!

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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
HVAC
Industrial Design
Industrial Management
Interior Design
International Business
International Studies
International Public Relations
Industrial Relations
International Public Relations
Investments & Securities
Legal Secretary
Library Science Assistant
Management Information Systems
Management Science
Market Research
Marketing Management
Media Arts & Animation
Medical Assisting
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

Wisdom From An Old Farmer

* Keep skunks, bankers and lawyers at a distance.

* Life is simpler when you plow around the stump.

* A bumble bee is considerably faster than a John Deere tractor.

* Words that soak into your ears are whispered...not yelled.

* Meanness don't jes' happen overnight.

* Forgive your enemies. It messes up their heads.

* It don't take a very big person to carry a grudge.

* You cannot unsay a cruel word.

* Every path has a few puddles.

* When you wallow with pigs, expect to get dirty.

* The best sermons are lived, not preached.

* Most of the stuff people worry about ain't never gonna happen anyway.

* Don't judge folks by their relatives.

* Remember that silence is sometimes the best answer.

* Don't interfere with somethin' that ain't botherin' you none.

* Timing has a lot to do with the outcome of a rain dance.

* If you find yourself in a hole, the first thing to do is stop diggin'.

* Sometimes you get, and sometimes you get got.

* The biggest troublemaker you'll probably ever have to deal with watches you from the mirror every mornin'.

*Lettin' the cat outta the bag is a whole lot easier than puttin' it back in.

* If you get to thinkin' you're a person of some influence, try orderin' somebody else's dog around.

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
Teikyo Marycrest University
University at Buffalo
University of Pittsburgh at Bradford
University of Southern Indiana
University of Tampa
University of Tennessee at Martin
University of West Alabama
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