The Honors Journal of
ΑΒΓ
Virtus Et Umbra
Alpha Beta Gamma
International Business Honor Society of Community, Junior, and Technical Colleges
Canada · United States · Mexico
Spring 2018

Leadership Conference 2018

Over fifty members and advisers of Alpha Beta Gamma met in Jekyll Island, Georgia on April 8 through April 11, 2018 for the annual Leadership Conference. The Jekyll Island Club Resort offered a wonderful location for meetings and networking events, as well as many unique activities and experiences--including the Georgia Sea Turtle Center. It was also a great opportunity for students to meet with Alpha Beta Gammans from across the nation.

Sunday evening check in was followed by a Meet & Greet event at 6pm. In spite of the rainy weather that persisted for much of the conference, everyone had a fantastic time! Workshop presentations were held Monday and Tuesday mornings, leaving the afternoons and evenings free for everyone to explore all this unique island has to offer.

Tuesday afternoon, the election of 2018 National Student officers was held immediately after the last workshop. The new officers are listed on page five of this edition. The awards banquet followed at 6pm. A complete listing of chapter and individual essay awards, as well as reprints of the winning essays, can be found on the following pages.

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 Jekyll Island was enjoyed by all.

The Jekyll Island Club Resort

Alpha Beta Gamma to Recognize Advisers Emeritus

For many years, advisers Gaye Andersen and Janie Blankenship have served ABG and their respective chapters with dedication and enthusiasm. Now ABG will honor each of them with the esteemed status of Adviser Emeritus! Please read the Letter from the Editor on page three of this edition of the Honors Journal for a short biography from Gaye and we look forward to sharing a bio from Janie in a future edition. Congratulations Janie and Gaye!

THE HONORS JOURNAL
of Alpha Beta Gamma

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NATIONAL STUDENT VICE-PRESIDENT, 2018
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STUDENT EXECUTIVE COMMITTEE, 2018
Jessica Nurczynski, Kappa Beta
Victor Magana, Alpha Epsilon
Jennifer Martinez, Alpha Psi

Special Features This Edition

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Resources for Success
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7 Steps for Creating the Life YOU Want ..... *pgs 16-17*

Letter from the Editor

Dear Reader,

For years professor Gaye Andesen served not just as the adviser of the Gamma Gamma chapter at Davenport University, but also as editor of the Honors Journal--so it seems only fitting that as I step into the role, I take this opportunity to note some of her many accomplishments and accolades!

Gaye Andersen worked at Davenport University for 25 years, serving the student body in a variety of ways. From full-time faculty to student services/advising to executive committee member, Gaye did it all! In the early 90's, she thought it would be a good idea to have some sort of honor society for students to join, and after researching she chose ABG. For a chapter small in size, Gamma Gamma had a big impact; members were very active in the community and the chapter had no less than four national presidents. They also won the Golden Key award several times and made a strong showing in other areas each year. Gaye herself was awarded the C. George Alvey Distinguished Fellowship award and represented ABG at the Association of College Honor Societies (ACHS). She served as a board member for ACHS for over five years, and spent two years as Vice President.

For her dedication to ABG, Gaye was reocgnized through the creation of the Gaye Andersen award and now is one of two advisers bestowed with the title of Adviser Emiritus.

We wish Gaye all the best, and it is my sincere hope that this edition of the Honors Journal is on par with the high standards she has set! Read on, and have a great summer!

Danielle

LEADERSHIP CONFERENCE 2018

Each year at the Annual Leadership Conference, Alpha Beta Gammans are selected for exceptional contributions. The 2018 award winners in each of the categories are listed below.

Chapter Awards

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

Excellence in Financial Management
Chi Zeta, Athens Technical College

Excellence in Recruitment
Eta Delta, Delaware Technical College

Excellence in Campus Service
Alpha Pi, Georgia Perimeter College

Donald Bertram Community Service Award
Gamma, Vincennes University

Best Chapter Website
Gamma, Vincennes University

Best Poster
Gamma, Vincennes University

Individual Awards

Excellence in Administration Award
Dr. Cedric Bradley, Beta Tau

C. George Alvey Distinguished Fellowship
Prof. Pamela Donahue, Beta Omicron

Hausman Siegel Distinguished Chapter President Award
Timothy Miles, Beta Omicron

Cerrone Award
Monica Chavez-Lozano, Alpha Psi

Professor Steven Graham Memorial
John Williamson, Beta Omicron

Gaye Andersen Award of Excellence
Rebecca Verhine, Chi Zeta

Ginny Fastje Best Student Presentation
Jessica Nurcyznski, Kappa Beta
Daniel Touma, Alpha Epsilon

Ginny Fastje Best Student Presentation (alum)
Rebecca Verhine, Chi Zeta

Pamela Donahue Award
Janie Blankenship, Alpha Psi

Eva Bobrow Memorial Medallion of Excellence Recipients
Kelsey Kelly, Chi Zeta
Jennifer Martinez, Alpha Psi
Alyssa Provencher, Beta Omicron

Congratulations!

LEADERSHIP CONFERENCE 2018

Essay Competition Awards

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

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2018 National Student Officers

President: Monica Chavez-Lozano, Alpha Psi, Del Mar College

Vice President: Heather Pfefferle, Alpha Epsilon, Ventura College

Executive Committee:
Jessica Nurczynski, Kappa Beta, SUNY Broome Community College
Victor Magana, Alpha Epsilon, Ventura College
Jennifer Martinez, Alpha Psi, Del Mar College

2018 National Student Officers

Leadership Conference 2018

Jekyll Island, Georgia

What Alpha Betta Gamma Means to Me
Sarah Tavitian, Beta Omicron

While many believe the American Dream of social mobility is extinct, I am a firm believer that it still remains. My grandmother came over from Turkey after the Armenian Genocide in 1927 and started a new life for her family. She worked in a shoe factory in order to keep her family fed, clothed, and safe. My father has worked in social services for over forty years and has provided for a happy family of six. The strength and hard work that my father and grandmother demonstrate not only laid a foundation for my future success, but also inspired me to see my maximum potential.

I have followed in the footsteps of father and grandmother through my dedication in school and my focus on the field of business. In school, I am taking courses such as accounting, microeconomics, and marketing. All of these courses have engaged my mind and raised my interest in their respective fields, which has actually made it more difficult for me to pick a concentration.

On top of my rigorous class schedule, I am taking a real estate course to get my salesperson license. After the requisite three years as a salesperson, I will become a licensed broker. One day, I know I will have a successful business of my own, and serve as a role model to my community and my family, just as my forefathers did for me. I see my future as a real estate broker, selling the most prestigious homes in Massachusetts. With Alpha Beta Gamma as a starting point, to refine my business acumen and make contacts that will facilitate my career, I know my dream will become a reality.

