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THE SEVERE ECONOMIC CRISIS THAT CONTINUES to afflict our country—and, indeed, many other industrial nations in the world—has taught us some valuable lessons already. Though we are certainly not out of the woods yet, we have had time to reflect and begin to address the challenges of an uncertain environment. We asked a number of our Bryant alumni to share their insights and I think you will find their comments in the pages that follow insightful.

As I look to the future for new Bryant graduates, I see a competitive and volatile landscape increasingly driven by global dynamics and one that will demand that every graduate be at his or her best. These challenges require a new type of education that delivers the highest standards of academic excellence while balancing academic theory with practical realities. One that develops leadership, with a focus on character and ethics, and prepares our students to make a difference in the world throughout their lives.

We believe that the options for careers and professions are more vibrant when the curriculum is interdisciplinary and allows students to pursue majors and minors in both the College of Business and the College of Arts and Sciences. The result, I believe, ensures that our graduates are exceptionally well-equipped to meet the opportunities and challenges ahead.

According to the National Survey of Student Engagement, which benchmarks more than 400 colleges and universities across the country, Bryant continues to gain momentum as a school on the move. Our scores for academic rigor, engaged and collaborative learning, and faculty-student interaction all rank above the average for New England private institutions participating in the survey.

This issue of Bryant is focused on the economy, and on the lessons learned from personal experience. I believe more than ever that our country and the world need future leaders who are committed to achieving success but who also understand the imperative of integrity and personal responsibility, and who are confident in their ability to make a difference. At Bryant we are dedicated to working more diligently than ever to develop our students and prepare them as leaders in the world they will inherit. Thank you for your continued support in our mission.

Sincerely,

Ronald K. Machtley
President
Seeing the

“The fundamentals were evaporating.”

PATRICK SULLVAN ’77
President and Chief Executive Officer
Legacy Banks
With the near collapse of the financial system comes a chance to adapt and grow. Several Bryant alumni in the banking industry describe lessons learned from the recent economic turmoil.

Patrick Sullivan ’77 saw it coming three years ago. In the world of banking and finance, where Sullivan has forged his career since graduating from Bryant, the atmosphere was fast and loose in 2007, too fast and loose for Sullivan’s comfort.

“There wasn’t a deal that couldn’t be done,” Sullivan recalled of that time, which is recognized now as the run-up to the recession.

There was too much liquidity in the market, says Sullivan, president and chief executive officer of Legacy Banks in Massachusetts, too much money floating around with not enough safe investments to put it into. This triggered the invention of riskier products — the derivatives, credit swaps, and other complex instruments that are now the subject of intense government scrutiny and nearly toppled the entire financial system.

“The fundamentals were evaporating,” said Sullivan, who was an executive with Sovereign Bank, operated by Santander Holdings USA, until earlier this year.

Pricing discipline went out the window. Non-banks began to replace banks as the repositories where people placed their savings. Investors chased ever higher rates of return, without regard or perhaps knowledge of the risks.

What happened next, as everyone now knows, was the worst financial crisis this country has seen since the Great Depression. And, despite recent signs of recovery, it’s not over yet. Nearly two million more Americans can expect to lose their homes to foreclosure this year, according to RealtyTrac, the California-based real estate data firm.

Unemployment remains high, especially in Rhode Island, California, Nevada, and Michigan where the rates exceed 12 percent. And banks across the country are still shutting their doors — since 2008, 222 banks have failed, according to the Federal Deposit Insurance Corporation.

Given the number of bank collapses in the past three years, for a bank to have survived would seem to be a victory. And it is, given the fact that bank closings in 2010 are still piling up; since January, 81 banks failed in this country, according to the FDIC.

But even the banks that managed to stay afloat during this recession haven’t had it easy, according to several Bryant graduates in the banking industry. Asked to recount their experiences during the recession, when even venerable institutions
like Lehman Brothers were closing their doors, these alumni told a collective tale of chaos swirling around them, and even nipping at their heels at times, forcing them to take extra steps to keep their businesses alive.

**Boom and Bust in Real Estate**

“Last year was ugly,” said Alan J. Hyatt, a 1975 graduate of Bryant University who is president and chief executive officer of Severn Bancorp, Inc., of Annapolis, Maryland, the parent company of Severn Savings Bank.

For the first time since becoming a full-fledged savings bank in 1984, Severn lost money in 2009, shaking Hyatt, one of the bank’s founders, to the core.

“It was a great shock to me,” he said.

It’s not that Hyatt didn’t see problems on the horizon a few years ago. An attorney as well as a banker who has lived and worked in the Maryland area for 35 years, Hyatt said he began to see job loss and a slowdown in the real estate market in 2008. Though the presence of the federal government in nearby Washington, D.C., seemed to soften the recession’s impact in Maryland, at least for awhile. But by the second quarter of 2008, “it really bottomed out,” Hyatt said. Even worse, there appeared to be no end in sight to the losses, particularly distressing since Severn’s specialty was real estate lending.

“I took it very personally,” said Hyatt.

Until that time, Severn had enjoyed a national reputation for excellent earnings, and to suddenly slide into the red was “very distressing,” the banker said.

According to Hyatt, Severn had seen the usual highs and lows of business cycles over the years, but nothing like the recession of 2008 and 2009. Almost overnight, developers and builders, who had been quality customers of Severn’s, began defaulting on their loans.

“Quite a few builders and developers were unable to sell their products,” Hyatt recalled.

To help stabilize the bank, Severn took $24 million in TARP money from the federal government. (TARP stands for the Troubled Asset Relief Program, the $700 billion bailout program that the Bush administration created in the fall of 2008, at the height of the recession, to rescue the nation’s teetering financial institutions.) In addition, Severn suspended paying its common stock dividend, eliminated all bonuses and pay raises for 2010, and undertook a full review of its loans to make sure they were solid, Hyatt said.

The bank has modified many of its loans and it is continuing to lend money, a fact that makes Hyatt proud. But there are still some troubled loans on the books that need to be worked out, and in an effort to truly reflect its moniker as community bank, Severn has decided to narrow the geographical area it serves to about 50 miles around Annapolis, excluding customers from Delaware and Virginia.

“We want to know our borrowers,” he said.

The recession has taught him a few, very important lessons, Hyatt said. During the run-up, *loans were made that probably shouldn’t have been made,* highlighting the need to stick to the fundamentals, he said. Another lesson has to do with the freefall in housing prices that has left hundreds of thousands of people in this country with mortgage payments that are higher than their houses are worth.

“Real estate doesn’t always go up in value,” Hyatt said.
That seems so obvious now. And yet, just a few years ago, there seemed to be no limit to how high real estate prices could go. In Bryant’s home state of Rhode Island, house prices rose 446 percent between 1980 and 2005, according to Housing WorksRI, a nonprofit coalition that advocates for affordable housing. From 2000 to 2004, the median price of a house in Rhode Island almost doubled, from $135,976 to $264,700, the coalition said.

Sunny California, more than three thousand miles away, saw the same spike in prices. The median price of a home in Los Angeles County jumped from $281,580 in 1991 to a high of $584,800 in 2006, according to the California Association of Realtors. Other counties in the state saw similar price increases.

But then, finally, the bubble burst. At the height of the recession in late 2008, Stockton, California, had the highest foreclosure rate in the nation, with 9.5 percent of its homes in foreclosure. Coming in second was Las Vegas, with a rate of 8.9 percent, followed by another California community, Riverside/San Bernardino with a rate of 8 percent. And there was Donald Macauley, Bryant alumni of ’71, in the thick of it.

**A California Experience**

As executive vice president and manager of the Business Banking Division of First California Bank, Macauley has had a bird’s eye view of the upheavals in the real estate industry as the recession unfolded. First California’s construction portfolio had given him a few gray hairs in recent months, Macauley acknowledged, noting that some of the bank’s projects were built on speculation with no identified buyer, and the market is now flooded with properties for sale.

But, with the exception of a few high-end homes for the Hollywood set, his bank is primarily a commercial lender that has never gotten into residential banking, said Macauley. No subprime mortgages, which have devastated so many other banks. Not only that, First California has always been a conservative lender, with a “back to basics approach,” said Macauley. “We stay out of trouble that way,” he said.

In January 2009, when several other banks were closing its doors, First California acquired six branches of the troubled First Centennial Bank of Redlands, California. The bank took $25 million in TARP money to help make the purchase.

At the time, First California’s president and chief executive officer, C.J. Kum, was quoted as saying that not only was the TARP money the cheapest capital around, it was the only capital around.

“In the eyes of the regulators, we’re a survivor,” Macauley said.

First California today has 17 branches in six counties in southern California, with total assets of $1.46 billion.

To address the adverse business conditions brought on by the recession, First California went back and looked at every loan on its books to underwrite them again, said Macauley. The bank also cut its staff by 10 percent, for a net saving of approximately $1 million, making sure that only the best loan officers were kept on. Macauley said the recession has reminded him of an old business saying that speaks to the importance of prudent employees: “The day you make the loan is the day you collect the loan,” he said.

In his case, the recession emphasized the need for banks to not stray from the fundamentals, Macauley said, using a time-honored sports metaphor to make his point.

“You can’t forget the blocking and tackling,” he said.

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**“The recession emphasized the need for banks to not stray from the fundamentals.”**

**Donald Macauley ’71**

Executive Vice President and Manager

Business Banking Division, First California Bank
A Global Perspective

In Puerto Rico, Bryant alumna Maricarmen Toro ‘92 manages a multi-million dollar investment portfolio for Santander, one of the world’s largest banks. With 170,000 employees in 40 countries, Santander was able to weather the recession reasonably well because its business model is “segmented,” enabling the bank to respond quickly, and differently, to problems as they appeared around the globe, Toro said.

“They (Santander) are not over concentrated in one country,” she said.

As a result, the bank’s portfolio is well-balanced and Santander was able to post a net income of $3 billion for the first quarter of 2010, she said.

At the same time, Puerto Rico is in the fifth year of a recession which was brought on by many of the same triggers that were seen in the United States, with the added complication that its financially strapped government employs one-third of the island’s people, Toro said.

“It continues to be a stressful situation,” said Toro.

