

Leadership Conference 2019

Over fifty members and advisers of Alpha Beta Gamma met in Jacksonville, Florida on April 4 through April 7, 2019 for the annual Leadership Conference. The Jacksonville Omni Hotel offered a wonderful location for meetings and networking events, as well as many unique activities and experiences -- including Sweet Pete's Candy Store. It was also a great opportunity for students to meet with Alpha Beta Gammans from across the nation.

Thursday evening check in was followed by a Meet & Greet event at 7 pm. Everyone had a fantastic time getting to know each other with the ice breaker! Workshop presentations were held Friday and Saturday mornings, leaving the afternoons and evenings free for everyone to explore all this unique City had to offer. Including a visit to and tour of **Sweet Pete's Gourmet Candy Store**.

Saturday morning, the election of 2019 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 7 pm. 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 Jacksonville was enjoyed by all.



The Jacksonville Omni Hotel

ABG National

CHIEF EXECUTIVE OFFICER
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.
Vincennes University

CHIEF FINANCIAL OFFICER
Paul V. Cunningham
Metropolitan Museum of Art--New York

FUND TRUSTEES
C. George Alvey
Donald Bertram
Richard Irvine
Joseph Perry
Paul Cunningham

WEBMASTER
John Haley

FACULTY EXECUTIVE BOARD
Professor Harold E. Tepool, Jr. Vincennes University
Professor Becky Rutz, Mississippi Gulf Coast Community College
Professor Dixie Towers, The Art Institute of California-Orange County

EXECUTIVE COORDINATOR -- **Brenda Bogren**
STUDENT OFFICER LIASON -- **Kelly Cranford**

NATIONAL SCHOLARSHIP COMMITTEE
Professor Pamela Donahue, Chairperson - Northern Essex Community College; **Professor Carla Rich** - Pensicola Junior College; **Professor Rebecca Rutz** - Mississippi Gulf Coast; **Professor Renee Summers-Akers**, Hinds Community College;
Professor Harold Tepool - Vincennes University; **John Haley** - Athens Technical College

NATIONAL STUDENT PRESIDENT, 2019
Yera Baker Alpha Pi

NATIONAL STUDENT VICE-PRESIDENT, 2019
Phillip Rodriguez, Alpha Epsilon

STUDENT EXECUTIVE COMMITTEE, 2019
Renee Lay, Gamma
Ben Becker, Gamma
Matthew Clarke, Alpha Pi

THE HONORS JOURNAL of Alpha Beta Gamma

Editor
John Haley

Chief Executive Officer
John D. Christesen

Send articles to
webmaster@abg.org

Special Features This Edition

2019 Leadership Conference

Awards selections..... pgs 4-5

Conference photo spread..... pg 6

Winning Essayspgs 7, 8, 10, 11-14, 17, 18, 19, 21, 22, 23, 24

Resources for Success

Build a Strong Foundation for College Success..... pg 9

Principles of Effective Time Management..... pgs 15-16

Groaners and Quotes to Live By pg 20



LEADERSHIP CONFERENCE 2019

Each year at the Annual Leadership Conference, Alpha Beta Gammans are selected for exceptional contributions. The 2019 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 Gamma,
Mount Wachusett Community College

Excellence in Recruitment

Delta Sigma, Lee College

Excellence in Campus Service

Eta Delta,
Delaware Technical & Community College

Donald Bertram Community Service Award

Chi Zeta, Athens Technical College

Best Chapter Website

Gamma, Vincennes University

Distinguished Chapter Contributing to a National Disaster

Kappa Beta,
SUNY Broome Community College

National Student Service Project

Kappa Beta,
SUNY Broome Community College

Individual Awards

Hausman Siegel Distinguished Chapter President Award

Alyssa Provencher, Beta Omicron

Professor Steven Graham Memorial

Sarah Tavitian, Beta Omicron

Ginny Fastje Best Student Presentation

Glory Lugo-Vasquez, Kappa Beta

Ginny Fastje Best Student Presentation (alum)

Ruth Holl, Gamma Gamma

Pamela Donahue Award

Paul Allen, Delta Sigma

The Zagara Competitors Award

Kyle Hawes, Beta Omicron

Eva Bobrow Memorial

Medallion of Excellence Recipients

Brandon Letherman, Gamma

Myndee Moran, Beta Tau

Katie Lacroix, Beta Omicron

Glory Lugo-Vasquez, Kappa Beta

Victor Magana, Alpha Epsilon

Jazmine Bryant, Alpha Pi

Lance Palmero, Delta Sigma

Congratulations!

LEADERSHIP CONFERENCE 2019

Essay Competition Awards

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

Dr. Mary Bone Competitive Essay	7
Berenice Hildalgo, Beta Omicron	
Sophia Abeles Essay	8
Sarah Tavitian, Beta Omicron	
Cornelia Blackwell Memorial Essay	10
Kristina Renee Lay, Gamma	
Nathan Ancell Award	11
Chris Jackson, Beta Omicron	
Don Christesen Memorial Essay	17
Jeurys Santiago, Beta Omicron	
MBIA Competitive Essay	18
Brandon Letherman, Gamma	
Paul V. Cunningham Essay	19
Alyssa Ronca, Beta Omicron	
Francis Cunningham Memorial Essay	21
Myndee Moran, Beta Tau	
Keith Ulich Memorial Essay	22
Cinthia Arias, Beta Omicron	
Steve Perri Memorial Essay	23
Alyssa Provencher, Beta Omicron	
LaValley Essay	24
Kara Hess-Hover, Kappa Beta	

2019 National Student Officers

President: Yera Baker, Alpha Pi

Vice President: Phillip Rodriguez, Alpha Epsilon

Executive Committee:

Renee Lay, Gamma

Ben Becker, Gamma

Matthew Clarke, Alpha Pi



2019 National Student Officers

Leadership Conference 2019

Jacksonville, Florida



Winner of the *Dr. Mary Bone Competitive Essay Award*

What Alpha Beta Gamma Means to Me *Berenice Hildalgo, Beta Omicron*

As a foreign student is even more difficult to accomplish academic excellence because of the odds against us and obstacles that we will find during the journey. English is not my first language. I learned and continue learning the language every day of my student life. To be part of the honor society represents a recognition of the effort of a hard work done each semester in which I had the opportunity of developing my knowledge.