It is an honor to be a part of an organization such as Alpha Beta Gamma, particularly considering it is available to community college students. The opportunities it provides are integral to my growth as a business person and citizen. Alpha Beta Gamma is an embodiment of the American Dream. The emphasis it places on intelligence, work ethic, and citizenship are all core tenants of what has made this country the land of opportunity for so many years. Alpha Beta Gamma is an opportunity that I plan to utilize to the fullest.

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.

Learning

James Buchanan, Gamma

Learning is one of the most important factors in my life, after God, family, and friends, in that order. However, learning, family, and friends are quite frequently fluctuating, and learning may come higher on the list at times. I have been majorly improved by education, and knowledge has impacted my life, and the lives of innumerable others, in so many ways.

As a result of what I have been taught, and what I plan to learn in the future, I hope to gain a job as an accountant: whether as a Certified Public Accountant (CPA), a forensic accountant, or with one of the Big Four Accounting Firms, I am not sure yet. I may even return to college after receiving my Bachelor's Degree in Accounting, and strive towards my Master's while I am working. The current outcome of just some of what I have learned and been taught has earned me a position at Kohl's in Vincennes. Moreover, I have been approached by one of my professors to see if I would be able to help her tutor in the English Department at Vincennes University.

I have also found that the more one learns, the more one wants to learn, thus creating a cycle of endless knowledge, the end of which will never be reached in this lifetime. But time must be dedicated to learning—knowledge is not absorbed through osmosis—time to actively study, time to take notes in class, and time to listen to the professor. Otherwise, it will be nearly, if not entirely, impossible to succeed. Although this may sound like a lot of work, however, the end result is definitely worth it—more is known; many further positions are available, which previously were not an option for employment; and the respect of one's peers is gained, not to mention quite a few more benefits.

Moreover, after having gotten into a habit of learning, one can learn from almost any situation, and be helped in the future. For example, one can gain not only an immediate benefit, such as how to work a cash register, but also future advantages, such as the ability to interact with customers in a respectful and courteous manner, the confidence that such a task is within one's power, and hopefully the capacity for counting change correctly.

Furthermore, once having gained certain practical knowledge, it should be possible to retain said knowledge through most of a lifetime, and the knowledge can be shared with other individuals who wish to learn. This would further cement the knowledge in one's brain, as would personally using the knowledge, so more time is available to learn new information, and less is required to learn old.

As a conclusion, I believe that every individual in the world should get a chance to learn, not only to gain immediate personal benefits, but to pass on their knowledge to coming generations. It would be awful if the future inhabitants of the earth should grow up illiterate and unintelligent simply because the current populace neglected to make education available for all, choosing instead to offer it only to those who can pay. Rather, it should be obtainable for all, especially those who actually wish to learn.

Mrs. Abeles was a distinguished benefactress of community college education. She truly believed that it is learning and education which advance society.

How to Deal with Fear of Missing Out

Fear of missing out or **FOMO** affects everyone, harming personal happiness and hampering inspiration. The "fear of missing out" is an uneasy, often all-consuming, feeling of missing important events.

It can arise when a birthday party happens. It can surge when the weekend rolls around. It can pop up when the phone doesn't ring. FOMO is the fear that results when you think your peers are having more fun than you.

It can stir up beliefs that you are not good enough. It comes from wondering if they're experiencing life's best face when your face isn't around.

Truth be told, FOMO is a widely experienced phenomenon. You're not alone. The problem is that it can lead to an obsession with social media, create high levels of anxiety and contribute to your happiness. While FOMO is experienced by lots and lots of us, it is totally beatable. If you're caught in a FOMO cycle, you can break the chain.

Where Does FOMO Come From?

Fear of missing out can be caused by many things: an imbalance between your home and work life, loss of sleep, loss of autonomy or a deep need for more competence. At the end of the day, however, FOMO is derived from the fear of unhappiness. So, really, the fear of missing out is just that: fear.

Our mental and spiritual happiness isn't derived solely from social happiness, but it's certainly influenced by it. Being "in the know" feels good. Centuries ago, humans roamed from group to group, finding food sources, entertaining themselves and experiencing life to its fullest.

Understandably, this survival instinct isn't as useful in modern society. Between work, school and home lifestyles, it can be difficult to consolidate one's time.

Simultaneously, we're working to consolidate and enhance communication between our fellow humans, keeping one another up to date on news, events and social interactions. As a result, it's easy to slip through the cracks. It's easy to feel a little left out sometimes.

Whether you read a newspaper, watch television, browse Facebook or skim Instagram, you're likely engaging a slew of social-related information. It's impossible to be present everywhere at once, but your mind might be attached to its obsolete need to be included and in the know.

How To Overcome Fear of Missing Out

Overcoming FOMO is a beautiful experience. Even in today's fast-paced, highly digital society, it's possible to disconnect. To do so, however, you'll need to return to your body's natural state.

Disconnecting from the digital world helps. As a result, your mind will revert to its natural state. Where inspiration is concerned, you'll become less self-destructive due to pervasive—and inaccurate—thoughts about the world's going-on.

I'm going to tell you how to beat FOMO:

The answer is to practice mindfulness.

Only 20 minutes is needed. Settle in, and let the negative thoughts pass. By practicing mindfulness through meditation or daily affirmations once per day, you can bring your mind's FOMO urges down.

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Remember: The digital world isn't an accurate depiction of life. You—right here and now—are the only accurate observer. Take time to fully experience it!

Every so often, a wonderful, opportunity arises. What if you could make every moment wonderful? Great moments can be stumbled upon, but they can also be generated by your own thoughts, actions, and perceptions.

How You Spend Your Time Matters

Many people are unaware of how little their daily rituals matter. How you spend your hours is how you spend your years. Likewise, how you spend your years is how you spend a lifetime.

We're comprised of our experiences. Wonderful memories and special moments can be a part of these experiences, too, if you let them in. Spend time with family members. Spend time with your friends. Rather than waiting for a vacation, savor all the small pieces which construct your day.

The fear of missing out can make you feel like you're not participating in your own world. Fortunately, you can reallocate your attention to become more immersed. Pay attention to your surroundings.

Feel the moment…

If the opportunity for happiness arises, don't turn it away. Embrace it.

True peace can be obtained when one withdraws their attention from the negative and tends to the positive.

How To Break The FOMO Loop

The FOMO loop might be strong, but it can be broken. Look around. What positive things might you be taking for granted? What would happen if they were taken away? The more you're inclined to gratitude, the less likely you'll be to lose inspiration, become anxious or become lonely.

Our world goes by quickly, and life can easily be taken for granted. This is why those who feel secure in their relationships aren't compelled to feel ever-connected.

Sometimes, insulating yourself from the world's many possibilities can result in a higher degree of gratification. Loosen your grip, and let things flow. You might be surprised by what happens next.