In late April, the FDIC ordered three of the island’s banks to cease and desist operations, a development recognized as having “very serious implications” by the island’s business people, she said.

But, because of its segmented business model, Santander was able to respond much faster to the island’s economic crisis than Puerto Rico’s other financial institutions, Toro said, noting that the bank immediately set out to build a closer relationship with its clients.

“We have a very active follow-up plan,” she said.

The banks that failed on the island had relaxed their lending criteria, pointing to the need for corporate discipline, Toro said. Indeed, when asked what people might learn from the recession, Toro emphasized the need for financial discipline, not only for banks, but for individuals as well. In boom times, people too often follow the herd, taking risks to make higher returns because everyone around them seems to be getting rich.

“It’s not a matter of who gets there first,” Toro said.

Rather, the better approach is to have a commitment to long-term sustainable goals, she said.

A New Bank?

To see opportunity in the midst of adversity is a gift reserved for a select group of business leaders, and Bryant alumnus James Warner ’99 is arguably among them. With a group of 28 fellow entrepreneurs from Connecticut, Warner is bucking national and local banking trends by engaging in an enterprise for only the stout of heart.

“We’re smack dab in the middle of starting a bank,” said Warner.

In October of last year, the group received a temporary charter from the state of Connecticut giving them the green light to raise capital for two branches of a commercial bank that will serve the Madison and Branford communities. Since then, Warner and his colleagues have been trying to raise between $16 million and $18 million to launch the venture, with the goal of opening Sachem Bank by the fourth quarter of 2010.

With banks failing left and right, this wouldn’t seem to be a propitious time to start, but according to Warner, the exact opposite is true. Existing banks are struggling because they have so many

“The better approach is a commitment to long-term sustainable goals.”

MARICARMEN TORO ’92
investment portfolio manager, Santander
bad loans and weak assets on their books, while Sachem Bank will be able to open with a clean balance sheet, he said.

“We’re kind of in a perfect spot,” said Warner, who was honored for his entrepreneurial savvy with Bryant’s Young Alumni Leadership Award in 2009. That’s not to say the recession hasn’t been challenging for Warner and company as they’ve worked for four years to launch Sachem Bank, which they envision to be a commercial lender to small- and medium-size businesses along the Connecticut shoreline. Because of the recession, the bank’s regulators became much more “prudent and diligent” about every detail of the project, Warner recalled. They started out supportive and still are, but “instead of going through open doors, now we have to go through a metal detector,” he said.

Another challenge has been raising the start-up capital for the bank, said Warner. At one point, a bank in Atlanta was willing to extend them a $2 million line of credit, but that bank ended up in receivership, forcing the entrepreneurs to look closer to home for the money they needed.

“There weren’t any banks that would give us a loan, so we had to finance it ourselves,” Warner said.

The unique challenges of starting a new business are nothing new for Warner. Since leaving Bryant, he has started several companies, most notably a newspaper chain called Shore Publishing, which he recently sold to the New London Day. At times in his entrepreneurial career, he has resorted to using credit cards to finance his ventures, he said, giving him firsthand knowledge of the credit crunch that has discouraged small business owners this recession.

“The bottom line is cash is king, so make sure you have access to it,” said Warner.

Indeed, the most important piece of advice Warner said he has for business people who are struggling to either open a business or to stay open during these tough economic times, is to have adequate capital before leaping into the fray. At first, he thought he needed three months, but he has recently upped that to six months due to the trying economy.

“You need enough cash to get through the lean times,” Warner said.

According to the FDIC’s chairwoman Sheila C. Bair, the worst of the recession has passed by, but its effects are lingering. In a recent speech to the Independent Community Bankers of America, she urged bankers to make credit available to small businesses. The FDIC, in turn, would fight for regulatory reform to preserve stability and put community banks on an “equal footing” with those deemed “too big to fail.”

“This crisis will pass in time,” Bair said, adding, “Your problem loans will eventually decline and your bottom line will recover.”

In the meantime, lessons can be learned from the recession, according to Bryant’s alumni. Hyatt notes a particularly poignant motto for bankers over the past several months: “If it doesn’t kill you, it makes you stronger,” he says. ☛

Elizabeth Abbott is an attorney and writer whose work has appeared in the New York Times and The National Law Journal, among other publications.
The Eternal Verities

Determine your risk tolerance.

Calculate your investment horizon.

Set cash aside for emergencies.

Don’t spend more than you have.
S

tocks had lost more than half their value, 2.4 million homes were at risk of fore-
closure, and 12.7 million Americans were out of work. March 2, 2009 may
not have been the day the economy hit bottom (many people recall the Lehman
Brothers and Goldman Sachs failures of fall 2008), but it was certainly a low point
for investors. The Dow’s drop below 7,000 from its high of more than 14,000 five months earlier
translated into deep losses for anyone with money in the stock market, includ-
ing people with Individual Retirement Accounts and 401(k)s.

Fast forward 13 months, to April 12, 2010. The Dow is back up, surpassing
11,000. The bear market appears to be over, replaced by a so-called “stealth
rally” characterized by light trading volume and small daily gains.

But the National Bureau of Economic Research’s Business Cycle Dating Com-
mittee is refusing to declare the recession over. It’s too early, according to the com-
mittee. And unemployment, albeit a lagging economic indicator, is still high, 9.7
percent nationally and 12.6 percent in Rhode Island, one of the states particularly
hard hit by the downturn. Is it any won-
ter that, while the economy seems to be
on the mend, investors are jittery, mind-
ful of the financial meltdown in the rear
view mirror?

No one has a crystal ball. The next best thing — developing a plan and
sticking to it — can help preserve wealth when the economy crashes, according to
Bryant alumni who are wealth manage-
ment experts and financial planners.

Four such alumni were asked whether
the tried and true investing principles —
buy and hold, diversify across sectors —
have become obsolete, or whether they
protect investors. The answers that
Eileen Jaramillo ’63, ’69; Alan S. Wardyga
’77, ’84 MBA; Donald R. Quattrucci ’83;
and Donald Irwin IV ’89; offered turned
out to be remarkably consistent.

The bottom line appears to be that,

despite the financial debacle of the past
two and a half years, the eternal verities
of prudent investing are still applicable.

How We Mortgaged the Future
“IT’s a return to basics,” Eileen Jaramillo
’63, ’69 says. “A lot of people were looking
for a way to get rich quick, and they
believed the hype of people who said,
‘Wow, you’ve got 100 percent equity in
your house. That’s dead equity. Why
don’t you make it alive and why don’t
you make money like other people are
making money?’”

Many people approaching retirement
age took that advice, borrowing against
the equity in their homes to raise cash.
One result, according to a recent study
by the Society of Actuaries, is that the
number of retired people who have paid
off their mortgages has fallen sharply.

“It’s shocking at this point that 52
percent of the people who are retired are
still paying mortgages,” Jaramillo says.

“If you planned to retire at 62, and you
don’t have enough to retire on, you’re
going to have to work longer.”

Jaramillo lives in Florida and uses
her maiden name, Cioe, in her financial
planning business, which she conducts
under the MetLife umbrella. She came to
financial planning in 1986, after stints as
a troubleshooter for a chain of television
stations, director of data processing
for a manufacturing company, dean of
students at a private business school,
and manager of a couple of public trans-
portation systems, one in Atlanta, GA,
the other in Rhode Island. She was the
first woman to run the Rhode Island
Public Transit Authority, a distinction
that won her State House honors in 1989.

When one of her clients’ children
gets their first job, Jaramillo has them
set up a cash reserve equal to three-to-
six-months of their living expenses,
“so if there’s an emergency, they’ll have
the money. They won’t run up their
credit cards.” If their employer offers a
401(k), she has them match the employer’s
contribution, not only to start saving,
but also to shelter part of their earnings
from the IRS.

The goal is to save enough for retire-
ment, making sure that your wealth
outlasts you and that as little as possible
winds up with the tax collector. “The best
way to control estate taxes and income
taxes is certainly to make charitable giving
a very healthy part of your portfolio,
because what you give to charity you do
not have to pay in taxes — whether it’s
“Save enough for retirement, making sure that your wealth outlasts you.”

EILEEN JARAMILLO ’63,’69
Owner, Certified Financial Planner
Eileen Cioe CFP

Estate tax or whether it’s income tax,” Jaramillo says.

“People take money out of their IRAs and send it directly to the charity without paying taxes on it,” Jaramillo says. They also set up charitable remainder trusts, giving money to a school or philanthropy and living off the income, which is guaranteed for life.

Say you donate a million dollars. “That million dollars is out of your estate, so it cannot be taxed,” Jaramillo says. “You’d be surprised how many people make charitable gifting a permanent part of their long-term wealth plan.”

The Decline and Fall of the Forbes 400
The goal of most financial planners isn’t just wealth accumulation; it’s wealth preservation. The importance of the latter was demonstrated in 2005, when the J.P. Morgan Private Bank did an analysis to see who was still on the Forbes 400 list after 23 years.

What J.P. Morgan found was that only 11 percent, or 43, of the top 400 richest people in 1982 remained on the list. A total of 210 dropped off because they had mismanaged the fortunes it had taken decades to acquire. (Death and shifting assets accounted for the other 143 names.)

The chief culprit for the decline of family fortunes was over-concentration of assets, according to Don Irwin ’89, managing director of J.P. Morgan Private Bank in Washington, D.C. (Other factors, in descending order of importance, were over-leveraging, over-spending, taxation, family discord and liability suits.)

To Irwin, the lesson is obvious: “You need to have really good asset allocation, and you need to have really good asset managers in each asset class” to preserve wealth. Concentration of assets — holding too much stock in one publicly traded company — almost guarantees heavy losses when the company (think Lehman Brothers) becomes embroiled in a scandal or falls on hard times.

Irwin joined J.P. Morgan after jobs with NationsBank (now Bank of America) and a financial subsidiary of the Ford Motor Co. In 2009, he was listed by Barron’s magazine as one of Washington’s 20 top financial advisers. Recently, J.P. Morgan was cited by the financial magazine Euromoney as the No. 1 private bank in the world for individuals with high net worth.