It has a significant impact the fact that you are part of the Alpha Beta Gamma Business Honor Society, this is a status that you earned with your effort and dedication during your journey as a student. It is beneficial to know that you can receive help and support from the Alpha Beta Gamma Society. In my particular case, I feel very proud of myself that I am part of the organization, because this made me change my mind. When I started school, I thought I was going to pursuit an associate degree in accounting but since I am a member of the Alpha Beta Gamma Society, I want to accomplish a four year degree. This has given me the strength to continue further with my education because the society has resources available to contribute with continuing education.

Another feeling that I have developed since I am part of the honor society is the fact that I want to be an inspiration for my two daughters, because I want to demonstrate to them that when you work hard and with discipline you can accomplish more things than the ones you had originally planned.

The time you invest in your education is the best investment of your life. It takes a lot of hard work, dedication and time to accomplish a college career because it is not only the time you spend in the classroom, but it is also the time

you spend studying and doing homework. I do have a family to take care of and I also have a part time job at dental office. For me it's hard to manage my time with all my responsibilities as a mother and wife, but when I made the decision of going back to school. I knew it was not going to be the easy thing to do. This goes hand and in hand with my point exactly, when you have determination, you can accomplish everything you want. I do not wish to be an average status quo student, but instead I want to be an example for others to show them that everything can be done with responsibility and dedication. When I think about the honors society I belong to, I have another reason to continue my college journey, because once I have it, I don't want to lose it. In fact, I am looking for all the benefits that I can get through the organization, which would help me in the development of my business career.



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 *Sophia Abeles Essay Award*

A New Found Love for Education

Sarah Tavitian, Beta Omicron

Life is filled with a variety of learning opportunities. Family, friends, co-workers and strangers can all influence one's perspective on the world. A common and beloved way of learning is in the classroom. My time in college has made me realize that education is an irreplaceable gift. I plan to pursue my learning career further by getting a master's degree in business administration at the University of Massachusetts Amherst. There is nothing more refreshing than being surrounded by peers and bouncing viewpoints off one another. The challenges of learning new material bring people together and I am grateful for the relationships I have developed with teachers and other students.

The past two years at Northern Essex Community College have truly shaped my life for the better. I learned more about myself than I had ever imagined. The rigorous business courses stimulated and awakened my mind. I have taken accounting I, accounting II, and managerial accounting. The first two accounting courses were filled with numbers and equations while managerial accounting applied those problems to real-life scenarios. My concentration courses such as marketing, taught me how to confidently promote a product or service in front of a large group of people. I have taken several computer courses that focus on Microsoft Word, PowerPoint, Access, and Excel. Those softwares are critical in the business world and I will certainly have to use them in my future career. The skills I have obtained from my education at community college are truly priceless.

The professors at Northern Essex are tremendously motivating and encourage students to take part in extracurricular activities. I am currently a member of Alpha Beta

Gamma, Phi Theta Kappa, and The National Society of Leadership and Success. Alpha Beta Gamma is a business honor society that has spoiled me with networking opportunities. In March, I look forward to attending the yearly business convention in Jacksonville with my chapter leader, Pamela Donahue. Phi Theta Kappa has allowed me to serve my community; as the president of the chapter at Northern Essex, I planned a fundraiser to help support the victims of the Lawrence gas explosions. The National Society of Leadership and Success gave me the confidence to guide others towards a more successful path. My extension of learning outside the classroom has allowed me to overcome my fears because I hold myself accountable and that is the root of success.

I would tremendously appreciate being considered for this scholarship. My parents are senior citizens living off of social security with four children in college or paying off college debt. I have made the dean's list every semester at Northern Essex while balancing three jobs and three honor societies. My time management skills have excelled and my work ethic is stronger than ever as a result of my experience at community college. With the help of this financial support, I will be able to continue pursuing my passion to learn.



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

Build a Strong Foundation for College Success

Let's face it,

college isn't easy and even the best of students can be overwhelmed by the challenges. While there's no magic wand for success, take a look at some of the skills every student needs to succeed.

Skills Every Student Needs

Whether it's first-year or first-generational students, returning students who want better results than previous years, or final-year students looking to build their workplace readiness, these foundational skills benefit all:

Organization and Time Management

With so many tasks to keep track of in college, knowing how to manage time, set goals and multitask can make a big difference in students' success.

Learning Success Skills –

Strong study skills, effective listening and good note-taking are not only vital in college, they are equally important in the workplace.

Research and Information Skills — Knowing how to research effectively is critical. With the explosive growth in available information, learning to search and identify credible information is more important than ever. When writing reports and using sourced information, the ability to understand and avoid plagiarism, as well as properly cite works and references, is an absolute necessity.

Personal Skills — College is an exciting time when students begin to take control of their lives. Regardless of age, it may be the first time they need to understand the basics of money management such as budgeting, credit and debt. Becoming self-reliant also means developing healthy living habits, including how to manage stress, eat well and stay active.

Using College Resources — Knowing how to communicate with professors and take advantage of college resources can improve success and lead to a satisfying academic experience.



The Importance of Teaching Business

Kristina Renee Lay, Gamma

Teaching business to the younger generations is essential if businesses are to survive in the future. As older generations begin to retire and pass on into the next life, they will pass down the businesses that they have spent their entire adult life striving to make successful. For one to have a greater chance of being successful if they start a business, or if they are continuing a business that was passed down to them, they need to be taught about business and the business world.

One cannot simply expect someone to be able to run a business without giving them the tools that they need in order to succeed. Included in those necessary tools is the knowledge of business. Learning about business is, in a way, similar to being able to read, or working on a car to make it run properly. Without the proper knowledge, the likelihood of success is far less than if one was given the essential knowledge to make something work.

Every person that starts a business wishes for it to be successful. However, the success or failure of a business depends on several factors, and knowing how the world of business works is one of them.

As generations age, they will pass on what they know, as well as their businesses to the younger generations. While no business is guaranteed success no matter how long or how short the time they have been in operation, the expectation of success and survival of the business is dependent upon the knowledge of the owner.

Younger generations should be taught business in order to know how to successfully communicate with the people that supply their business or that become their employees, because without either, there is hardly a chance that the business will survive. Without knowledge of how to properly deal with employees, one would be unable to run a business due to the fact that a business cannot run without employees.