Jack Canfield, America's #1 Success Coach, is founder of the billion-dollar book brand Chicken Soup for the Soul®and a leading authority on Peak Performance and Life Success. If you're ready to jump-start your life, make more money, and have more fun and joy in all that you do, get FREE success tips from Jack Canfield now at: www.FreeSuccessStrategies.com

Time flies like an arrow.
Fruit flies like a banana.
--Groucho Marx

Helping Others

Elaine Fifield, Beta Omicron

When I think of the topic of helping others, I just think of how I have lived my life for the past 25 years. I graduated from High School in 1992 and got my first full-time job in 1993. My first "real" job was working for Hogan Regional Center in Danvers, MA, working with mentally and physically challenged in a State Hospital. I enjoyed going to work everyday to help the lives of all those people be just a little bit easier. Most of the residents of Hogan could not speak, so it took a lot of understanding of who the individual residents were to comprehend their needs. It took dedication in helping with their everyday needs to form a trust. Once that trust was built, they were willing to let me help them in most aspects of their lives. They would allow me to guide them on how to hold their own utensils while eating, on how to put together a puzzle without getting frustrated and throwing pieces around the room, or just a simple task as brushing their own teeth. It was a heart warming experience in my life. Not only was I dedicated to helping the residents while at work, but I also volunteered as a "one-to-one" companion for a few of them. When on my own time, I would take them out into the community and be part of the "real" world.

After leaving Hogan Regional Center I went to work in group homes for the mentally challenged. The group home consisted of the former residents of Danvers State Mental Hospital after the closing of the State Hospital. I served as an Assistant Program Director, but the best part of my day was when I was able to do the direct care portion of the job. I was able to teach and guide those individuals and prepare them to be ready for satellite apartments that they would eventually be moving into on their own. In helping them it eventually gave them a sense of satisfaction that they could do this on their own with minimal guidance once in their own apartments. The smiles and the thank yous are what kept me doing that job for several years. Helping them become accomplished made my heart smile.

Since leaving the health care spectrum, I pride myself on helping the community. I feel that if we could all just help our neighbors, whether they be friends or strangers, it makes the world a better place. Helping others isn't limited to what material items we can give to them, or what we can do to physically help someone, sometimes helping others just involves listening. It involves showing someone that they are special enough to have your individual attention, even just a moment. Sometimes, just a smile to someone who doesn't feel special helps. Life is about helping others.

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.

Note: The following pages contain excerpts from the full business plan as submitted for competition

Mountain Vista Oasis

A Premiere Bed and Breakfast

Linda Goddu, Beta Omicron

Executive Summary:

Mountain Vista Oasis is a premier bed and breakfast, nestled in beautiful Mount Washington Valley, approximately a half a mile from downtown, North Conway, New Hampshire. This ninebedroom establishment is the vision of the owners Linda Goddu, Rovimbi Donovan, and Aaron Zaroulis, who are dedicated to excellence with over 42 years of combined experience in the customer service industry. We have acquired a well-established five-star inn which will be transitioned into our own brand. As part of our negotiation process, we acquired the contact list from the former owners who had built up a large customer base. With our team's expertise, Mountain Vista Oasis is determined to provide a memorable experience for our guests.

Travel and vacations are an integral part of American culture. The bed and breakfast industry sustains its durability and growth by offering unique services to guests that they cannot obtain in a hotel setting. A comprehensive analysis of our market indicates the bed and breakfast industry is growing, generating $3.4 billion in revenue annually. Mountain Vista Oasis will attract guests by offer a variety of events that are unique to our establishment. Our projections indicate that we should reach sales of over $226,000 in the first twelve months of operation.

The owners will be investing $750,000 into the business and acquire a mortgage loan in the amount of $432,000. We have included financial projections, cash flow projections, balance sheets, and start-up expenses for our first 12 months of operation.

Company mission statement:

Mountain Vista Oasis, nestled in the heart of Mount Washington Valley, New Hampshire, will provide travelers and vacationers a safe, welcoming environment, where they feel at home.

Company philosophy and vision:

Mountain Vista Oasis delivers spectacular experiences for our guests, with personalized services, high standards, and uncompromising quality. Honesty, integrity, community, quality, and consistency are the values we promote on a day to day basis.

Our vision is to be the most highly-desired retreat for travelers in the Mount Washington Valley.

Company goals:

1. Acquire the Wyatt House Inn fully furnished. See Appendix A.
2. Create a website and generate a Facebook page.

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Target market:

Our ideal target market is to attract individuals and couples nationwide, who are looking for a unique and memorable experience in the beautiful, picturesque setting of the White Mountains of New Hampshire.

Products and Services:

The products Mountain Vista Oasis provides are exceptional hospitality and outstanding customer service to our guests. We strive to provide comfortable rooms and warm, hearty meals that will set us apart from surrounding bed and breakfast establishments. For a full list of our food offerings, see Appendix B.

We personally welcome each of our guests as they arrive and offer a brief tour of our establishment. We provide our guests with comfortable accommodations and a social environment, where they can meet other guests and make new friends. Our unique features include tastefully decorated rooms with fireplaces and Jacuzzi tubs. We also offer group events, demonstration classes, photography classes, a wedding venue, wine pairing events, gourmet dinner options, hiking tours, and foliage tours.

Natural sights include panoramic view of the White Mountains and local wildlife such as deer, moose, rabbits, fox, birds, etc. Hunting is allowed for individuals who have completed a hunter education course or who can provide proof of obtaining a prior hunting license. A wildlife habitat fee of $2.50 must also be paid annually when obtaining a hunting license. Depending on the season, the small game includes: snowshoe hares, cottontail rabbits, gray squirrels, pheasant, quail, and ruffed grouse, while large game includes: deer, bear, and wild turkey. Moose hunting is not included in the standard hunting license and requires a special permit ("NH License Requirements").

Market Research:

Our primary research includes personal visits to the North Conway, New Hampshire area, online research of local bed & breakfast inns, and area demographics. We have also visited a variety of bed and breakfast establishments across the northeast over the past several years.

Our secondary research was obtained from magazine articles, trade journals, government websites, the chamber of commerce, and local business websites.

- The total size of the industry in the United States is $3.4 billion ("Bed and Breakfast Inns").
- The bed and breakfast industry has grown from 14,400 inns in 2010 to 17,000 in 2015 ("Bed and Breakfast Inns").
- The target market is growing. Travelers who prefer to stay in a bed and breakfast rather than a hotel are a niche market. They desire a memorable experience and not just a place to sleep.

Barriers to entry:

- Our start-up costs will be manageable as we are purchasing an existing, well-established bed and breakfast which has a 5-star rating, along with the former business' customer list.
- We will be a service industry that has no manufactured products.
- We will have a total annual marketing budget of $21,000 broken down as follows:
  - Website - $3,500
  - Online Marketing - $10,000
  - In Print - $2,500
  - Membership Fees - $5,000
- To promote our brand recognition, we will advertise our new name while indicating that our establishment was the former Wyatt House Inn Bed and Breakfast. We will create a new logo and incorporate our mission statement.
- We will hire Gail Martineau, who is a qualified bookkeeper/accountant.