The Washington office of J.P. Morgan Private Bank opened 10 years ago. “Today, we work with 160 families, overseeing about $8 billion in assets,” Irwin says. The typical client, a retired chief executive or business owner who has just sold a company, has at least $25 million to invest. But the advice Irwin offers — don’t overspend, don’t put all your eggs in one basket, and never borrow beyond your collateral — applies equally well to a freshly minted MBA. “Whether you have a billion dollars net worth or you’re fresh out of college, these are principles that don’t discriminate,” he says.

Irwin is bullish on stocks, saying they offer young investors the best opportunity for wealth accumulation. A recent college graduate should look at his or her long-term investment horizon, he says. “If you’re 22 and getting out of college, be 100 percent in stock.” For his firm’s wealthy clients, he likes debtor in possession financing — loans making it possible for companies to reorganize and emerge from bankruptcy — and high-yield, less than investment grade bonds.
“Whether you have a billion dollars net worth or you’re fresh out of college, these are principles that don’t discriminate.”

DONALD IRWIN ’89
Managing Director
J.P. Morgan Private Bank

“Trillions Under the Mattress”

Like Irwin, Don Quattrucci ’83, regional president of BNY Mellon Wealth Management in Providence, sees opportunity in stocks. He estimates that three trillion to four trillion dollars was pulled out of the stock market when it hit bottom. Most of that money has stayed on the sidelines, Quattrucci says, with investors uncertain about whether to reinvest, and when.

Quattrucci is a Bryant trustee and a member of the Rhode Island Public Expenditure Council, the business-backed group that lobbies against wasteful government spending. He has worked as both a foreign currency broker and a foreign currency trader. He also worked as a customer service manager for People Express, the original discount airline, which hired him about a year after he graduated from Bryant.

Now his job is similar to Irwin’s, advising wealthy individuals how to grow and hold on to their money. He joined BNY Mellon in 1994, when it acquired the Boston company where he was a currency trader. He has been with BNY Mellon’s wealth management group for the past 13 years.

“A lot of advisers (ask clients to) take a survey,” Quattrucci says. “Based upon 20 things, they’ll put you in a box.”

BNY Mellon takes a different approach, he says, spending time with clients to determine their risk tolerance and objectives, two things a financial planner has to know to offer sound advice.

“What are your objectives? If you don’t need to take risk to realize those objectives, you really shouldn’t,” he says.

But some risk is unavoidable, and investors remain wary of stocks, because so many people were burned in the recent bear market. When the Dow surpassed 11,000 in April, most of the gains were led hedge funds and other professionals, The Wall Street Journal reported. Quattrucci says investors will have to overcome this exaggerated aversion to risk to get back
into the stock market and take advantage
of the potential gains.

He doesn’t dispute that, over the past
decade, equities have performed poorly,
as The New York Times’ Floyd Norris said
in an April 15th column. “We just came
off the worst decade for equity returns
since the Great Depression,” he acknowl-
edges. Nevertheless, “stocks appear to be
the best investment of the next decade,”
though there will be probably be greater
volatility and lower returns.

How the Safety Net Disappeared
How much lower will the returns get?
Alan Wardyga ’77, ’84 MBA expects them
to hover around 7 percent, not the returns
north of 10 percent that used to be the
norm. He recommends deducting inflation,
which has averaged about 3 percent per
year over the past 30 years, from that
number, for an effective yield of 4 percent.

Stock market returns aren’t the only
thing that’s changed in the 20 years since
Wardyga established Wealth Management
Resources, the financial planning firm
he owns with Arthur C. Everly in North
Smithfield, RI. So has the expectation,
one widespread among employees
of American companies, that their retire-
ments would be taken care of by a
defined benefit pension plan at work.

“Most corporate pension plans don’t
exist anymore,” Wardyga says. “They were
all changed because the corporations
and the actuaries for corporations did the
math years ago.”

In a defined benefit pension plan, the
employer commits to a fixed payout and
bears all the investment risk. After doing
the math, corporate actuaries concluded
it would be better for companies to take
advantage of a 1978 revision of the tax
code and offer 401(k) plans, which shifted
the risk to employees.

Wardyga has an MBA as well as a
BS in accounting from Bryant. Former
president of the Bryant University
Alumni Association, he has been an
instructor in the university’s Financial
Planning Certificate program for more
than 10 years.

He and his wife, Diane, met on campus
when they were freshmen. His first job
after college was working as a security
guard and keeping the books for the
Rhode Island Bureau of Investigation and
Protection, a company founded by his
late father, Stephen. Most of the clients
of his financial planning firm are owners
of small businesses, like the security
company his father owned and operated
until 1985.

It should come as no surprise that
the shift from defined benefit pensions to
401(k) plans hasn’t created a workers’
paradise. In 2008, cash-strapped corpora-
tions including General Motors, Eastman
Kodak, Motorola, and FedEx trimmed
their matching contributions to employee
retirement packages. The same year,
according to the Employee Benefit Research
Institute, the stock market decline caused
401(k) holders with account balances
of more than $200,000 to lose an average
of 25 percent.

Nevertheless, the math that 30 years
ago caused private companies to substi-
tute 401(k) plans for defined benefit
pension plans is beginning to take hold
in the public sector. In Rhode Island,
where the state pension system is facing
a $3.4 billion funding gap, sharply
rising budget deficits are causing the
General Assembly to consider limiting
cost-of-living increases for retirees.

“It used to be, years ago, I would
never talk to a state worker or a teacher
because they would always say, ‘I’m all set.
I’ve got my state pension,’” Wardyga says.
Now, Wardyga says, public employees are becoming more like regular people who have always made contributions to their health care plans. “Regular people have always had to save for their own retirements and take the risk of investing that money and not place it on government or the taxpayer.”

Wardyga illustrates the change with an anecdote. A decade ago, when his daughters were attending North Smithfield High School, he volunteered to teach a class on financial planning for young people. At the same time, he offered a free afterschool seminar on retirement planning for adults. “Two people showed up out of the whole school.”

Wardyga has no doubt that, if he offered the afterschool seminar again, teachers wouldn’t play hooky. “I’ll bet if I did the same thing today, I’d fill the room.”

So it’s goodbye to the safety net — not only for corporate employees, but also for teachers and state workers. The comfort and security that used to be provided by defined benefit pension plans is disappearing, replaced by the brave new world of individual investment decisions and 401(k)s.

Whatever the future may hold, the only real safety will come from eschewing financial fads and sticking to the tried and true investment principles — create a cash reserve, don’t take on more risk than you can handle, and save for retirement. “Those things haven’t changed,” Wardyga says. “Those are the core principles of financial planning.”

John Castellucci is a former Providence Journal reporter working as a freelance writer whose work has recently appeared in the Chronicle of Higher Education.

“MAY THE FORCE BE WITH YOU”

Albert Einstein is credited with saying that compound interest is the greatest mathematical discovery of all time.

Professor of Mathematics Robert Muksian, winner of a 2005 Distinguished Faculty Award given by alumni, is considered an expert on financial planning and when to take Social Security benefits (he once explained the latter on a segment for “NBC Nightly News with Tom Brokaw”). Every semester in Mathematics of Finance, he demonstrates the power of compound interest. Starting with $240 per month, increased annually by 4 percent — the money saved if a pack-a-day smoker kicked the habit — he uses software to show his students the result of investing these monthly savings in the stock market from the ages of 22 to 67 — their likely working career — with a 10 percent yield. Muksian’s class is stunned by the final total of $3,363,337.21.

Although your average college student may not be giving much thought to retirement, this eye-popping demonstration clearly shows that a little sacrifice and discipline can reap big rewards. Muksian is quick to note that being able to save depends on employment status and many other factors, but he offers some general advice to those who are in a position to do so:

- To achieve long-term goals, set reasonable goals on a short-term basis.
- Pay in cash whenever possible. Use your credit cards sparingly and save money on interest.
- Invest in IRAs beginning with your first job even if it’s just a nominal amount like the cost of a “pack of cigarettes a day.”
- Teach your children to get into the habit of saving early. If they get an allowance, have them put a portion of it away.

Ideally, when you retire, Muksian says, you should be able to match 100 percent of your final year of compensation and keep pace with inflation through a combination of a retirement plan, Social Security, and personal savings including IRAs.

“You should enjoy the fruits of your labors,” he says, “but there’s a lot to be said for approaching retirement without having to fear the economics surrounding it.”

By Janet Proulx
A Teachable Moment
At 7:30 a.m., with the Bryant campus just waking up, a small group of students make their way into the Unistructure. Laptops tucked under their arms and sleep still in their eyes, the students move toward room 269. The class is Management of Banking Institutions, and Peter Nigro, a professor of finance and the Sarkisian Chair in financial services, is standing at the front of the room with The Wall Street Journal sprawled across the podium. Class is scheduled to start at 8:00 a.m., but at 7:45 sharp, he begins. “OK,” he says. “Let’s talk about SNCs [pronounced ‘snicks’]. Who read the paper yesterday?”

Nigro has been teaching finance at Bryant for seven years. He brings 11 years of experience at the Federal Office of the Comptroller of the Currency (OCC), including serving as a Senior Financial Economist in both the Policy Analysis and Risk Analysis Divisions. The author of numerous journal articles and book chapters, he is often cited in the financial media. He is also this year’s Alumni Achievement Award distinguished faculty recipient and has been recognized as a “favorite professor” among undergraduates on BusinessWeek.com.

His class is fast-paced and students are expected to be on their toes. It’s not uncommon for him to choose a student at random and ask him or her to explain an article or a topic being discussed. And to those students who might answer “I don’t know,” Professor Nigro smiles and replies, “Yes, you do.”

Nigro says that the way he structures his classes hasn’t fundamentally changed since the near collapse of the financial markets in the fall of 2008. He incorporates the most recent banking news into his lectures and has students review articles from the financial media. “In the financial services discipline,” he says, “you always need to stay current.”

What has changed since the onset of the economic crisis, Nigro explains, is deeper student interest in banking and regulation: How did we get here and what are the solutions? “Students are most interested when they see real life application of what they read in textbooks,” he says. “It makes the educational experience more practical for them.”