The younger generations also would need to have knowledge on how to properly deal with suppliers or anyone that would be selling or distributing the products of the business.

For anyone that would be starting a business, it would be essential for them to have knowledge about business, so they would know about any documents that they might need to start a business to be able to get things like a loan from an investor, a bank, or a group of investors to get the new business up and running. Understanding why the documents are needed and how to set them up properly is also essential.

It is also good to have knowledge on running a business from the older generations to know how to properly deal with any problems that customers may have. No business is perfect and knowing how to handle customer problems is a good tool to have in the belt of running a business.

While businesses may come and go, along with generations of people, it is essential to have knowledge of business in order to increase the chance of survival for a business.



An essay competition entitled “The Importance of Teaching Business” was established by colleagues and friends of Cornelia Blackwell whose career in the Registrar’s Office of Westchester Community College demonstrated incredible assistance to students and especially to Alpha Beta Gammans.

Winner of the *Nathan Ancell Memorial Award*

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



Chris Jackson, Beta Omicron

Executive Summary:

Who We Are

Have Fun. Work Hard. Get Better. A good motto to live life by. I am bringing this philosophy with my passion for the game of tennis to Tennis Now, a facility that will provide many services for the seemingly simple yet extremely intricate game of tennis. My name is Chris Jackson; I am 28 years old and have been enjoying the game of tennis for over 20 years. I have played in high level matches in my career and have been coached by some very successful coaches. I first learned to love the game from my Grandmother and Grandfather. When I was very young, my Grandmother worked at a tennis club in Woburn, Massachusetts and I would love going there with her. Watching the players on the court and seeing how beautiful the game was made me fall in love with it. At a young age I started to take tennis lessons at my Grandmother's club. These lessons provided me with a solid base for other sports, because the focus at such a young age is hand-eye coordination. I have grown to love and play many sports, but I can trace my roots back to these tennis lessons I received as a little kid. Still to this day I play with my 77-year-old Grandfather. We play doubles matches together in Florida when I visit him, and these are some of the lasting memories I will carry with me for the rest of my life. I want this passion and family connection to shine through at Tennis Now.

What We Sell

Tennis Now provides many services and opportunity for the tennis player to grow their personal games. The products and services we will offer will be relatively simple yet very effective for the tennis player. One of our main focuses will be on developing our junior talent. We want to grow the game in the geographical area through the youngest generation. This will be achieved by employing high level USTA coaches that will offer lessons to not only the children, but anyone who is trying to improve their personal games. It is never too late to join the rapidly growing game of tennis. Our staff pros will ensure that they instruct at the highest levels of quality and commitment. The court maintenance will be maintained with the highest level of expectation. When you step on our courts, I want you to feel comfortable and ready to play without any distractions. The environment of the facility will reflect a sound balance between competitiveness and a professional, yet easy going and very personable atmosphere. Our staff, along with our tennis staff, will be courteous and interact with everyone who comes through our doors. The player will always be our main priority.

Who We Sell To

Tennis Now will serve all tennis players who want to improve their personal games. We do not have any limitations on age or ability. Tennis Now will encourage anyone who wants to learn the game of tennis to come through our doors.

Continued on next page

With this being said, our target market will most likely fall into the serious players category. The casual player is most likely not going to want to pay to play. We will counteract this projected problem by having a rewards system that will offer free tennis and giveaways to our players. Tennis Now will not be a member's only club; we want all players to come and enjoy our facility. Members will be offered more things at the facility, such as access to private events, unlimited use of the facility and all services offered, and the open court times will be tailored around our customers. In summer daytime hours, the camps for the kids will be offered early in the day, with the night time hours reserved for the working professionals. During down times, the courts will be opened for the public to come in and play on our courts. We will post all open court hours on our website and social media platforms with the hopes of reaching out to all tennis players interested in Tennis Now.

Operations Summary

Vision

Have Fun. Work Hard. Get Better. Aiming to become a premier tennis facility that has these 3 components as our motto and driving force. We will maintain a commitment to excellence and teamwork in our tennis community.

Goals

- Increase membership
- Sustain our current members by making them the main focus of our facility. The perks of being a member will be great and always changing, while keeping facility fees as manageable as possible for members.
- Increase revenue by partnerships, sponsors, and club development
- Have outstanding teamwork by helping and learning from one another. TEAM (Together Everyone Achieves More) mentality.
- Be able to test out the "future" of tennis with any new technology advances available to try.
- Support the youth by developing a program to make tennis available to all kids.

-Develop league play while encouraging as many teams as possible to join

-Offer an approach to tennis and overall health that encompasses cardio fitness, endurance, nutrition and lifestyle choices.

-To grow the facility and become a viable and sustaining member of the community while ensuring it is clean and comfortable for every player.

Mission

Giving you a knowledge and commitment to the game of tennis while helping you to develop your personal game. Develop your game as we develop our tennis community together.

Objectives

-Sign and recruit staff including facility manager, head club pro and staff. Facility manager and head club pro will be signed to contracts first. Laying the foundation by hiring a strong head club pro to manage daily tennis operations and a facility manager to handle the facility grounds. These 2 positions will be filled before facility opening.

-Establish the number of members wanted for year one. Project a growth of members of 150% when year 3 ends.

-Introduce the first League setting within the first 6 months of opening.

-Setup the first tennis camps and clinics within the first 6 months of opening.

-Establish membership bylaws before facility opens.

-Monitor and organize "off the court" events such as inter-club competition and social events that occur on a monthly basis.

-Act as a liaison between our club members and the larger tennis association in New England by being involved in USTA New England meetings and sharing and taking in information from other tennis clubs.

-Develop young talent through the tennis camps and clinics that will take place within first 6 months of opening.

Keys to Success

The keys to success for a tennis player can be broken down into 5 categories. Technical, Physical, Strategy, Mental and Commitment. Take these five key terms and apply them to our facility:

Technical: Without a solid foundation, it is very hard to get by in the game of tennis off of just raw talent. We preach fundamentals from the start of development. Our club pros will work hard with the player to get the basics of racket control, footwork, ball striking and timing down. Once the fundamentals become routine, other skills can be introduced to further develop your game. The right coaching staff and club pros will be a major key to our success.