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- Our technology matters will be handled by Andrew Goddu.
- We will trademark our business name and logo.

Threats and opportunities:

- Changes in government regulations are a potential threat as we must remain aware of all current and future regulations and conform to changes.
- Changes in technology are an opportunity and we will take advantage of new technology that can benefit the business in our ability to increase our brand awareness and grow our client list.
- Changes in the economy can effect a business both positively and negatively. We must be flexible and make appropriate financial changes if the economy goes down, whereas positive changes in the economy will help our business thrive.
- Change in the industry has been minimal. A bed and breakfast is an historic industry with roots that have stayed the same. Any significant changes will be addressed in our marketing strategy.

For additional information, see Appendix C.

Product/service features and benefits:

The most important features Mountain Vista Oasis will provide will be our hospitable atmosphere, along with our exceptional customer service. A staff member will be on-call 24 hours a day if needed. We will provide our guests with tastefully decorated, comfortable rooms, with a fresh, hot breakfast daily using farm-fresh ingredients. We will make every attempt to meet the needs of our guests during their stay and provide them with a memorable experience that will make them want to return year after year, or season after season.

Reservations can be made online or by phone. Cancellations must be made within four days of the scheduled stay.

Target customer:

- Age - 21 and over
- Location - All over U.S.
- Income - Average Annual Income

Target business:

- Industry - Any business looking for a venue for team building/staff retreats.
- Size - Based on available accommodations

Key competitors:

- Cabernet Inn - 3552 White Mountain Highway, North Conway, NH - Similar size but Vintage style ("Cabernet Inn").
- Red Elephant Inn Bed Breakfast - 28 Locust Lane, North Conway, NH - Similar size but modern style ("Red Elephant Inn Bed and Breakfast").
- Riverside Inn Bed and Breakfast - 372 Route 16A, Intervale, NH - Similar size and Colonial style ("Riverside Inn Bed and Breakfast").

Positioning/Niche:

Mountain Vista Oasis will present our services to like-minded individuals who want an above average overnight experience when traveling to our area. The niche market we will be reaching are people who enjoy and appreciate things such as history, a traditional atmosphere, farm-fresh, local food and outstanding, personalized customer service. By striving to offer amenities that surpass our competitors, Mountain Vista Oasis will establish itself as a key player in the niche bed and breakfast market of Mount Washington Valley.

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Mountain Vista Oasis Data	
Price:	$145 - $225 per night
Benefits/Features:	Private baths, Jacuzzi tubs, and fireplaces
Size/profitability:	9 guest rooms (max $739,125 @ 100% occupancy)
Market strategy:	Our marketing channels include: website/search engines, social media, word of mouth, brochures, and flyers.

Mountain Vista Oasis Competitor Data Collection Plan:	
Price:	**Cabernet Inn:** $99 - $239 per night **Red Elephant Inn:** $140 - $209 per night **Riverside Inn:** $109 - $225 per night
Benefits/Features:	**Cabernet Inn:** Jacuzzi and personal fireplaces **Red Elephant Inn:** Swimming pool **Riverside Inn:** Free cross country skiing, tubing or snowshoeing with each night's lodging. Mid-week package specials
Size/profitability:	**Cabernet Inn:** 11 guest rooms (Max $959,585 @ 100% occupancy) **Red Elephant Inn:** 8 guest rooms (max $610,280 @ 100% occupancy) **Riverside Inn:** 7 guest rooms (Max $574,875 @ 100% occupancy)
Market strategy:	All 3 of these competitors share a similar market strategy which is a combination of website/search engine marketing, social media marketing, and word of mouth marketing.
Sources:	The sources for the 3 businesses listed above are as follows: ("Cabernet Inn" http://cabernetinn.com/) ("Red Elephant Inn Bed and Breakfast" http://www.redelephantinn.com/index.htm) ("Riverside Inn Bed and Breakfast" http://www.riverside-inn-bed-breakfast.com/welcome.html)

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

7 Steps for Creating the Life YOU Want

We all aspire to do, be, and have great things. Yet most of us simply haven't created the successful life we want, yet.

We complain that we don't have enough money, romance, success or joy in our lives. We point fingers and blame outside problems that "happen" to us and make life more difficult. But what we need to understand and keep at the forefront of our minds is that greatness exists in all of us. It is simply up to us to pull it out of ourselves.

Regardless of personal circumstances, economic climates, and access to resources, it helps to maintain faith in the fact that we each are more powerful than we think. We all have the ability to create the life we want. We just need to learn how to do it.

Is there an exact "formula"? No, but there are certain common features that successful people exhibit and that anyone can practice. They are what can jumpstart your success and attract what you want in life. You'd be hard pressed to find any high achiever who doesn't live by the following 7 tips:

1. Take No Less than 100% Responsibility for Your Life

One of the greatest myths that is pervasive in our culture today is the idea that you are entitled to a great life – and that somehow, somewhere, someone is responsible for filling our lives with continual happiness, exciting career options, nurturing family time, and blissful personal relationships simply because we exist.

But the real truth is that there is only one person responsible for the quality of the life you live. That person is you.

Everything about you is a result of your doing or not doing. Income. Debt. Relationships. Health. Fitness level. Attitudes and behaviors. That person who reflects back at you in the mirror is the chief conductor in your life. Say hello!

I think everyone knows this in their hearts, but the mind can play games, tricking plenty of people into thinking external factors are the source of failure, disappointment, and unhappiness. But the truth of the matter is that external factors don't determine how you live. You are in complete control of the quality of your life.

Successful people take full responsibility for the thoughts they think, the images they visualize, and the actions they take. They don't waste their time and energy blaming and complaining. They evaluate their experiences and decide if they need to change them or not. They face the uncomfortable and take risks in order to create the life they want to live.

2. Be Clear Why You're Here

I believe each of us is born with a life purpose. Identifying, acknowledging and honoring this purpose is perhaps the most important action successful people take.

They take the time to understand what they're

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here to do, and then they pursue that purpose with passion and enthusiasm.

If you don't know what you're supposed to be doing, tune in to the signals around you. Looking toward others for help and guidance is helpful, but don't forget to stay tuned in to yourself—your behavior, attitude, likes and dislikes, and life experiences. Identify what's working and what isn't. If you need to, write it all down. You might be surprised by what you discover.

3. Decide What You Want

It sounds so simple, but here's the problem: I see plenty of people who are overly busy yet who feel unsatisfied and unfulfilled. They are physically tired, spiritually drained, and far from where they'd like to be—as if they've been running on a treadmill going nowhere fast.

Why? Because they haven't clearly mapped out what they want and then taken the steps to get there. Rather than identifying specific goals, milestones, and dreams (and I'm talking BIG dreams and goals here), they go through the motions day in and day out tackling unimportant tasks. They end up…you guessed it…going in circles and wasting lots of energy. In the meanwhile, they grow increasingly uninspired and out of touch with their authentic selves. This, of course, sets anyone up to living a life out of balance.