An ability to reference and understand the day-to-day changes in the financial sector is an invaluable skill to have as Bryant seniors begin to network and interview with banks, financial services firms, and regulatory agencies.

The financial crisis has sparked opportunities for enhanced student engagement for underclassmen as well. In freshman and sophomore classes with Logan Kelly, an assistant professor of economics at Bryant who earned his Ph.D. at the University of Kansas with specializations in macroeconomics and applied econometrics, students discuss money and banking, credit default swaps, and the vulnerability of the financial systems. “It is important for students to understand that the collapse is a natural phenomenon, as is the existence and burst of the bubble,” he says.

Kelly explains that students today are significantly more interested in how the system works. “We talk about the over-the-counter (OTC) derivatives and how they weren’t reported,” he says. (OTC derivatives are contracts that are privately negotiated between two parties without going through an intermediary.) It’s at this point that students’ eyes are opened to the fact that a lot of what was going on between banks and investments firms were backroom deals, and no one knew how it worked until the collapse, Kelly says.

The “great recession” provides a rich environment for students to learn valuable lessons about the financial crisis from Bryant’s expert faculty.
The regulation debate
Kelly remembers a recent “ah-ha” moment for a first-year student whose father works in insurance law. “We started talking about credit default swaps and he was asking why insurance companies didn’t get caught executing risky deals. He asked, ‘Shouldn’t it be regulated?’” Kelly says. “He started making connections that led to a discussion about the government doing nothing — and doing too much.”

Assistant Professor Edinaldo Tebaldi, who came to Bryant from The University of New Hampshire after receiving his Ph.D., and has worked as a consultant for the World Bank, also discusses regulation with his classes and contemplates what it could mean for the future. “It is important to teach students that this recession is a natural part of market economies. There is a collapse now and there will be one in the future,” he says. “So in class we can discuss the myopic reaction of government, such as the rush to push through a stimulus package. We debate the hazards of short term policy making.”

Like Professor Nigro, Tebaldi explains that the financial crisis hasn’t fundamentally changed what is taught in his course. What has changed is the context in which students are learning. “They now have increased exposure so we can teach them about what’s going on right outside their windows. It is an amazing opportunity to learn from the model as it is unfolding in the markets,” he says.

For example, as a cautionary tale of over-regulation, Kelly references the Sarbanes–Oxley Act of 2002. Sarbanes–Oxley was enacted in response to major corporate and accounting scandals. It set new and complex standards for all U.S. public company boards and accounting firms. “If banking regulation follows the same path, it would be overkill and cost a lot of money,” Kelly says.

In finance professor Elizabeth Yobaccio’s classes, students also delve into the root causes of the financial meltdown, and the government responses to that crisis. Yobaccio has been at Bryant since 1991 and specializes in multinational corporate finance and risk measurement. “All of these things are designed to remedy the fall out, but we look at what kind of behavior the government is trying to motivate with some of these actions, and we can’t help but question if it’s going to work. It’s important for students to be able to assess and evaluate what the government is doing, to look for rationales, and to critically assess the likely impact of these actions,” she says.

Applied education
On the wall of her office, Yobaccio keeps a series of framed photographs of the many teams through the years she has taken to business simulation competitions around the country. “Education is a holistic thing,” she says. “There is a lot more going on than what is in a text book. Co-curricular programs help students to develop leadership skills.”

Other faculty agree and work to engage students in hands-on educational experiences. Kelly taught a course that prepares a team of students to compete in the annual College Fed Challenge, hosted by the Federal Reserve Bank of Boston. As part of the Sophomore International Experience, Tebaldi traveled to the Colon Free Trade Zone in Panama to educate students about tax-free trade. Yobaccio is among the dozens of faculty who regularly mentor Honors Program members completing their senior theses.

One of Bryant’s most ambitious experiential academic programs is the Archway Investment Fund (AIF). The student-managed fund, now in its fifth year (see p. 18), allows participants to use their classroom knowledge to research and buy stocks with money allocated by

“It’s important for students to be able to assess and evaluate what the government is doing, to look for rationales.”

ELIZABETH YOBACCO
Professor of Finance
the Bryant Board of Trustees. The AIF is separated into two classes that interact and work together to manage the fund. Students in “Securities Analysis” are split into groups that research and recommend stocks to buy in particular sectors including energy, financial, healthcare, industrial, and technology. In “Portfolio Management,” students develop skills by managing a real securities portfolio and interacting with the securities analysis students.

Students come away from this experience with a more complete and integrated understanding of how companies work, why some companies are more successful than others, and what it means in terms of investment value, says David Louton, professor and chair of the finance department and coordinator of the AIF. Louton came to Bryant from Michigan State University in 1991 with scholarship interests that include business cycles, educational issues in finance, investor behavior, and stock indices.

The financial crisis has provided an unparalleled experience for the groups of students managing the AIF over the past 18 months, says Louton. In the spring of 2008, the fund was worth about $525,000, outperforming its S&P 500 benchmark by 4 percent. In the early days of the economic crisis, the fund adopted a defensive position and continued to stay ahead of markets. But in 2009 the fund stayed with its defensive position for too long, causing it to slip slightly below its benchmark. “Students are learning to adapt and adjust. They feel a deep sense of responsibility tied to their actions because they are managing real money, and in the end they will hand over the fund to the next class of students,” Louton says. “It’s a heavy responsibility, and they gain a deep understanding of the stakes.”

Community outreach
Another aspect of the AIF program is an annual Financial Services Forum with panel discussions and keynote addresses by leaders in the financial services field. This year’s keynote was Erik R. Sirri, former director of the division of trading and markets at the U.S. Securities and Exchange Commission. The forum draws the Bryant community and members of the local investment industry, as well as students.

The university has always been generous in sharing the expertise of its faculty members and invited guests. Bryant quickly held an open public forum to relate the whys and hows of the crash just days after “Black Monday” on September 29, 2008, when the Dow Jones Industrial Average dropped a record 777 points. In a packed Janikies auditorium, faculty members provided a historical context for the collapse and explained how the subprime mortgage crisis contributed to the problem.

Says Professor Kelly: “We have the skills, the education, and the ability. It is important to give back and to set aside the time to do so.”

Just this spring, with Bryant’s home state of Rhode Island experiencing severe and sustained economic difficulty, Kelly, along with professor Tebaldi and others, planned a daylong summit for the state’s
top government officials, policy makers, and business leaders to discuss economic solutions. More than 300 opinion leaders and policy makers from throughout the region converged at Bryant to explore what needs to be done to move Rhode Island forward. “The state ranks low on every survey of growth and business climate,” says Tebaldi. “Bryant has a place in policy recommendations. We have great faculty here. We want to join and help.”

As faculty strive to lead positive change within the community, they share their experiences with students and encourage them to challenge conventional thinking and come up with their own solutions for recovery. This kind of critical thinking is vital for careers in economics and finance. “Bryant students are well prepared to work in government, to be policy advisers. They can succeed in the most competitive labor market and adapt wherever they go,” says Tebaldi.

Professor Louton adds that it’s not just about teaching finance or economics. “If you can combine at least some opportunities for experience with teaching, you get many more teachable moments,” he says. By way of example, Louton points to the May 6th mid-day plummet of the market by 900 points, and subsequent rebound by 600 points, due to the financial crisis in Greece. During this roller-coaster activity, students were in their final Securities Analysis class of the semester in Bryant’s Financial Markets Center seeing the real-time data as it happened. Needless to say, the day’s class agenda was tossed aside.

Neither the experience, nor the teaching, needs to be limited to the main topic area of the course. Anything that would make students more viable in their careers, or in life, is fair game,” Louton says. "Students feel a deep sense of responsibility tied to their actions because they are managing real money.”

DAVID LOUTON
Professor of Finance
Archway Investment Fund Coordinator

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Stasia B. Walmsley is a writer/editor in the Office of University Relations at Bryant.

BRYANT INVESTS IN ITS FUTURE

A program such as the Archway Investment Fund (AIF) doesn’t happen overnight. Approval for a hands-on set of courses where undergraduate students are encouraged to invest a half million dollars of the University’s endowment is the result of a lot of hard work — and favorable conditions.

“This type of program had been proposed in different variations since the 1990s, well before the C.V. Starr Financial Markets Center was being constructed,” says Professor David Louton, AIF coordinator. “But we weren’t able to get all the pieces to fit together until spring 2005.”

One major catalyst that brought the program’s importance to the forefront was the Redefining Investment Strategy Education (R.I.S.E.) Forum that takes place each spring at the University of Dayton. “It was pretty clear that if Bryant wanted to be a leader in teaching investment strategy, we needed to be innovative,” says Louton. “The forum gave us some ideas on revising the program guidelines, which we did, and then resubmitted our proposal.”

This time, Louton and his colleagues, Hakan Saraoglu, Ph.D., and Peter Nigro, Ph.D., Sarkisian Chair in Finance, found support. Barry Morrison, vice president for business affairs, had worked at Babson College, which had launched a student-managed fund. The next phase of approval was the Board of Trustees.

“Again,” says Louton, “we found not only support, but a champion in one of our trustees. Mike Fisher ’67 (current chairman of Bryant’s Board of Trustees) was a managing director of Barclays Global Investors, and he understood the importance of providing this type of experience to our students.”

Louton realized early on that he would need to partner with industry professionals to create the best learning experience for the students. Over the past five years, AIF students have networked with seasoned and recent alumni working in investments, professionals from the Providence Society of Financial Analysts (PFSA), and from regional firms. The years of collaboration have produced many positive results. For example, in February 2010 a group of Bryant students won the Investment Research Challenge in Boston with the help of former PFSA president Peter Phillips, CFA, CAIA as their mentor (see pg. 31).

“It’s been a demanding five years,” says Louton, “but I wouldn’t trade this experience for anything else. I’ve learned as much as the students.”

BY TINA SENECAL ’95,’08

BY TINA SENECAL ’95,’08
Since its inception 25 years ago, World Trade Day has grown in stature and is now one of the largest and most well respected international trade conferences in the Northeast, attracting more than 500 managers and executives annually.

Keynote speakers have included top policy experts, academicians, business leaders, and government officials – many of them visionaries in their fields.