Physical: Getting bodies on the court. We need players first and foremost, which is a main focus of our facility. The player is our main priority and our number one focus. Our focus on improved fitness for the tennis player will benefit not only their tennis game, but also improve the overall general health of the player. The only way to get people in playing shape and to get them to love the game is to get them on the court and playing. Sustaining members will be vital.

Strategy: Being a master strategist is crucial to becoming a better tennis player. Improving strategy is all about knowing the dynamics of a tennis court. Having the knowledge of positioning, what shot to hit and when to hit a particular shot is vital. It is having a plan on how to play against certain opponents on specific courts. At our facility, our strategy is to promote the game of tennis through strategic relationships with schools and the United States Tennis Association. Well timed and well promoted events will lead to more exposure of the game.

Company Company Overview

Tennis Now is a professional tennis exclusive facility that will provide a wide range of opportu-

nity for the player to grow their personal games. We operate a club pro staff that provide lessons and arranges court times along with tournaments and league play, maintenance of all tennis courts and keeping the facility in a professional class, a pro shop where the player can find gear for all tennis needs, a state-of-the-art members clubhouse that provides comfort for the player and a strong community and network of players. Our head Club Pro is someone who will bring vast experience and knowledge to the facility. The head pro is someone who will have a clear teaching strategy and a strong tennis mind and plan to grow our players.

We started our business in the hopes of growing tennis players and creating an unparalleled year-round tennis playing community. For almost 20 years I have enjoyed playing the game of tennis and bring this experience to my facility. The facility is an LLP venture, with myself being the top general partner. More investors are expected to provide capital to the facility. Investors will help with the initial startup costs of getting the facility off the ground and with sustainability. I will always be the majority owner of Tennis Now. Partners will be very involved in all business decisions, but all responsibilities and final decisions will ultimately come down to me.

Management Team

Our management team at Tennis Now will be comprised of skilled people in the field of business and tennis. Always improving education, knowledge and maintaining professional standards are priorities of the management team. All management staff will work closely with one another to promote and grow Tennis Now. Surrounding myself with tennis minds will be my responsibility.

Products and Services

Tennis Now is a premier tennis facility that offers a way to improve every aspect of your game. From on the court training to tennis gear to off the court learning, the player will find every opportunity for improvement presented to them.

Continued on next page

Continued from previous page

Competitors

Our biggest competitors in the geographic area of southern, coastal NH would be of course Wentworth by the Sea in New Castle, NH. This is a high class, high money private club. They have a beautiful tennis facility and courts at another location in Rye, NH. Also, across the state border in Maine, York Golf and Tennis Club is another beautiful and well-maintained tennis facility that offers 8 courts and a great tennis experience for members. We will look to maintain a great relationship with these facilities. While these are great places to play, I feel that my facility, over time, will grow to be in their class and above. I hope to create cross club tournaments which would put our best players against their best players. Wentworth by the Sea tennis club in Rye focuses on developing junior talent. This is one of the few clubs in the area that does this. Our main objective at Tennis Now is going to be developing junior talent, so I feel we can slide right into the market and offer another avenue for developing tennis players.

Target Market

- Kids/Junior Players
- Working professionals
- Retired/Seniors
- Tennis Beginners
- Students/Competitive players
- Local High Schools



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

Strategy Overview

In doing research, it is very apparent that tennis is very under served in the coastal region of southern New Hampshire. The private clubs in the area are very member focused and are very expensive to join. There is very little to no advertising for tennis in the area. I feel that this area shows great potential because of the middle to high class areas of this part of the state. The strategy of Tennis Now is going to be based around building relationships with corporations, the USTA and most importantly, the players in the community. We are aiming to grow a tennis community that is centered around Tennis Now.

Marketing Plan

The plan is to get players on the courts. We plan to build relationships with our players and let the facility basically sell itself. We want to build the tennis community by promoting loyalty and a higher level of engagement from our players. In overview, the detailed actions that we will find necessary to achieve our objectives of getting people on the court will be done through:

- Event Marketing
- Word of Mouth
- Direct Marketing
- Cross Media Marketing
- Incentive Programs
- Engaging

Principles of Effective Time Management

The principles below are derived from research on time management, motivation theory and much experience working with university students. Think of time management techniques as tools to help you do what you value the most. Make these tools into an expression of your values—what’s most important to you—not just a schedule to get more stuff done. Try to keep these principles in mind as you schedule and calendar your time, and when making the moment-to-moment decisions that are crucial to effective time management for balance and well-being.

1. Commitment - if you can’t commit to devoting time to a task, don’t put it in your schedule. Only schedule tasks you WILL do. Be brutally realistic, not idealistic when making your schedule. Creating a schedule you can’t actually keep is setting yourself up for frustration. If you don’t actually stick to your schedule it will soon become useless. This may have happened to you in the past.

2. Pursue fun with a vengeance - Make time for enjoyable, rejuvenating and satisfying activities like organizations, sports, and entertainment. Organize your academic and other obligations AROUND these commitments to fun.

3. Time vs. task focus - Think of your day in terms of time, not the tasks you have to do. Devote time to important tasks every day. It’s hard to predict how long a task will take, so it’s hard to schedule with great precision. But you can reliably schedule regular intervals of time and get into a routine. Make an appointment with yourself for a particular time period, and when

playing or working, set your purpose “I’ll get the most out of this time.”

4. One thing at a time - Current research shows us that multi-tasking is a myth. In actuality, we are switching back and forth between tasks. With each switch we pay a cognitive cost and a time cost: It takes time to get mentally back into the task, thus making us less efficient. When switching we lose the depth of our engagement,

absorption. This depth is necessary at Princeton where you are expected to gain conceptual mastery, not merely a superficial understanding.

5. Block out time - devote, on a regular basis, chunks of time to a specific class. Make it part of your schedule, your routine. Estimate how many hours per week you want to devote to a class. Set aside this many hours for working tasks in the course

Slice up your task into pieces and allow specific blocks of time for specific pieces of a big project.

6. First Things First - if you can do so, schedule the things that are most important to you first thing in the day, or at the first available time slot. Anything that gets scheduled later in the day has a greater chance of getting interrupted, put off and never gotten to. You won’t be thinking or worrying about your work during your leisure time if you get academic tasks done first.