One of the main reasons why most people don't get what they want is they haven't decided what they want. They haven't defined their desires in clear and compelling detail. What does success look like to you? Not everybody's definition of success is the same, nor should it be.

Don't let your inner devil's advocate (or that incessant but unimportant To Do list) inhibit you from dreaming big. As soon as you commit to a big dream and really go after it, your subconscious creative mind will come up with big ideas to make it happen. You'll start attracting the people, resources, and opportunities you need into your life to make your dream come true. Big dreams not only inspire you, but they also compel others to want to play big, too.

4. Believe It Is Possible

Scientists used to believe that humans responded to information flowing into the brain from the outside world. But today, they're learning that instead we respond to what the brain, based on previous experience, expects to happen next. In fact, the mind is such a powerful instrument, it can deliver literally everything you want. But you have to believe that what you want is possible.

As you commit to believing in yourself, also make a commitment to toning down the complaint department. Look at what you are complaining about:

I'm fat. I'm tired. I can't get out of debt. I won't ever get a better job. I can't stand the relationship I have with my father. I'll never find a soul mate in life.

Really examine your complaints. More than likely you can do something about them. They are not about other people, other things, or other events. They are about YOU.

5. Believe in Yourself

If you are going to be successful in creating the life of your dreams, you have to believe that you are capable of making it happen. Whether you call it self-esteem, self-confidence or self-assurance, it is a deep-seated belief that you have what it takes; the abilities, inner resources, talents and skills to create your desired results.

Have unwavering faith in yourself, for good and bad. Make the decision to believe that you create all your experiences. You will experience successes thanks to you, and you will experience pain, struggle, and strife thanks to you. Sounds a little strange, but accepting this level of responsibility is uniquely empowering. It means you can do, change, and be anything. Stumbling blocks become just that—little hills to hop over.

6. Become an Inverse Paranoid

This one is straightforward: Imagine how much easier it would be to succeed in life if you

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Business and the Environment, Today and in Ten Years

Celine Ramey, Beta Omicron

Businesses have always been using the earth's scarce resources to benefit their pockets. The accumulation of waste over the years has reached a point where business' need to take action and participate in reducing their carbon footprint and increase their sustainability. Today there are a lot of businesses participating in local recycling, but not enough to change the impact on climate change and other scarce resources like timber. The United States citizens consume about 25% of global resources. Americans are leaving behind a big carbon footprint, and need to have leaders and influencers encouraging the conservation of the environment. Whether it is Pew Researchers, RainForest Makers, or NASA, all of these organizations are trying to make a difference for future inhabitants of earth. In ten years there will hopefully be a change in the attitude and actions of global society towards protecting the environment. Global temperatures are rising, the snow cap of Mount Kilimanjaro is disappearing, and the Polar Ice sheets of the Arctic and Antarctica are shrinking causing rising sea levels.

For a long time, businesses were unaware of their effect on the environment. While the Industrial Revolution was ramping up economies in Europe and the United States, so was the carbon footprint being left behind. Trees were being cut down at an extreme rate, factories were releasing carbon dioxide into the atmosphere causing pollution, plastic was being consumed at a high rate, and people were happy. But, with all the benefits of advancing in society creates a need to conserve scarce resources. Americans are not recycling at their full potential. Drew DeSilver from Pew Research Center says, "A challenge for many community-based recycling programs, especially in recent years, is that they're losing money. Recycling, at root, is a commodity business, and lower prices for wood pulp, aluminum, oil (out of which plastics are made) and other feedstock commodities are pushing many recyclers into the red. That, in turn, has forced localities to pay recycling companies to accept their collected bottles, cans and paper, when just a few years ago the recyclers paid them." People are not recycling because it will cost them more money, but the extra money spent is worth saving future generations from living in landfills. Something as simple as using reusable cup instead of plastic water bottles will reduce the amount of trash accumulated daily. People have a hard time putting their money in an investment that they will likely not live to see.

Businesses have the social responsibility to save the environment, since they have had the largest effect on it within the last few hundred years. While the advancement of technology has shed light on all of these harmful activities, there is a duty for everyone to sustain energy so future generations can live as comfortable an experience on earth as in the past. In one hundred years a little kid will be looking at the summit of Mount Kilimanjaro, and it is everyone on earth's responsibility now to make sure there is snow on that peak.

Applicants must submit an essay on the subject "Business and the Environment, Today and in Ten Years."

Municipal Bonds:
For Public Good or Private Gain?

Anastasios Koulopoulos III, Beta Omicron

Defined by Investopedia as "a debt security issued by a state, municipality or county to finance its capital expenditures" (Municipal Bond), Municipal bonds allow local governments to fund public projects through a method similar to that of crowdfunding. By providing the incentive of low-risk tax-exempt returns, municipal bonds can raise capital from a large number of both institutional and individual investors. Bonds can also provide benefits not directly related to capital gain. The investors who realize such non-capital benefits are citizens under the same local government from which they have purchased municipal bonds. These citizens can utilize public projects funded through their investments such as roadways, energy infrastructure, and schools. Although municipal bonds are an excellent way for local governments to fund projects beneficial to the public, they must be cautious as to where funds are allocated, as to not strictly benefit private institutions.

This essay competition centers on the theme of "The significance of municipal bonds in financing special projects in the USA". Students will study the financial mechanism of municipal bonds, discover a significant project which benefits society which was funded through municipal bonds and discuss the contribution to society. This essay competition is funded through a donation from MBIA Foundation arranged by Professor Nick Krzmienski, Adjunct Professor of Management at SUNY Westchester Community College.

Through the usage of municipal bonds, The Clean Energy Investment Program (CEIP) was able to benefit the public of Massachusetts by providing increased efficiency in energy infrastructure. In 2007, Massachusetts established Executive Order 484, which was primarily designed to reduce energy consumption in the state. Although, "[i]n the wake of the 2008 national economic downturn, the Commonwealth lacked cost-effective and sustainable financing … to achieve EO 484 goals" (Clean Energy Investment Program). Through the issuance of municipal bonds, the Commonwealth was able to raise the necessary, otherwise nonexistent, funds to implement The CEIP. The project resulted in "projected annual savings of $14.3 million over the life of the bond terms" as well as a "pipeline of approximately $260 million for 74 ready-to-go energy efficiency projects, which will generate $22 million in annual savings over the terms of the contracts" (Clean Energy Investment Program). Some of the public infrastructure which directly benefitted from the program were schools, police departments, and courthouses. Municipal bond funding allowed the Commonwealth to increase energy efficiency in public infrastructure while also allowing the state to realize millions in savings, which could in turn be used to repay bond investors.

Unfortunately, municipal bonds can also be abused to benefit private parties rather than the public. This can be seen in the funding of professional sports stadiums with municipal bonds.