But it hasn’t always been easy, notes Ray Fogarty ’79.

Not long after graduating from Bryant with an accounting degree, Fogarty discovered his passion: helping small businesses grow. He was thrilled to have the opportunity to work for what was then the Small Business Development Center (SBDC). After five years as associate director, he was named director of the Rhode Island Export Assistance Center and World Trade Center Rhode Island, both of which grew out of the mission set forth by the SBDC. The two entities eventually merged into what is now the John H. Chafee Center.
for International Business, and, under Fogarty’s guidance, evolved from a local service provider to one of the most far-reaching and successful export assistance centers in the country.

But in 1986, when Fogarty and a group from the World Trade Club of Providence launched Bryant’s inaugural World Trade Day event, attendance was sparse. There wasn’t much interest or awareness in global business, he recalls. “At that time, Rhode Island was doing about $300 million in exports.”

In the 25 years since that first World Trade Day, there have been enormous changes, says Bryant President Ronald K. Machtley. “We were swept into the Internet age, experienced the human and economic impact of 9/11, celebrated the 10th anniversary of the European Union, and felt the impact of the euro, among many other amazing developments.

“For a quarter of a century at World Trade Day, we have combined our skills, talents, and experiences to identify opportunities that exist in difficult times and in times of dramatic change.”

By 2008, Fogarty notes, Rhode Island exports totaled $2 billion. He acknowledges President Machtley’s contributions to international trade since taking the helm at Bryant in 1996 — and previously as a distinguished U.S. Congressman for Rhode Island. Keith Stokes, executive director of the Rhode Island Economic Development Corporation and one of this year’s speakers, says of Machtley, “His vision has elevated World Trade Day as an essential event that consistently promotes international trade and global information sharing to the benefit of our region.”

On June 16, Bryant celebrated the 25th anniversary of World Trade Day with a theme of “American Renewal and Growth.” Working with Fogarty to pull together

INTERNATIONAL TRADE SUCCESS STORIES

HEATING UP THE COMPETITION
It’s safe to say that John Hazen White, Jr. has business in his blood. He is the third generation to run the family-owned and operated Taco, Inc., a Rhode Island-based company that develops and manufactures hydronic-based components for use in heating and cooling applications across the building spectrum. Taco products can be found in all corners of the globe—from ultra-modern, high-rise buildings in Saudi Arabia to residential basements in the U.S., and they are considered a leader in the HVAC industry.

The company takes part in Bryant’s internship program and Hazen White regularly speaks to students in the classroom. “The greatest thing I have to share is my life experience,” he says.

Taco has also been a long-time partner of the Chafee Center, benefiting from professional development and certification, market research, trade missions, and countless networking opportunities with prospects and clients from around the globe. “The Chafee Center has become a vital and enthusiastic partner in our global activities,” says Hazen White, “and it has been our privilege to support their programs in return.”

This support has included World Trade Day almost from the initial event. “The 25th anniversary was a great time to celebrate the relevance and value of past programs,” says Hazen White. “The level of expertise of those attending speaks well of our regional trading history and international scope of our business leaders.

MAKING THE RIGHT MOVES
Cheryl W. Snead, a Bryant trustee and co-chair of World Trade Day 2010, and her husband, Roland Snead, have partnered with Chafee Center staff, as well as Bryant faculty and students, to grow their company, Banneker Industries, considered a world-class leader in Supply Chain Management (SCM).

The Sneads’ first business opportunity with the Chafee Center occurred when they
“World Trade Day is a great forum for enabling Rhode Island companies to find new opportunities for growth and success, particularly in the global marketplace.”

Keith Stokes, Executive Director, Rhode Island Economic Development Corporation

this year’s historic event were Bryant trustees and honorary co-chairs Alan Hassenfeld ’85H, Chairman of the Executive Committee, Hasbro, Inc., and Cheryl W. Sneed ’06H, President and CEO of Banneker Industries, Inc. Fogarty also is quick to credit the work of a committee of volunteers from Bryant University and the business community, the strong support of the RIEDC, the State of Rhode Island, other cooperating agencies, and the generous contributions of sponsors.

As Stokes notes, “World Trade Day is an integral part of the long-standing partnership between the RIEDC and the Chafee Center. It is a great forum for enabling Rhode Island companies to find new opportunities for growth and success, particularly in the global marketplace.”

Whether availing themselves of market research, trade missions, networking opportunities, or working closely with the University’s International Business students, officials from many companies embrace World Trade Day and the Chafee Center as partners in their global activities. ♦

Janet Proulx is a writer/copyeditor in the Office of University Relations at Bryant.

took part in a worldwide SCM webcast, an experience that left them so impressed they began working with students and faculty in the International Business (IB) program. “IB students have been instrumental in our advances to establish an operation in China,” says Roland. “They have been like an extension of our company, providing expertise and resources to help us grow.”

Cheryl and Roland stay committed to Bryant for many reasons. They cite the expertise and resources of the Chafee Center and its staff, as well as talented student interns and alumni who hold prominent leadership positions within Banneker. They mention faculty members who reach out to Banneker to help with real-world projects. The Sneads also participate in campus events such as the Women’s Summit, and partner with the Chafee Center on programs such as the SCM summit on August 26.

“Working with the Chafee Center, as well as students, faculty, and staff, has been a match made in heaven,” says Cheryl. “They have helped us make our business better, and we have provided them with knowledge in a key industry.”

Jeff Caruso, Crisloid

KEEPING ALL THE PIECES IN PLAY

At World Trade Day 2009, Jeff Caruso, president of Crisloid, a Providence manufacturer of quality board games, was introduced to representatives of National Grid by a Chafee Center consultant. The result was Crisloid receiving a grant for improvements to its plant electrical lighting system. Networking like that occurs at World Trade Day each year.

Since 2007, Caruso has worked with the Chafee Center to expand his company’s business globally. When he considered expanding into Germany and Turkey, a marketing plan was developed by Bryant students—part of a required senior practicum. Research developed by these students led to Crisloid’s selection by the United Kingdom event sponsors for a five-year exclusive contract to provide the games for the World Series of Backgammon. It was the second year that Crisloid was a client company in the practicum program, which is managed by the Chafee Center and taught by Madan Annavarjula, associate professor of management and International Business program coordinator.

“The benefits of getting involved with Bryant are endless,” says Caruso. “Taking part in World Trade Day is as much about local introductions as it is putting you in the position to see the entire world as potential prospects.”

by Janet Proulx
SPOTLIGHT ON: FACULTY

From healthcare to financial recovery to diversity in education, Bryant faculty research covers the most current topics facing the world.

SCHOLARSHIP HIGHLIGHTS

Here is a sample of the innovative research Bryant faculty have been working on over the last several months.

Bryant legal scholar Andrea Boggio co-edited the new book Health and Development: Toward a Matrix Approach, which offers a fresh perspective on the role of international organizations in the global health arena.

Research conducted by Economics Professor Laurie Bates and colleagues appears in a special edition of Journal of Risk and Insurance, which examines the current health insurance debate. Bates also collaborated with Becky Lafrancois ’05 on a paper accepted for publication in the journal Public Choice.

Accounting professor Dennis Bline has had research published in two major academic accounting journals and co-presented research at the American Accounting Association Conference with fellow professor, Charles Cullinan. At the Academy of Business Education Conference, Bline and his colleagues Tim Krumwiede and Kathy Simons, both professors in Bryant’s accounting department, presented their study, “Examining Comprehensive Income.” LoriCoaldey, associate professor of management, has been named a Sam Walton Fellow for Bryant University and will serve as a faculty adviser for Bryant’s chapter of Students in Free Enterprise along with David Greenan and Adam Rubin, lecturers in the College of Business.

Maura Coughlin, assistant professor of visual studies, chaired an academic session of the Association of Art Historians’ annual meeting in Glasgow, Scotland, in April.

In BizEd magazine, Carol DeMoranville, professor of marketing, explains how Bryant got faculty enthusiastically involved in the College of Business’s assessment process. Read DeMoranville’s article at www.bryant.edu/assessmentinvestment.

Tony Houston, associate professor of Spanish, has a research paper titled “Affective Structured Input: How Authentic Are Learner Responses?” published in the June 2010 issue of Hispania.

Janet Morahan-Martin’s “Online Social Networks” was accepted for presentation in the Media Psychology and the Internet poster session at the 2010 American Psychological Association Convention in San Diego, CA. Two students, Brynn Woodland ’10 (Orleans, MA) and Heather Vogel ’10 (Methuen, MA) collaborated with Morahan-Martin on the research.

Faculty members Logan Kelly and Edinaldo Tebaldi organized “The Rhode Island Economy: Beyond the Problems to the Solutions,” a daylong summit held at Bryant.
Sukki Yoon, assistant professor of marketing, has had several papers accepted for publication in academic journals based on her research into advertising and consumer decision making. This is just a small sampling of the many recent academic accomplishments of Bryant faculty. For more, visit www.bryant.edu/news.

FACULTY AID IN RI FINANCIAL RECOVERY
Edinaldo Tebaldi and Logan Kelly, assistant professors of economics in Bryant’s College of Arts and Sciences, say the time is now to create systematic changes to resuscitate Rhode Island’s struggling economy. To help start a dialogue, they organized “The Rhode Island Economy: Beyond the Problems to the Solutions,” a daylong summit held at Bryant this spring.

State leaders including Governor Donald Carcieri, Senate President Teresa Paiva Weed, and House Speaker Gordon Fox were all in attendance for this one-of-a-kind event. Ross Gittell, New England Economic Partnership (NEEP) vice president and University of New Hampshire management professor, presented the morning keynote “How Rhode Island Fits into the Regional and National Economies.” And Keith Stokes, newly appointed executive director of the Rhode Island Economic Development Corporation, spoke during the luncheon about “Rhode Island’s Economic Future after the Recession.”

During the conference, Bryant Trustee Professor of Entrepreneurship Cary Collins and other experts explored what regulatory and other changes could make the state’s economy more vibrant. The conference concluded with Tebaldi joining Bryant’s College of Arts and Sciences Dean David Lux and The Chafee Center for International Business Director Ray Fogarty to discuss ways to “rebrand” the state to retain and attract businesses.