7. Routine - It takes 30 days to create a habit, but good habits make your life easier. With good habits in place you don’t have to make as many



Continued on next page

Continued from previous page

hard decisions, thus you are less likely to make unproductive ones such as talking yourself out of doing what you had planned.

8. Flexibility - How do you incorporate flexibility into your schedule? Don't schedule every hour of the day, leave empty time slots, and schedule in recreation time. Create a two-hour or three-hour block on Friday as a catch all makeup time. When things come up and you are deciding whether to diverge from your established schedule, survey future hours and days to see where you can make up lost time. Switch blocks of time so that your schedule reflects your new commitments.

9. Respond vs. react - In the moment of decision-making, when faced with a decision or an impulse to diverge from your schedule, don't just react, RESPOND. Pause, take a moment to think. Remember what's most important to you and do what will help you get it. For example, if exercise is a top priority for you, don't let a sudden fear about a grade prevent you from exercising. Be ready to reduce the amount of time, but don't compromise on your health. Don't let "mindgames" in which you create justifications get in the way or lead you astray.

10. Organize your environment - both physical and social; for success, for support; be creative.

Time Management Tips:

- a. Choose carefully where you study and do other tasks: minimize distraction; maximize focus.
- b. Use physical reminders. If you want to work out more, but are getting bogged down in email or Facebook, put your running shoes on top of your laptop. Make it harder to get off track and easier to stick to your plan by changing your environment.
- c. Instead of friends being a "distraction", enlist their support:
 - i. Study buddy/group—work on problem sets, readings, etc. in your shared course together.
 - ii. Get a study/writing partner—same place and time, but not the same course.
 - iii. Ask friends NOT to call you at specific times. Ask them to help you stick to your schedule. Say, "tell me to leave your room" or the dining hall after one hour, etc.

*I'd rather be a failure at something
I love, than a success at something I hate.
--George Burns*

Winner of the *Don Christesen Memorial Essay Award*

Work for yourself - don't have a boss

Jeury's Santiago, Beta Omicron

“Work for yourself - don't have a boss“ has been my goal since the 7th grade when I noticed that it ran in my family. My grandfather is an entrepreneur in the Dominican Republic, coming from nothing to becoming a well-known businessman who owns multiple lottery banks. On the other hand, my father followed his father footsteps and started from nothing in the United States, saving up till he was able to own his own barbershop / beauty salon. Knowing that I come from a family of men who work hard to become their bosses, leaves me no option to follow their footsteps not only because I seen that all my life but because I was born for it. I have so many goals for myself, that I have a whole notebook full of business ideas that would lead me to being my own boss and what I do with those business ideas is that I research each and every one of them and find out what it is that I need to get it started . I'm so determined into being my own boss that I recently deleted my social media so I can really focus into starting these business soon.

There's a lot of life lessons that I have learned from my grandfather and father. The main one is to never give up and what I mean by that is that the road is not always going to be easy so there would be a lot of obstacles that will try to get in your way and stop you from striving and achieving what your main goal is . Sometimes that obstacle is failure but like a Japanese proverb one said, “ fall down seven times , get up eight “ and that's exactly what I learned from my two role models that no matter how hard things get, and no matter how many times you fail , you have to keep going . Another lesson that I got from them is that you have to prove all the doubters wrong and stay in your lane , what I mean by that is that when you come from nothing you will not have much support

from anyone so its like you have to hustle on your own to get wherever it is that you want to get . My grandfather was never really in my life because he lives in the Dominican Republic but something he always tells me when we speak on the phone is that whatever I set my mind on, I will get it done and to never stop and always do more than what you did yesterday, and that is exactly what I live by . Also an important thing that I learn from my father is that nothing is going to be given to you and that whatever you want, you have to work hard to get it because although my grandfather is his own boss and has great businesses, he didn't spoil my father which means that everything my dad got he did it with his hard work. That's why I say that hard work and dedication are the two most important thing in being your own boss.

“The way to get started is to quit talking and begin doing.”- Walt Disney. It takes a lot to work to be your own boss. First of all it takes a lot of dedication because it is easy to talk about doing something but the actual hard part is taking action. second of all if being your own boss is what you want you have to understand that all the decisions are made by you and you call all the shots.

Continued on page 25



This award was established to honor the entrepreneurial talent of Don Christesen. This essay will consider the topic “Work for Yourself—Don't Have a Boss”.

**Municipal Bonds for Wasatch
Resource Recovery**

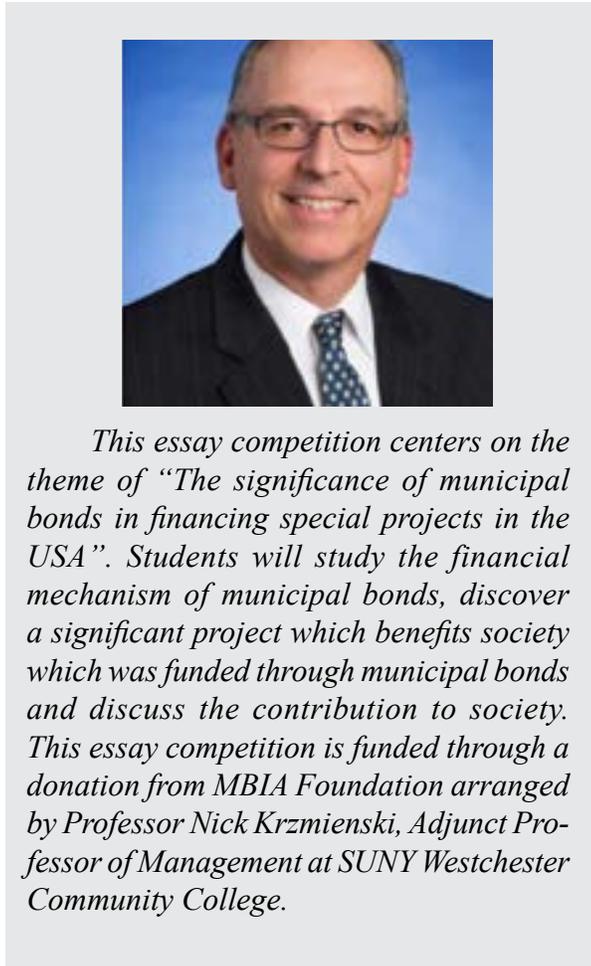
Brandon Letherman, Gamma

Most towns in America are always actively looking for the best ways to fund some of the most integral parts of their society. A good example would be a new state of the art elementary school. Municipal bonds are often supported because most large scale projects funded this way are voted on by the community. A large amount of municipal bonds are funded by banks. This creates a palatable comparison between banks and the government. A town may see banks to be more reliable than the government for an upfront lump sum that municipal bonds offer for a project. However, banks are not the only entities that invest utilizing municipal bonds. Anyone can take part in funding a project through municipal bonds. This type of investment may seem like a hassle. However, income earned by municipal bonds is tax exempt which appeals to investors. Municipal bonds provide both an enticing incentive to the investor and a reliable source of upfront income for community projects.