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CHAPTER SPOTLIGHT Delta Sigma

For over 50 years, the Lee College Huntsville Center has been preparing incarcerated offenders with the work skills and soft skills necessary to find and sustain gainful employment upon release, while breaking the cycle of crime and poverty in our local communities. Lee College is committed to the belief that 'that education represents the great equalizer in one's life'. For too many students, crime becomes a lonesome companion and a sobering reality when you finally realize that freedom is just another word for having nothing else to lose!

Lee College presently provides correctional education programs to over 1,000 qualified offenders incarcerated by the Texas Department of Criminal Justice in the greater Huntsville, Texas area. Offenders enrolled at eight correctional facilities complete accredited college courses leading to the completion of the A.A.S. degree in Business Management. Academic and technical based programs provide TDCJ offenders with unique learning opportunities to acquire new job skills and industry certifications leading to a more productive life for themselves and their families.

Culinary students enrolled in beginning and advanced level programs at the TDCJ Eastham Unit learn to prepare, season, and cook a variety of foods in a state of the art professional cooking bay. Students also receive comprehensive training developed by the National Restaurant Association of Educational Foundation (NRAEF) and earn the ServSafe industry certification. Students can earn an Associate of Applied Science degree in Culinary Arts.

A majority of student offenders have faced numerous obstacles in life, and are seeking some form of rehabilitation while incarcerated in order to make a positive change in their lives. And not surprisingly, statistics also reveal that a greater number of young men of color are incarcerated today compared to those who are enrolled in higher education! Over 60 percent of students enrolled at the Huntsville Center are men of color representing uniquely diverse backgrounds and equally as many life experiences.

In the largest-ever meta-analysis of U.S. correctional educational programs, RAND researchers found compelling evidence that 'prison-based' correctional educational programs not only work but are also very cost-effective. Success breeds success. We believe 'education knows no boundaries' at Lee College and are proud to advocate for rehabilitation of the incarcerated. I personally realized many years ago, "while some people have a career, others of us have a calling". I share that sentiment along with many of my colleagues, including our Lee College Huntsville Center Dean, Ms. Donna Zuniga. "We not only teach our students the fundamental principles of Business but also the virtues of a redeemed life worthy of personal success."

Lee College receives special permission from TDCJ Unit Wardens to conduct the ABG Induction ceremony and makes special accommodations as warranted. During the past two years, over 60 student offenders have been initiated into the Delta Sigma Chapter of Alpha Beta Gamma. Membership in ABG represents the 'crown jewel' of the degree program. Students are proud to embrace the three ABG ideals of Scholarship, Leadership and Cooperation, for one simple reason; "If you can't achieve success on the inside, how do you expect to achieve suc-

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CHAPTER SPOTLIGHT Delta Sigma

"Lee College has offered me a second chance. None of my family even graduated from high school. I want to be the first in my family to earn a college degree. I come from a poor family who didn't think education mattered. But I'm different now. I see knowledge as power! Power to reach my goals and to prosper in life. I want to be the one in my family to break the cycle. I feel like it has been a curse!"

cess on the outside?"

Huntsville Center students recently donated hand crafted items for a special silent auction during the Texas Correctional Education Conference hosted each year by Lee College. The purpose of the auction was to raise funds to benefit our Alpha Beta Gamma chapter. The silent auction was a great success and raised over $1,800. As a result, 25 new inductees received a financial scholarship for their $39 lifetime initiation fee. It's amazing how Alpha Beta Gammans are serving their 'communities' in some very unexpected places.

The Texas Correctional Education Conference is an annual conference hosted by Lee College for sharing best practices and instructional strategies for teaching in a correctional education environment. It also serves as a 'homecoming' of former Huntsville Center students following their incarceration. Students often return to Huntsville as 'changed' men with a new purpose in their lives. Some even continue their education in the 'free world' earning advanced degrees. Moreover, many students become successful entrepreneurs. A highlight of the conference each year is the "Alumni of the Year" recognition. Recipients receive a navy blue business blazer rivaling the 'green jacket' of the Masters Golf Tournament!

The Lee College Huntsville Center represents a special tradition and enjoys a proud legacy in support of correctional education. The Huntsville Center remains dedicated to its core mission and works tirelessly to meet the needs of student offenders and contribute to the ultimate success of all students and their families.

"Everything you do unlocks the potential and opportunity for guys that don't have many options. And if I keep it real I owe all mine to people investing in me, taking a chance on me. Everything I have was provided from a door someone else opened. You opened many for me whether you know it or not. So many of my professors did. Thank you!"

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CHAPTER SPOTLIGHT Delta Sigma

Delta Sigma initiates become role models to their peers and work hard in our chapter to instill the business values and principles advocated by Alpha Beta Gamma. "We can all say we've been there; the difference is some of us decided not to stay there!"

Has your chapter done something that makes you proud?

Share your news with Alpha Beta Gammans and inspire other chapters to do amazing things!

Please let us know what is going on with your chapters—we want to let others know about the great things you are doing.

Send your submissions to
webmaster@abg.org
for publication in the next Honors Journal.

Immigration and Emigrants in Today's World

Sharon Callahan, Kappa Rho

Immigration is a subject of which I am passionate, especially in this day and time. Our country was built on the premise that "all men are created equal". Our Statue of Liberty says, "give me your poor". (Quote from the bottom of the Statue of Liberty". These statements mean just exactly what you think, this is our United States.

We are all descendants of immigrants; this fact cannot be countered. Our fathers, mothers, grandfathers, grandmothers and on and on came to this country for a better life from all over the world. In fact, families continue to come here for the same reason.

I am disheartened by the opinions of today's administration and many law makers that all those who come to our country are lesser people than us and are troublemakers or drug sellers. I think it has been forgotten how this country was formed and where everyone came from. I am frustrated that there is so much bias against the many individuals of different cultures that want to be a part of our country.

I grew up in a very rural town in upstate New York. As a young person and a teenager, I didn't think I had much opportunity to relate to this subject, but it was our society back then. I lived in a mining town that was divided into sections when it was formed. There was a French settlement, a Polish settlement and a Spanish settlement in our community to name a few. These were just people who I grew up with, I didn't care where they came from or what their nationality was. On and off, we had occasional blacks but again I felt they were part of the community as well as everyone else I knew.

I have lived a good life, raised three sons and retired from a Business Manager Position at our local school District. I thoroughly enjoyed all students in the school as well as working with all the teachers and other employees of the District. I wish I could impart my attitude on many. I have friends who absolutely know how I feel about this subject and do not talk to me about it because of their own bias.

Now I have embarked on a new career, as I found retirement was not what I wanted. I had to switch gears at the age of 67 and go to college. I have enjoyed my online classes and have met many people of different cultures. I find it so interesting to know how others live and what they believe. As I said to one of my close friends, in a short number of years the white population will become the minority. This should be a wake-up call for those who insist that we limit immigration or totally make it cease.