Tebaldi, who is also the Rhode Island forecast co-manager for NEEP, previously took part in an economic forum organized by the Rhode Island House of Representatives. He told law makers that the current recession made Rhode Island’s fundamental economic problems more noticeable, but the state’s failure to create new jobs and sustain economic growth was not new. He stressed that it is critical to move away from a focus on manufacturing to a knowledge-based economy where competition is global, innovation is key, and an educated workforce is a must.

“Long term prosperity in Rhode Island,” he says, “will only be achieved by preparing the economy and its labor force to take advantage of opportunities in the global economy.”

BRYANT AWARDS OUTSTANDING FACULTY

Annual awards honor faculty members for their excellence in teaching, research, mentorship, and service to the Bryant community. This year’s honorees are:

Excellence in Teaching
Madan Annavarjula, Associate Professor, Management

Mentor of the Year
John Dietrich, Associate Professor, Political Science

Outstanding Service
Lookman Buky Folami, Associate Professor, Accounting

Research and Publication
Edinaldo Tebaldi, Assistant Professor, Economics

The Faculty Federation Faculty of the Year Awards
Joseph McCarthy, Professor, Finance, College of Business
Richard M. Smith, Professor, Mathematics, College of Arts and Sciences

Learn more about the awards at www.bryant.edu/facultyawards2010

ECONOMIC FREEDOM EXPLORED

Professor Joseph Shaanan’s latest contribution to scholarship in the field of economics is his book, Economic Freedom and The American Dream, published by Palgrave Macmillan. In the book, Shaanan challenges the view that unrestricted economic freedom enhances our economic and political well-being. He demonstrates that while economic freedom provides benefits, its unchecked version, including the right to profit through government, inflicts a heavy toll on democracy, free markets, and, paradoxically, on economic freedom itself.

Shaanan explores the effects of economic freedom on America in several areas, including markets, politics, and opportunities. By focusing on the economic liberty of individuals, corporations, and markets, and the conflicts among them, the book offers an original perspective on some of the nation’s most difficult dilemmas.

Bryant University midfielder Evan Roberts ’11 (Cornwall, VT) has earned the right to play for his country this summer at the 2010 Men’s Lacrosse World Championships—for one of his countries, anyway.

A dual citizen of both the United States and England, where his father was born and raised, Roberts becomes the fourth person and second player associated with Bulldog lacrosse to earn a spot at this summer’s World Championships in Manchester, England, July 15-24.

When Roberts suits up for the host country as a member of Team England, he will not only be taking on the U.S. but also the men he calls “coach”—Bryant Lacrosse Coach Mike Pressler, the head coach of the American side, and first-year Bulldog assistant Matt Zash.

“I’m definitely excited to play against Coach Pressler,” said Roberts. “It will certainly be a big challenge to play against a player he currently coaches. “But I wish him the best of luck and look forward to beating him on the field.”

In addition to Roberts and Zash, Bryant graduate and NCAA Division I all-time leading scorer Zack Greer ’09 MBA will suit up for his home country of Canada during the Championships. But will England turn into a Bryant reunion? It’s doubtful.

“The other day after I heard the news, I said, ‘Evan, I wish good luck to your team in all the games except one,’” said Pressler.

It’s been a wild ride for Roberts over the past five months, from spending five days at the Manchester tryouts over winter break to opening the 2010 Bryant lacrosse season to taking over the primary faceoff duties for the Bulldogs to being named to the national team roster. But the ride is just beginning.

While Roberts will get a different view of his collegiate coach when he faces off against Team USA, at least Pressler will remain on the sidelines. Not so with Zash, who fills one of the 23 roster spots for the U.S.

“I haven’t really thought about it much,” said Zash of the prospect of competing against a player he currently coaches. “But I wish him the best of luck and look forward to beating him on the field.”

FIELD HOCKEY KEEPER WINS RIAIAW AWARD

There are three criteria for the Rhode Island Association of Intercollegiate Athletics for Women (RIAIAW) Distinguished Athlete of the Year Award. The honoree must possess leadership qualities, stand as a role model to others, and enjoy an above average degree of physical talent. The RIAIAW would be hard pressed to find a candidate more fitting of the award’s core values than this year’s recipient, Bryant senior Kundayi Mawema.

A four-year starter in goal for the Bulldog field hockey team, Mawema has recorded 31 wins in her career and has been an integral member of the team since first setting foot on campus as a freshman in 2006. On the field, Mawema has guided Bryant into the Division I ranks as a junior, and again as a senior captain, leading the Bulldogs to postseason berths in each of her first two seasons.

The Harare, Zimbabwe native has recorded an astonishing all-time program record with 31 wins in her career and has been an integral member of the team since first setting foot on campus as a freshman in 2006. On the field, Mawema has guided Bryant into the Division I ranks as a junior, and again as a senior captain, leading the Bulldogs to postseason berths in each of her first two seasons.

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The Harare, Zimbabwe native has recorded an astonishing all-time program record with 31 wins in her career and has been an integral member of the team since first setting foot on campus as a freshman in 2006. On the field, Mawema has guided Bryant into the Division I ranks as a junior, and again as a senior captain, leading the Bulldogs to postseason berths in each of her first two seasons.
Members of the Bryant football team and coaching staff gave back to their community by partnering with The Homestead Group to provide a one-day football clinic for children with mental and physical challenges from across Rhode Island. More than 150 children, family members, and volunteers attended the clinic put together by Jake Pates ’12 (Columbus, NJ), Matt Llewellyn ’12 (Gales Ferry, CT), Bryan Brady ’11 (Floral Park, NY), and Marcus Ellis ’12 (South Ozone Park, NY) as part of a semester-long service learning project.

More than 40 children and their families participated in the event, which started with a tour of the brand new Bulldog Stadium locker room, where the participants were given an inside look at Bryant’s Division I football program. There, the football players and other volunteers gave the children the opportunity to try an athlete’s lifestyle on for size, helping children try on Bulldog helmets and shoulder pads.

The kids continued to live out their football “game day” experience as they exited the locker room, running out through the tunnel right onto the field, where five stations were waiting to teach them the art of football: throwing, kicking, receiving, cone drills, and, of course, the touchdown celebration.

For the next hour, the children rotated from station to station, each one run by the current Division I football players and Bulldog volunteers. The experience continued at the conclusion of the station drills, as the team and the children came together in true game day fashion with a “1-2-3-BULLDOGS!”

The day came to an end with a return trip to the Bulldog locker room, where the children enjoyed pizza and beverages, courtesy of Football Coach Marty Fine. The event was a tremendous success, allowing children who might otherwise be limited to a spectator role to participate in on-field football drills run by Division I athletes. The group and the rest of the volunteers hope to make the clinic an annual event.
NEW VP OF ACADEMIC AFFAIRS NAMED

Bryant President Ronald K. Machley has appointed José-Marie Griffiths, Ph.D., as Bryant’s vice president of academic affairs.

An acclaimed policy expert, researcher, and administrator with more than 30 years of experience, Griffiths comes to Bryant from the University of North Carolina at Chapel Hill, where she was Dean and professor in the School of Information and Library Sciences.

At Bryant, Griffiths is responsible for all academic and research programs within the College of Business and College of Arts and Sciences. She will also play a major role in the University’s upcoming strategic planning process, reviewing curricula to ensure excellence, strengthening selected academic and research areas, and recruiting and retaining outstanding faculty.

A fellow of the American Association for the Advancement of Science, Griffiths’ research spans information science, technology, and leadership. In 2006, President George W. Bush appointed Griffiths to a term on the National Science Board. She previously held two presidential appointments, one to the President’s Information Technology Advisory Committee and the other to the U.S. National Commission on Libraries and Information Science. She has also served on blue-ribbon panels and committees for agencies including the National Academy of Sciences, NASA, the U.S. Department of Energy, and the U.S. Navy.

Griffiths succeeds V.K. Unni, who had served as Bryant’s vice president for academic affairs since 1997. Unni will return to the Bryant faculty as Distinguished Professor of Business after a year-long sabbatical.

PUTTING DIVERSITY INTO ACTION

Each spring, Bryant’s Diversity Council of Champions sponsors a campus-wide contest to foster a meaningful dialogue on diversity at the university. This year students, faculty, and staff were asked to answer the question, “What is Pluralism?” through art, film, spoken word, or other creative expression. The Pluralism Project at Harvard University defines pluralism as “not diversity alone, but the energetic engagement with diversity” and “not just tolerance, but the active seeking of understanding across lines of difference.”

This year’s first place winners were Sherika Nicholas ’11 (Long Island, NY) and Rocina Dalzell ’13 (Brooklyn, NY) for their song “Connecting People through Music,” which was accompanied by piano and steel drums. Carol Ann Lundy ’11 (Bridgeport, CT) won second place for her video and poem combination titled, “Nothing Like You but Still the Same.” Kevin Ward ’10 (Melrose, MA), who won last year’s competition, was awarded third place for his graphite drawing, “Hands for Haiti.”

A fellowship was given to Makena Sage ’12 (Austin, TX) for her poem, “Let Your Voice Sing.”

In addition to the annual diversity contest, Bryant’s Diversity Council of Champions builds awareness of the importance and contribution of diversity through workshops and events, as well as a “My Story” section of the www.bryant.edu site where contributors can post their individual experiences.

BRYANT/PWC ACCOUNTING PROGRAM RECEIVES GRANT

A week-long Bryant University program that introduces Latino/a and African American high school students to the accounting profession has received a $150,000 grant from PricewaterhouseCoopers (PwC), the largest of the Big Four international accountancy and professional services firms.

The PricewaterhouseCoopers Accounting Careers Leadership Institute at Bryant, now in its sixth year, is a free program that gives 40 high school seniors, from as far away as Jamaica and Florida, insight into the world of accounting and life as a college
student. Working with Bryant accounting faculty and PwC professionals, they analyze businesses like Nike, Yahoo, Mattel, and Microsoft, and participate in a variety of leadership and team-building activities.