The purpose of projects funded by municipal bonds is to make improvements to society based on common needs. Municipal bonds pay for roads, schools, and even more

interesting things such as an anaerobic digester facility. Recently, forty three million dollars in municipal bonds was used to fund such a facility in North Salt Lake City, Utah (EnrMgr). Wasatch Resource Recovery is “dedicated to food waste diversion” (WRR) by converting “solid food waste and/or liquefied organic waste into pipeline grade natural gas” (EnrMgr). In late February of 2019, Wasatch Resource Recovery received their first load of organic waste to be digested into natural gas. This recovery service removes waste from restaurants, grocery stores, hospitals, schools, and more. This cuts down on greenhouse gases from landfills; the addition of this anaerobic digester is equivalent to taking 75,000 cars off the road each year (Forbes). That number of cars will only get larger once the service becomes popular within the surrounding area of Salt Lake City. Wasatch Resource Recovery plans to add two more 2.5 mil-

lion-gallon tanks (digesters) once the first two are filled (EnrMgr). It is no surprise the Wasatch Resource Recovery successfully passed the voting process. The service it now provides in the immediate area encourages surrounding businesses to take their garbage (that would have otherwise been dumped in a landfill to release greenhouse gases) and convert it into natural gas. As the North Salt Lake community adapts to this new service, the



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.

Continued on page 25

Winner of the *Paul V. Cunningham Essay Award*

Alyssa Ronca, Beta Omicron

When I graduated high school and made the decision to go to community college, my major was Liberal Arts, as I wanted to go to law school after college and work as a human rights attorney. I still think it would be super fulfilling to one day get my law degree, but at the end of my first year of college I decided I would not be happy with that career and I changed my major to business. You're probably wondering why, right? A human rights attorney would be a wonderful career, you would have the opportunity to touch so many lives and experience so many cultures, why would you trade that for business? Is it the money? I asked myself these questions so many times, I pondered the thought for weeks before making my decision. To put it simply; I became a business major for the money, but not for the reasons you'd automatically assume. For starters, I did not want to spend copious amounts of money on a career I knew very little about except for the fact that I would get to help others, because to be honest to this day I'm not entirely sure what a human rights attorney really does or what I would have to do to become one. Like many young people fresh out of high school, I picked a career path initially because I was rushed and thought this needed to be something I finalized immediately. I did read the news everyday though, and if the political climate in this country has taught me anything it is that a proper platform and some influence can do a lot more than you think, it makes people listen to you and it has the power to be a catalyst for serious change. I have watched people who make astronomical amounts of money use their privilege for the wrong reasons time and time again, money can make people act sinister and the industry is and always has been cut throat. I discovered I had so many different passions and interests, from cosmetics to fitness and everything in

between, that I could spend my life focused on what I love and help others in the process too. I want to be a rich woman because I want to be able to give back more than I take and receive, not so I can drive expensive cars or own multiple houses on different coasts. I was blessed with the ability to receive an education and born into a situation full of love and support, but I know there is a 20-year-old girl somewhere with the same exact interests and dreams as mine that will not get to manifest her passions as easily or even at all because of circumstance. The idea that I could one day help people that are struggling is what drives me to maintain good grades and work towards transferring to a great four-year school. My ultimate goal would be to open my own cosmetics company, creating ethically made products at affordable prices that appeal to every consumer, not just the majority! When I start to make a decent profit, I would aim to donate the proceeds of each purchase to organizations that help victims of sexual assault and domestic violence. I would also like to employ men and women recently released from prison who are looking to get back on their feet and find a decent job because I know how hard it can be to find work with a criminal record, but I believe everyone deserves a second chance if they're willing to work for it. My boyfriend is in school to be a teacher and we have often discussed how we would love to work together

Continued on page 25



This essay honors Paul V. Cunningham, CFO of Alpha Beta Gamma for more than two decades. He is Director of Construction Finance Management at the Metropolitan Museum of Art, NYC. The Executive Board created this essay to recognize his Contribution to the society.

Groaners



The fattest knight at King Arthur's round table was Sir Cumference. He acquired his size from too much pi.

She was only a whiskey maker, but he loved her still.

No matter how much you push the envelope, it'll still be stationery.

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

A hole has been found in the nudist camp wall. The police are looking into it.

Two silk worms had a race. They ended up in a tie.

You can tune a piano, but you can't tuna fish.

Quotes to Live By

"We are what we repeatedly do; excellence, then, is not an act but a habit.."
— Aristotle

"Nothing haunts us like the things we don't say." — Mitch Albom

"Do what you can, where you are, with what you have." — Theodore Roosevelt

"Every strike brings me closer to the next home run." — Babe Ruth

"Either write something worth reading or do something worth writing."
— Benjamin Franklin

"Life shrinks or expands in proportion to one's courage."
— Anais Nin

"Everything you've ever wanted is on the other side of fear." — George Addair

"Don't count the days, make the days count." — Muhammad Ali

Winner of the *Francis Cunningham Esq. Memorial Award*

Ethics In Business

Myndee Moran, Beta Tau

Business ethics is an important building block of business. It defines the morals and character of an organization and the people who run it. Business Ethics is foreign to many people. Anyone in the business world knows that without it, there would be financial devastation. Imagine a world where business ethics was not common practice. Corporate crime would be rampant. Large corporations would not exist due to a lack of trust. There would be a tremendous need for jobs in a society where individuals could depend on corporations. There would be more people learning trades and selling their services to their neighbors and communities because people would only trust people they know. Banks would not survive in a world that lacked business ethics. If people were to try to build a successful business in a world like that, they would have no problem seeing that building an ethical reputation and creating a trustworthy culture is essential. Common sense tells an individual, or company, that without professional integrity a business cannot survive. Being in business means people rely on you to provide a service or product in exchange for their hard-earned money. If a person does not trust a company, then the company will not earn their business. If corporations do not have consumers' business, they will not make revenue and they will fail. For businesses, creating a culture of ethics is so important.