Our multi-cultural society offers so much in categories such as the arts and travel opportunities and our immigrants have so much talent and knowledge. This is how we came to be who and what we are. We cannot deny all the achievements and dedication of our immigrants.

I am a patriot and a lover of my country. I do wish that attitudes toward others who are different would change. For every bad person who is an immigrant there are hundreds of hard working others who are just like us. We need to get along.

An essay describing the contribution that emigrants made and continue to make to our democracy is required for this essay competition. The Award was funded by a grant from the Pope Foundation.

Groaners

I used to be a banker but I lost interest.

I used to own a donut making company, but I got fed up of the hole business.

Q: What's the best way to make a small fortune in the stock market?
A: Start off with a big fortune.

If a tree falls in the forest and no-one hears it...Then my illegal logging business is a success.

I used to own a paper business but it folded.

My bakery business failed because I didn't make enough dough.

I used to be a train driver but I got side-tracked.

My boss asked me to make a presentation and said I should start it with a joke.
So I put my payslip on the first slide.

Quotes to Live By

"Do not go where the path may lead, go instead where there is no path and leave a trail." —Ralph Waldo Emerson

"Luck is the residue of design."
—John Milton

"In the middle of every difficulty lies opportunity." —Albert Einstein

"The biggest risk is not taking any risk…. In a world that's changing really quickly, the only strategy that is guaranteed to fail is not taking risks."
—Mark Zuckerberg

"To handle yourself, use your head; to handle others, use your heart."
—Eleanor Roosevelt

"I can't change the direction of the wind, but I can adjust my sails to always reach my destination."
—Jimmy Dean

"Don't allow your past or present condition to control you. It's just a process that you're going through to get you to the next level." —T.D. Jakes

On the Ethics of Industry

Orion N. Barber, Kappa Beta

In the realm of business there exist two chief mechanisms that determine the morality of a company, these are internal policies and monetary policies. Internal policies include the structural and codified rules and regulations by the business as well as the practices of the employees while working. External policy boils down to how a business spends its money. Note it is quite possible to have a business succeed with little to no morality, especially given the ruthless sphere that is the private sector with its voracious dog-eat-dog modus operandi.

Internal policies are what make or break a company. Any basic manual of policy for a company must include a conflict of interest policy to assure transparency. Another potential policy a company may have is a morality clause in employee contracts. While many companies have these in a variety of forms, they usually imply (or set) specific ideas of morality for the respective company. A morality clause, if specific, must be carefully designed; specifics should emphasize acting always with civility, consideration, and careful planning. When a morality clause is being developed, a company must be careful to make sure its morality clause doesn't cause disparate impact for employees.

Ethics, whether of an individual or a collective, is not measured in dollar signs, nevertheless how an organization spends its money clearly indicates where its beliefs lie. Regarding compensation for full-time employees, a business has a moral duty to provide not only fair compensation but also a living wage. In order for a one to commit to working for a business full-time, in doing so they relinquish necessity to work elsewhere. As such, their compensation must allow them to live comfortably, above the poverty line. Otherwise the business owner is subjecting them to slavery. Take for example, Wal-Mart. A highly profitable business whose employees are paid so little, that they live an impoverished life and subsequently are viable candidates for public assistance. While public assistance is vital to those who need it why are we letting companies like WalMart use their greed to pay employees so little that the taxpayers have to subsidize the employees, especially when Wal-Mart takes advantage of a corporate income tax cap? Until such a time when the country has established universal healthcare, it is the duty of a business to offer decent benefits, especially health insurance. A worker is no good to the company when sick, furthermore if they're full-time they've waived the opportunity to seek other employment and the business has a duty to that worker to provide health insurance. Again, asking someone to subsidize a company with their very livelihood is morally bankrupt, no full-time employee anywhere should have to worry through their workday about whether they'll be able to live to work through the next year, no employee should have to worry about whether they should go to the doctor or buy food because they can't afford to do both. If a business is to retain employees there is a duty to show them respect via fair, livable, wages and benefits.

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Applicants for this award must submit an essay on the subject "Ethics in Business".

Living Life to Its Fullest
Brandon Letherman, Gamma

In every person's adolescence, the capacity to dream big is unparalleled. The innocent mindset of the young leaves no boundaries and usually reaches for the stars. Moving on to the teenage years, many realize that all dreams are not able to be fulfilled. Perhaps young adulthood is the time to analyze goals and set realistic standards for oneself. Recognizing key strengths as one sets out to complete their goals is one of many essential components of a successful life. However, the backlash of life often permanently staggers the benchmark of success for many that experience hardship. Receiving the most out of life is built on effectively and persistently bouncing back from the worst moments. While setting the bar high may be unrealistic, it is healthy for a strong and consistent work ethic. The counter is to plan ahead when there are shortcomings and failures. Not building a foundation in the event of failure is one of the first mistakes big dreamers will make. Only being focused on success will blind the possibility of failure. Any goal whether it be long term or short term, big or small, the margin for failure must not be overlooked. This concept should be the best news for big dreamers. Every failure provides valuable lessons and knowledge. The more failures one endures on their journey, the more experience one has to apply to their goals in life.

Some situations indicate that all the experience in the world would not have helped one towards a goal. The gut reaction is to blame oneself due to failure to complete the task.

However, many environments have some factors that are out of one's control. These factors are important to decipher and recognize. Taking notice of these problems allow one to realize that errors occur and it should not be held against one's ability to perform. With all that said, becoming very upset over these problems is still a common occurrence. This causes inefficiency and does not help to resolve the issue. Staying on task and assisting in what is in one's control will ensure that the most focused work is being completed. In most situations of failure that is out of one's control, an error occurred somewhere. Focusing on mitigating risk in the future is also a step in the right direction and could possibly turn the factor or factors into controllable ones.

No matter the amount of independent factors or personal setbacks that teach valuable lessons, room for improvement is always apparent. For example, businesses often adopt a mission statement that focuses on main ideas and long-term goals by which the business stands. This statement allows the employees and chief officers to function consistently while each effectively doing their own part. Routines like this are maintained in nearly every large corporation. Standards are set to ensure maximum efficiency and balanced workflow. This same concept can

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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.

Pros and Cons of being an Entrepreneur

Kelsey Kelly, Chi Zeta

I stand alone in a dark and deserted corner of an old abandoned small business shop. I wonder what events unfolded to reveal this shattered piece of business. Was there anything the owner could have done to avoid this failure? Is it even worth trying to be successful? As I spin around to return to the land of the living, I notice an old crumpled piece of trash. I'm still not sure what guided me towards it, but I unwillingly followed. I bent down to glimpse this long-forgotten paper. It was an old polaroid, a shot of a young beautiful couple standing in front of Joe's Pizza Shack. The photo must have been 40 years old since this place that I am currently standing in has been abandoned since I was a kid. I didn't recognize the couple, but what I did recognize was the light in their eyes. The light of hope, confidence, and freedom. I've seen this many times reflecting in my own eyes.