As of 2008, the latest data available, African Americans represented only 4 percent of public accounting professionals at all career levels and Latinos/as represented just 5 percent, according to the “Minorities in Tax 2010” report from TaxDiversity.com. Bryant is one of just four universities across the United States selected recently by PwC to receive grants to help promote and support the recruitment of diverse students within the accounting profession.

BRYANT DESIGNATED AS “GREEN”

Bryant has been named among the country’s most environmentally responsible colleges in a new publication, The Princeton Review’s Guide to 286 Green Colleges. The Guide was developed by The Princeton Review and the U.S. Green Building Council as a way for prospective students and their families to assess a school’s commitment to sustainability in terms of campus infrastructure, activities, and initiatives—an increasingly important factor in the college decision-making process, according to Princeton Review’s College Hope & Worries Survey.

The profiled colleges all received “Green Ratings” in the 80s or 90s, on a scale from 60–99, based on feedback from administrators at 697 colleges.

For several years, the university has undertaken a number of initiatives to continue cultivating a sustainability and environmental awareness on campus. Through a partnership with IBM and American Power Conversion, Bryant created a new green data center that has reduced energy use by 35 percent.

The university’s Center for Sustainable Business Practices offers education programs on issues such as pollution, renewable energy technology, and energy credits and conservation. Bryant also has also taken part in the “Focus the Nation” program to raise awareness about climate change among members of the campus community, as well as the annual nationwide RecycleMania competition.

Bryant’s Environmental Science program was also among the reasons the University was listed in the guide, according to The Princeton Review. Bryant students can choose to pursue a major or a minor in Environmental Science, which combines business principles and hands-on field and laboratory research experience with personalized career advising, global perspectives, and international study opportunities.

BRYANT LITERARY REVIEW PUBLISHED

The eleventh edition of the Bryant Literary Review (BLR), an international journal of poetry and fiction, was published in April. An editorial board of faculty, students, and staff selected nine short stories and 29 poems out of thousands of submissions from across the country and around the world.

This year’s edition features poems by Bryant students Eliza DeMarseilles ’10 (Branford, CT), Linsey Morse ’10 (Dartmouth, MA), and Evan Wallace ’10 (Walpole, MA), as well as fiction

CELEBRATING 30 YEARS OF SPECIAL OLYMPICS AT BRYANT

For the 30th year, Bryant hosted the Northern Rhode Island Special Olympics. More than 200 students volunteered to help plan the day that brought 400-plus athletes and their families to the competition.
SPOTLIGHT ON: CAMPUS (CONTINUED)

writer and Bryant lecturer Nancy Craven — all of whom presented their work at a BLR Editor’s Reading this spring.

Copies of the 2010 BLR are $8 and can be purchased by calling (401) 232-6464. The BLR is sponsored by the College of Arts and Sciences. Tom Chandler, Bryant associate professor of English and cultural studies and poet laureate of Rhode Island emeritus, serves as editor.

Submissions for the next issue will be accepted between September 1 and December 31, 2010. See the BLR Web site, web.bryant.edu/~blr/ for guidelines.

IN ACTION FOR HAITI
Since the beginning of the spring semester, the Bryant in ACTION for Haiti campaign has raised more than $4,000 to aid in the humanitarian and rebuilding efforts in and around Port-au-Prince after the devastation of this year’s deadly earthquake.

The campaign has mobilized several fundraising events, including a “Teach-in” for the Bryant community to learn more about Haiti from faculty and staff members. The Teach-in also featured a first hand account from Nastazia Coirin ’13 who was in her home country when the 7.1 magnitude quake struck on January 12. Another fundraiser was the “Love for Haiti” Valentine’s gift program organized by the townhouse resident assistants. And the French Club, the Arts and Culture Club, the Bryant University Spanish and Culture Club, and the Department of Modern Languages combined efforts to organize a Mardi Gras-themed “Masked Dance Party” to raise money for Haiti.

All money raised by the Bryant community goes directly to benefit two non-governmental organizations: Hôpital Albert Schweitzer in Haiti, which is located about 90 miles northeast of Port-au-Prince, and Oxfam America. The hospital, the leading surgical center in Haiti, was spared major damage from the earthquake and has continued operating around the clock to treat the injured. Oxfam America was one of the first organizations on the ground in Haiti and has provided clean drinking water for 100,000 people.

Bryant in ACTION for Haiti efforts continue. Join its group on Facebook to get the latest news and updates.

VETERAN DEMOCRATIC STRATEGIST DONNA BRAZILE

As the current money manager for Senator Barack Obama’s presidential campaign, Donna Brazile is no stranger to getting involved in campaigns. She was the first woman to run a successful presidential campaign in history.

Historically, Democrats have been underrepresented in positions of leadership, including on college campuses. At Bryant, Donna will be sharing her perspective on how students can become leaders.

Women’s History Month guest speakers included MoneyWatch.com editor Jill Schlesinger. She shared the story of her career path, which included stints as a trader and financial analyst before getting a position in television at NBC 10 in Providence. Veteran Democratic strategist Donna Brazile spoke to the Bryant community about getting involved in public service and a need for value-centered leaders. In addition, Bryant’s “Telling Her Story” series featured Intercultural Center Director Shontay Delalue King, who spoke about facing racism, traveling around the world, and starting a career in higher education.

CELEBRATING WOMEN

Every March, Bryant honors the women of the University community in commemoration of Women’s History Month. This year’s event included prominent speakers, a self-defense workshop, several films, and the annual presentation of the Bryant “Herstory Awards.”

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The month culminated with the annual Herstory Awards,
which recognize female students on campus who have worked to create a more equitable and just environment for women. During the award presentation Sociology Professor Judy McDonnell cited the establishment of the Women’s Center, the Intercultural Center, the Women’s Summit, and Bryant Pride as a few of the many resources that make Bryant a better place for women and men. Find out more about the 2010 Herstory Award recipients online at www.bryant.edu/herstory2010.

2010 CLASS GIFT MERITS LIVE MASCOT
In celebration of record student contributions to the 2010 Class Gift campaign, President Ronald K. Machtley and his wife, Kati, donated Ironclad Tupper I, an English bulldog puppy, to the University. Known as Tupper, the dog will serve as Bryant’s mascot and will attend a variety of Bryant events and perform community service as a therapy dog.

At commencement in May, President Machtlely awarded Tupper an honorary bachelor of science degree for “character and obedience.” The Machtleys presented the Class of 2010 with their new “classmate” in recognition of their successful Class Gift campaign. The seniors exceeded their goal and set two records, one for amount raised (more than $41,000 to establish the 2010 Legacy Endowed Scholarship) and the other for participation (55 percent). Tupper was born in January at Ironclad Kennels in Raynham, MA. When off duty, he lives with one of two volunteer guardians: Claire Senecal, Bryant’s associate director of records and registration, and Christina Senecal ’95, ’08 MBA, a writer/editor in Bryant’s Office of University Relations.

Visit Tupper on his “Bryant University Mascot Tupper” Facebook page.

TABLET PCs FOR THE CLASSROOM
Apple may be getting a lot of attention of late for the launch of its iPad, but Bryant has been exploring ways to capitalize on tablet computer technology for the past year. Bryant has been putting Lenovo tablet PCs through the paces in the classroom, the laboratory, and out in the field. Feedback from Bryant faculty and students is helping Lenovo to refine its tablet for use by others in the higher education community. Dan McNally, an associate professor who teaches a number of environmental science courses in the College of Arts and Sciences, asked students to gather data on groundwater, surface water, air, and soil samples from various locations around Narragansett Bay using a tablet PC. They were able to then go back to the classroom and compare those samples with metals, toxic material, and organic content found in 10-year-old data.

Other Bryant faculty and students have used the tablets in the following ways:

- During a research trip to China, students mapped panda preserves and bamboo growth and, once back on campus, edited digital photos and video footage taken on site.
- In an environmental toxicology course, tablets were taken into the field, where students linked up with GPS systems to annotate maps with chemical findings.
- Students developed decision-making tools that could be used to assist conservation commissions, land trusts, and environmental non-governmental organizations.

The collaboration with Lenovo continues this fall as faculty test the tablets in different learning situations and environments.

OVER 1,800 BOOKS COLLECTED FOR CHARITY

In an effort to foster unity and encourage family literacy, the Bryant community joined together to collect 1,800 new and gently used books for Books Are Wings. The East Providence, RI-based organization donates books to children whose families cannot afford them.
If you take something out, you have to put it back. This is the advice honorary degree recipient and U.S. Senator Jack Reed gave to the 806 graduating seniors at Bryant’s undergraduate commencement on May 22. Reed congratulated the Class of 2010 for making the most of their education at Bryant, noting that they’ve earned a degree from an institution that “does not merely meet global standards, it sets them.”

He went on to tell students that they all leave Bryant with the responsibility to give back. The greatest reward is not achieving success, Reed said, but sharing it with others. “You will face the future with the knowledge and the character to contribute,” he said.

In addition to Senator Reed, Bryant conferred degrees on Diana Oblinger, president and CEO of EDUCAUSE, who received an Honorary Doctor of Business Administration, and internationally renowned architects Robert Siegel and the late Charles Gwathmey, who received Honorary Doctors of Humane Letters. Siegel and Gwathmey’s architecture firm is responsible for two of Bryant’s most striking buildings: the George E. Bello Center for Information and Technology (2003) and the Interfaith Center (2009).

A surprise Honorary Bachelor of Science in “obedience and character” was presented to Ironclad Tupper, a new bulldog mascot donated to the University by President and Mrs. Machtley, (see pg 29).

After conferral of the degrees on the Class of 2010, James Magee ’88, president of Bryant’s National Alumni Council, welcomed graduates to the University’s Alumni Association. To adjourn the ceremony, chairman of the Bryant Board of Trustees and stalwart sports fan Michael Fisher ’67 congratulated the degree recipients, leading them in a hearty cheer of “Go Bulldogs!”