As everyone knows, no large corporation starts big. Every company starts as a small business, whether as a proprietorship, partnership, or limited liability entity. Even Walmart started as one store owned by one man, Sam Walton. And while many companies face internal corruption, they did not build their business without trying to at least portray an image of integrity and values. Any business owner knows that people are more likely to develop loyalty to companies they have confidence in. A bad reputation can and will

destroy a company's customer base.

In addition to creating a business based on ethics, an organization that actively practices corporate social responsibility is a business that will retain customers and survive many an economic storm. Corporate social responsibility is the extent to which business has social responsibilities that go beyond producing goods and services within the law. As long as businesses can continue to provide products or services their consumers want while earning a profit, no matter what the outside world can do – if the economy deteriorates, technology changes the game, etc. – a company that can maintain their customer base will be successful.

Maintaining a customer base is more difficult than it seems. Companies must constantly be improving to retain and gain customers. People tend to crave excitement and like to try new things. That's why companies are always competing to have the newest and improved products. But while we can talk about so many things consumers want from the companies they do business with; one thing will keep consumers coming back- confidence in the company. Consumer loyalty is many

Continued on page 25



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

Winner of the *Keith Ulich Memorial Essay Award*

Living Life to Its Fullest

Cynthia Arias, Beta Omicron

What exactly is living life to the fullest? Countless people have asked themselves what it truly means throughout their entire life. Should we stick to having fun? Or should we try to live a life that is comfortable, but not fun? When death is knocking at your door there is one thing everyone thinks about, that is simply regretting not doing things they wanted to do while they still could. Regrets like these are the ones that spark our curiosity when we wonder what it is like to live life to its fullest.

Making difficult choices are a major part of our life. Whether they are big or small, it is up to you to decide what you want to do. Unfortunately, there always isn't a right or a wrong answer, the majority of problems fall into the gray area. Much so that, we tend to overcomplicate small details into bigger problems than what they really are while trying to "solve" the problem. As a result, there starts our "what if" train, our worst nemesis. Clouding our mind with, "What if I am not good enough?", "What if I fail?" and "What if I make the wrong choice?". Our fear of failure and disappointment often holds us back from what we can truly become. They hold us down like chains that don't let us live a life to the fullest extent of what it can offer. Not everything will go the way we want in life and we have to mentally accept that truth. So, what can we do? That simple, start living your life to the fullest.

"Life isn't meant to be lived perfectly...but merely to be LIVED. Boldly, wildly, beautifully, uncertainly, imperfectly, magically LIVED."—Mandy Hale. We all come in different packages. What we want are desires that differ individually. However, even you can agree that everyone needs to have time for themselves. Whether it's going hiking, shopping, having family time to even stay at home alone and enjoy your hobbies. Doing something you love at tough times can be your greatest solace. Yet, even we find ourselves

prey of peer pressure and of other's expectations. Choosing for us what places we to go, to even making career decisions. Getting approval from others about the decisions we make before acknowledging what we want for ourselves is a bad habit of many. Being a little selfish won't hurt anybody. Although, neglecting yourself and your wants will slowly immerse you into madness. Sometimes you have to step back and think to yourself, "what do I want for myself?". That is something only you know the real answer to.

Your life is like a canvas and you are the painter. The brush strokes going up and down like the walls you have faced up till now. Full of bright and grim colors complementing each other and slowly merging into one. It is you, from the harsh outlines to the soft lighting you can't change a thing. Yet now you have a choice. Tools can be brought and skill you so desire aren't impossible to acquire.

Continued on page 26



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

Alyssa Provencher, Beta Omicron

How would you like to pursue your own business dreams and open your very own path to success? Choosing a career as an entrepreneur may be a suitable choice for you. Entrepreneurs are people who take great risks utilizing their own resources to launch and operate their business ideas. They are rewarded with profits and continued growth opportunities when proven successful. Although being an entrepreneur can be rewarding, it is important to consider the risks one must take. Gaining a better understanding of the advantages and disadvantages associated with owning your own business and being aware of your own strengths and weaknesses are crucial aspects of entrepreneurship.

Independence and flexibility are the major benefits of owning your own business. Don't feel trapped working for someone else and allowing them to control your success by meeting their requirements. When you create your own business, you are the only individual who is ultimately responsible for your success or failure. You will be given the ability to create an environment and business structure that best suits your needs while maintaining a level of freedom. You will be capable of controlling your own schedule and setting your own hours. Freedom can feel satisfying and might motivate many entrepreneurs to launch and operate their own innovations and business ventures.

Another advantage of owning your own business is the ability to control your own earnings, which can be virtually unlimited. Success stems from a great deal of time commitment and dedication. It is rare to work less and expect to earn

more in return. Many skills and abilities are needed to become a successful entrepreneur. Besides your innovative ideas and vision, you are learning many other qualities such as self-reliance, confidence, motivation, time management, planning, problem-solving, and tolerance of failure.

It is important to understand that entrepreneurs are also faced with many obstacles and risks. A major disadvantage involves balancing many responsibilities on your own. Although it can feel rewarding managing your own business processes and being your own boss, it can also feel frustrating being the sole decision maker. Creating your own work schedule may sound beneficial but as an entrepreneur, it seems most of your time is spent working which leads to poor work-life balance. It is not uncommon for entrepreneurs to work hard and stressful days dedicating a substantial amount of time to the business.



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.

Another major drawback of being an entrepreneur is a high risk in a competitive market. Entrepreneurs need to be risk-takers. To be successful, you must first be prepared for the challenges. At the beginning of a new venture, there is no guarantee of personal income or guaranteed success. Many entrepreneurs rely on investors or loans, but they also experience sacrificing their own personal capital to achieve maximum growth. There will be days that money is not an issue, but then there are other days when money is a key contributor to stress and often bankruptcy.