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.

It seems I am currently on the same path the mysterious strangers had taken decades prior. I always knew being an entrepreneur could be a risky decision. There are chances for many successes, but also for many failures. The reason I am driven to this career is because of this challenge, I believe that your business's sucessfulness is based on how driven you are, how hard you work, and how much of your heart and soul you pour into it. Your salary as an entrepreneur can be determined by how you manage your business. So, the potential to make great money is just lying at the feet of those willing to work for it.

Another positive of being an entrepreneur is freedom. The freedom to be who and what you want to be, and when you want to be it. The freedom to choose your own path in life can rarely be understood except by other entrepreneurs. There is no freedom like being the boss can bring you. You can have the freedom to change a part of your community and provide a good or service that can impact hundreds of thousands of people. While this can sound like the pot of gold found at the end of the entrepreneur rainbow, there can also be a laundry list of negatives that come with it.

One of the most difficult things can also be being the boss. Having to keep track of everyone and everything. You are always on call, and the business at times can be your whole life. All the administrative paperwork and legal documents, even down to fixing the printer. All the jobs are yours. Well, at least until you can a get established enough to pay someone else to do all of them. There is also the likely possibility of financial hard times. The start-up costs of owning a business can be hefty. While there are many options for a small business loan, often you put your own money into the business as well.

One thing that has always terrified me is the fear of failure. This possibility is very real in the entrepreneur world. And here I stand, alone in a small business that failed. Every day I walked pass this old pizza shack on my way to the boring, unfit job, I was forced to work. Each time I thought, "I will do better, I will be a success story". Today is the day I go to the bank to sign the small business loan. This is the chance to make my dreams come true. My feet are heavy

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as I walk towards the door, my brain racing. I feel nauseous as I am contemplating the next step in my life, am I willing to risk it? Because while the greatest thing about being an entrepreneur is the chance for fulfillment and success, this can also be the scariest.

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An economic study by Brookings Institution, a nonprofit public policy organization, explores the usage of municipal bonds in the financing of professional sports stadiums. The study presents the argument in favor of government subsidies for sports stadiums as being "that stadiums provide spillover gains to the local economy" (Gayer et al. 15). The research found this claim to be weak, citing that "academic studies consistently find no discernible positive relationship between sports facility construction and local economic development, income growth, or job creation" (Gayer et al. 15). Approximately one third of the 36 stadiums listed in the study had over 50 percent of their cost paid for by tax-exempt municipal bonds (Gayer et al. 22, 23). Government funds sourced from municipal bonds should not be used in such grand amounts to support private institutions, but rather in the development of crucial infrastructure for the public good. In the case of financing professional sports stadiums with municipal bonds, money is being siphoned from local government into the pockets of private entities, with no evidence of spillover gains for the local economy.

Municipal bonds are financial instruments which can be used to greatly benefit both the public and investors when funds are unable to be allocated by local government during a given time. The CEIP in Massachusetts provides a clear example of municipal bonds being used for public good in a situation where the government did not have the necessary funds to increase energy efficiency in public infrastructure. Furthermore, the research surrounding municipal bonds in the funding of professional sports stadiums should be acknowledged. Local governments and citizens should be aware of the potential misuses of municipal bonds, and ensure that projects which do not benefit the public, but rather to private institutions, are not funded.

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"Municipal

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It is also to be noted that a business disburses money to entities other than its employees. These entities may include merchants, service companies, banks, and individuals. A business is not necessarily responsible for ethical violations of the entities, however if a business becomes aware of one, the director(s) should consider how they are to continue. For example, suppose you're starting up a jewelry company and routinely purchase from Company D which sells diamonds for an affordable price. What would you do if you found out that Company D uses underpaid child workers who are employed 15 hours each day? If there is no action by your company you are explicitly endorsing their business practices via your continued purchases.

The ethical waters of the business world, although clear in some areas, may quickly become muddied in others. As such it is paramount for a business to have ethical internal policies and analyze the morality of their spending. When a business has defined these policies it must continue to fairly enforce them for every employee, regardless of their position in the company.

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be applied to any dream or career path, whether it be entrepreneurship or apprenticeship. Any successful corporation can be used for an example to reflect on how to get the best out of life. Much like corporations, when living life one should aim to balance out productivity and entertainment; this balance is healthy for growth and development.

Life entertains and life devastates. The balance is essential to a successful life. Not only does the balance allow the great moments to be greater, but the balance allows one to experience all the feelings of life. Nobody's life will be perfect; life is excpected to have the downfalls and possible periods of misery. Everyone reacts to the bad side of life differently. However, we should all atone to the ideology of always keeping our head up and staying in the game of life. Stephen Cave puts this concept brilliantly in a TEDtalks when he states, "Imagine the book of your life, its covers, its beginning and end, are your birth and your death. You can only know the moments in between, the moments that make up your life. It makes no sense for you to fear what is outside of those covers, whether before your birth or after your death … The only thing that matters is that you make it a good story." (14:50).

Life can leave us in the dumps, but the quality of life depends on how you spring back up.

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were constantly expecting the world to support you and bring you opportunity. Successful people do just that.

7. Unleash the Power of Goal Setting

Experts on the science of success know the brain is a goal-seeking organism. Whatever goal you give to your subconscious mind, it will work day and night to achieve. To engage you subconscious mind, a goal has to be measurable. When there aren't any criteria for measurement, it is simply something you want, a wish, a preference, or a good idea.

Sometimes we need to make just one initial goal to get started, and that's okay. At least it comes with a few actions to achieve. A first step simply can be making an immediate change in a single area in your life. Are you unhappy about something that is happening right now? Make requests that will make it more desirable to you, or take the steps to change it yourself.

Remember that self-motivated people win at life so always push yourself to accomplish your goals and learn new skills.

Jack Canfield, America's #1 Success Coach, is founder of the billion-dollar book brand Chicken Soup for the Soul®and a leading authority on Peak Performance and Life Success. If you're ready to jump-start your life, make more money, and have more fun and joy in all that you do, get FREE success tips from Jack Canfield now at: www.FreeSuccessStrategies.com

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Alpha Beta Gamma International Business Honor Society

Eligible Disciplines

Accounting
Advertising
Agricultural Business
Architectural / Design
Construction Technology
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 and Drafting
Computer and Electronics Service Technology
Computer Information Systems
Computer Network Technology
Computer Programming
Conservation & Regulation
Construction Management Technology
Cosmetology
Criminal Justice
Culinary Arts
Culinary Management
Dairy Management
Data Processing
Digital Photography
Electrical Electronics Engineering Technology
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 Public Relations
Industrial Relations
International Public Relations
International Studies
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
Occupational Health & Safety 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
Sport Management
Systems Analyst
Taxation
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