Being an entrepreneur can be extremely rewarding but it can also feel tremendously challenging. Understanding your own abilities

Continued on page 26

Winner of the *LaValley Essay Award*

The Contribution of Investment Banks to the Economy

Kara Hess-Hover, Kappa Beta

The economy is influenced by commercial and investment banks decisions. Investment banks deal with big companies and how they sell stock, equity securities, and connect investors with security issuers. They're the middleman for many private organizations and the government. Investment banks have gone through a couple of changes restricting the amount of influence they have on the economy during the time period of 1933-1938.

During the year of 1933 began the change called the New Deal-Era Reforms which contributed to major changes in how the economy is affected by investment banks.

The Glass-Steagall Act was implemented four years after the Great Depression. Investment banks deal in IPOs purchasing stock at lower cost than the expected market rates in order to make a profit. Before the Glass-Steagall Act of 1933 they made risky decisions with consumers money ("Definition of 'Investment...']"). When the stock market crashed banks didn't have enough money on hand when depositors demanded cash because of the risky investing activities taken. They passed the Glass-Steagall act to further prevent banks from making risky decisions by restructuring how banks work and changing the decisions they made (Amadeo).

During this same New Deal-Era Reforms Roosevelt also put in place the Securities Act of 1933 regulating how stock is offered and issued regulating how investment banks affected the stock market.

The Securities Act of 1933 was also the result of the stock market crash. Companies were not required to disclose all the information of their company allowing for deception in the valuing of their company's stock. This led to problems later when investment banks had to sell the stock at a lower market value than what the bank had paid (Amadeo). Requiring companies disclose all the proper information before making any investment into securities made securities less risky (The Laws That...). This act regulates the decisions made by investment banks making the economy and stock market less likely of crashing.

Lastly in the five-year period was the Chandler Act also known as the Bankruptcy Act of 1938, was put in place to expand the access to the voluntary bankruptcy. This act made it the Securities Exchange and Commissions responsibility to administer the bankruptcy filings removing investment banks from the process of reorganizing companies (Frank, 5). By removing investment banks authority to reorganize companies and administer bankruptcy filing. With this they no longer could use their power to take advantage of these companies. The new act allows companies to have the ability to recover from bankruptcy (Schwarz 163-166). Taking away investment banks authority over bankruptcy and reorganization they now longer have the supplier power to take advantage of companies and their assets.

Investment banks had a major effect on how companies invest in and distribute securities along with the stock market. With poor regulation and low risk management the Great Depression had major impacts on banks due to the lack of cash. The New Deal-Era restructured investment banks and regulated their impact on the economy.



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

Continued from page 17

I don't want to be my own boss just because of the money or the idea of not working for anyone because I consider myself a great employee and I have many of my past employers who can vouch for me. I want to be my own boss because I have so many ideas that would better a lot of people's lives. I am a very creative person who is very eager to do so much and always wanting more and that is why I will never limit myself to just being an employee for someone else because I know my potential and I know that with my ideas and the way I work hard that I can make it places and I will make it places. Just like mr Don Christesen I will work for myself and never have a boss.



Continued from page 19

one on one with people struggling to afford/get access to a decent education, and I would love to fund that through my business. Makeup production tends to produce a significant amount of waste and not every product is sold, so whatever surplus of product my company has would be donated to local shelters, including those for LGBTQ youth. I would also someday love to pass down my business to my children, so they can continue to help others and spread compassion. When I list these out, I realize how far fetched it seems. To be able to survive off of my career as well as give back as much as possible is going to be hard, the chances of becoming a millionaire are not very high. Fortunately, I am fully prepared to work hard to make my dream come true, and I hope that I'll be able to set an example for others so we as a society choose empathy over greed and misuse of power.



Continued from page 18

anaerobic digester facility will become busier and more useful in converting solid food and organic waste trash into usable natural gas.

Over time, communities inevitably need new streets, upgraded schools, stronger emergency medical response, innovative projects, and more. When these proposed ideas for upgrades or projects are put forth for community vote, only the most useful and promising ideas pass to be funded through municipal bonds. The tax-free income that is awarded to the investor on the maturity date of the municipal bond is an appealing reward for their generous investment in the community. While societies have many means of providing the necessary funds for projects, municipal bonds serve both as a strong incentive for the investor and a reliable source of funds for the project.



Continued from page 21

times based on how much the company (or representatives thereof) has helped them or showed consideration for their (the consumer's) best interest. Honesty and respect are aspects of business ethics that touch the hearts of a company's customers.

Another aspect of ethics that businesses can show their clientele is their willingness to support the community in which they reside. Benefits and fundraisers for hurricane victims, discounts for veterans and individuals in service to our community and country, and donations to local charitable causes or schools are all things companies do that people remember and it will result in loyalty and confidence for those organizations. This is also known as corporate social responsibility.

Ethical business practices are one of the most important building blocks of a successful business. Great products, cheaper pricing, extravagant packaging, and extensive advertising cannot make up for the lack of ethics. The absence of business ethics in a company can almost promise eventual failure. Every successful company practices ethics and every successful business man or woman understands the need for them.



Continued from page 22

It just takes a little push, a small brush-stroke onto the canvas, to keep going. What you want to become, what you want to do. It won't be perfect, but it's not impossible. Now go on, today do something just for yourself, yes for you. There are many days ahead of you as there were days behind. You can't do anything about what's now become your own history, but your future is open to endless possibilities. More vast than you can imagine. All you have to ask is imagine and step forward. As long as you try, your efforts won't abandon you.



Continued from page 23

will allow you to weigh out the pros and cons of being an entrepreneur. Famous entrepreneur, Steve Jobs, has stated in an inspirational quote that "Your time is limited, so don't waste it living someone else's life. Don't be trapped by dogma – which is living with the results of other people's thinking. Don't let the noise of other's opinions drown out your own inner voice. And most important, have the courage to follow your heart and intuition. They somehow already know what you truly want to become. Everything else is secondary." Motivation and hard work will contribute to your success. Entrepreneurship is not for everyone, but it could be best for you.



For late-breaking news, time sensitive announcements, and all kinds of good stuff, check out our website
www.abg.org

Alpha Beta Gamma International Business Honor Society

Eligible Disciplines

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