Prior to undergraduate Commencement, the Bryant Graduate School of Business awarded 183 advanced degrees in business administration, taxation, and accounting on May 20. Graduate Commencement Speaker Laurent Vernerey, president and CEO of APC by Schneider Electric, applauded the graduating class. “You are not the same person you were two years ago. You are now better prepared to answer the challenges, not just in your professional career but also in your day-to-day life,” he said. Nearly 50 percent of the graduates pursued Master’s degrees immediately after completing their undergraduate degrees, while the rest returned to acquire the skills to advance in their companies and fields.
U.S. Senator Jack Reed tells graduates “education is the engine that moves the world and transforms individuals and communities.”
STUDENTS WIN INVESTMENT RESEARCH CHALLENGE
A team of three undergraduate students and one MBA candidate led Bryant to victory in the Boston Security Analysts Society’s Fifth Annual Investment Research Challenge. Jay Agostino ’10 (Farmington, CT), Luis Nath ’10 (Quito, Ecuador), Ryan Tibbits ‘10 (Watervliet, NY), and Pablo Madera ’08, ’10 MBA (Quito, Ecuador) took home the top prize for their in-depth analysis of Textron, a multi-industry company based in Providence, RI. They were awarded payment for one level of the CFA exam, an invitation to the Boston Security Analysts Society (BSAS) annual banquet, and $1,000 credit with the BSAS. The team then made it all the way to Americas-category finals.

SHRM, SIFE CHAPTERS RECOGNIZED NATIONALLY
As further evidence that Bryant’s student organizations are an integral part of a rich student life experience, chapters of the Society for Human Resource Management (SHRM) and the Students in Free Enterprise (SIFE) both won local and national recognition for excellence this year. Bryant’s SHRM chapter was named one of 24 chapters—out of more than 450 throughout the United States—selected to receive a Merit Award from the SHRM national organization for its efforts promoting the HR profession on campus.

Another stand-out student organization, Bryant’s chapter of SIFE, is among the top groups in the U.S. For the eighth time in nine years, the chapter won its league at the regional competition and advanced to the nationals in Minneapolis, MN. Team members received top honors after giving a presentation to a panel of business executives about the activities of the Bryant chapter.

LARGEST HONORS CLASS PRESENTS CAPSTONE PROJECTS
A select group of well-qualified students are invited to join the Bryant’s Honors Program each year and take on the challenges of honors coursework, including a senior-year capstone project. This year, the Bryant Honors program celebrated its largest graduating class in the University’s history. Thirty-three Honors Program members completed a capstone thesis project presented at a colloquium sponsored by PricewaterhouseCoopers, which qualified them to graduate with the Honors Program designation. Honors program members work closely with faculty mentors through their junior and senior years to develop a thesis or project. For more details visit www.bryant.edu/honorsprogramspotlight.

THE JOURNEY BEGINS FOR THE CLASS OF 2010
Bryant graduates from the Class of 2010 walked through the Archway and have moved on to a variety of new places and opportunities. Here is a sampling:

This fall, Amy Angeloni (Framingham, MA) begins teaching in Detroit, MI, through Teach for America, a program that places trained teachers in urban and rural areas. Angeloni gained invaluable leadership skills attained through her work with the University’s Leadership Development Program and with Bryant’s chapter of Colleges Against Cancer.

Nicole Archambault (Southington, CT), who served as a member of President Machtley’s Senior Advisory Council, and was active with the Center for Student Involvement’s Leadership Council and Relay for Life at Bryant, begins the Financial Development Program at The Hartford in July. She plans to pursue an advanced degree in higher education administration.

SPOTLIGHT ON: STUDENTS
From active student organizations to humanitarian efforts, Bryant students continue to gain national recognition for their drive and passion.

Bryant students make their winning presentation in Boston.
Christopher Bornheimer (Cambridge, MA) will relocate to San Francisco to begin his career with Internet giant Google. While at Bryant, Bornheimer worked closely with University staff and the Department of Information Services to create the iMac Special Initiatives Proposal, which provides funding for iMac computers on campus for general use by students. Eric Higgins (Leicester, MA), a member of the Reserve Officers’ Training Corps (ROTC) at Bryant, was commissioned as a second lieutenant and will serve as a military intelligence officer in the Rhode Island National Guard. Higgins will deploy for Afghanistan in March 2011. He and his fiancée, Lauren Nemeth ’10, were the first couple to be wed in Bryant’s Interfaith Center in a ceremony in June.

Christopher Claude (Medford, MA), an active member of Bryant’s Media Production Club, will attend the University of Miami where he will pursue an MFA in Motion Picture Production. Claude, a communication major, served as a cameraman, among other roles, on Bryant Axis TV’s “Sports Axis” and “Morning Delight” talk shows, both filmed in the University’s television studio.

Robert Harvey (Mount Laurel, NJ), who earned a Bachelor of Arts in Sociology and Social Research in three years, will pursue a Master of Theological Studies at the Harvard Divinity School. Among his many co-curricular activities at Bryant, he served as president of the Student Senate and as a member of the Multicultural Student Union.

Chris Lussier (Spencer, MA) begins his career managing several Northeast locations of the German-based supermarket chain Aldi. Within three years, he plans to be working overseas. Lussier, an International Business major, graduated with Honors after completing a senior thesis.

Lauren Prue (Griswold, CT), who also completed an Honors project, will be a senior actuarial analyst in CIGNA’s Actuarial Executive Development Program. Earlier this year, Prue was part of the Bryant team that captured third place in the 2nd Annual Actuarial Case Competition, sponsored by Travelers Insurance.

Kaitlin Sidorsky (Rock Point, NY) earned a full scholarship to pursue a Ph.D. in Political Science at Brown University. Sidorsky, who is part of Bryant’s second class to earn a Bachelor of Arts in Politics and Law, was one of 17 students who attended President Barack Obama’s historic inauguration last year in Washington, D.C. for a course on presidential politics.

Christopher Brida ’12 NAMED LIBERTY MUTUAL RESPONSIBLE SCHOLAR

Christopher Brida ’12 (Southampton, MA) has a passion for social change that led him to spearhead several humanitarian efforts in his short time at Bryant. A management major with minors in sociology and entrepreneurship, Brida was recently recognized as one of five national Liberty Mutual Responsible Scholars for his work developing Project Tanzania.

The outreach program provides textbooks and other materials to students in Tanzania’s universities, colleges, and schools. The insurance company awards a $10,000 scholarship to each of the five students whose award-winning sustainable service or volunteer program set them apart from the other 1,000 entrants.

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“Project Tanzania is basically an effective recycling program,” Brida said. “At the end of every semester, we collect textbooks, sort them, stamp them, box them up, and then send them to universities in Tanzania.”

Last semester, Brida and classmates in one of his management courses helped collect more than 800 textbooks from Bryant and four other colleges in Rhode Island. “The biggest need is for art, engineering, medicine, and law books, so we worked to fill these requests,” Brida said.

To ship the books, Brida created a fundraiser called Buy-a-Box. For $20, a donor could sponsor shipping a box of textbooks to Tanzania.

Brida currently is working with Bryant administrators on an initiative to waive tuition for one student from Tanzania to attend Bryant for a year.

“College students are the driving force behind change, and every act can have a significant impact,” Brida said. “I think that being active with the local and global communities is imperative.”

Brida, a member of the University’s track and field team, also serves on the Bryant in ACTION for Haiti committee, which to date has raised more than $5,000 that will go toward Haitian relief efforts (see pg. 28). He is vice president of Bryant’s chapter of Amnesty International, and founder and president of Bryant’s Oxfam Club.

“I only hope that I can spread the important message that where you live should not determine if you live,” Brida said. “That is how I have always felt, and I hope I can pass that along.”
SPOTLIGHT ON: ALUMNI

Whether it is professional development, cheering on the Bulldogs, or reconnecting with classmates, Bryant events keep alumni engaged with their alma mater.

Bryant plays host to one of the University’s newest traditions — the Bryant Fires and Fireworks on the pond — as well as a cocktail reception with hors d’oeuvres and music by Pat Cottrell.

Saturday kicks off with concurrent morning activities, including an Alumni Skills Breakfast, where alumni can go “back to school” to learn tips about developing an elevator pitch and business plan. A number of informational sessions will be open to visitors, including a workshop on choosing the right college, campus tours, and an overview of alumni career services. Alumni games of football, volleyball, ultimate Frisbee, and other sports are also planned.

In addition, President Ronald K. Machtley will induct the Class of 1960 into the Loyal Guard in honor of their 50th reunion at an annual luncheon and ceremony.

Throughout the game, fans and their families can join in activities for kids of all ages in the Bulldog Fun Zone. Later, alumni can gather for a casual night of great food, reconnecting with classmates, and a live band and dancing.

ALUMNI HONORED AT LEADERSHIP WEEKEND

During Bryant’s annual Alumni Leadership Weekend in April several alumni were honored for their outstanding contributions to their profession, community, and the University. Alumni Achievement Awards were presented by President of the Bryant University Alumni Association, H. James Magee ’88. This year’s recipients are:

Major General (Ret.) Robert C. Dickerson ‘73

Distinguished Alumnus Award

After being picked No. 10 in the draft lottery for Vietnam in 1969, Robert Dickerson ’73 went on to a distinguished 36-year career in the United States Marine Corps. Now retired from military life, he is executive vice president for Marine Federal Credit Union, where he “takes care of this nation’s most precious resource — our young service members.”

Dickerson believes, “When the day is finished, your legacy is how you helped shape others’ lives.”

2010 REUNION@HOMECOMING: OCTOBER 8-10

Join your former classmates and experience 2010 Reunion @ Homecoming.

The fun begins on Friday, October 8, at the 1st Annual Alumni Reunion Golf Challenge at Crystal Lake Golf Club in Mapleville, RI. That night, Bryant plays host to one of the University’s newest traditions — the Bryant Fires and Fireworks on the pond — as well as a cocktail reception with hors d’oeuvres and music by Pat Cottrell.

In the afternoon, alumni can tailgate and enjoy a BBQ lunch in the alumni tent before watching the Bryant Bulldogs take on the Sacred Heart Pioneers. Throughout the game, fans and their families can join in activities for kids of all ages in the Bulldog Fun Zone. Later, alumni can gather for a casual night of great food, reconnecting with classmates, and a live band and dancing.

Later in the evening, round-trip shuttles will be available from the Bryant campus to WaterFire in Providence.

An Alumni Memorial Service in the new Interfaith Center and the 10th Annual Shawn M. Nassaney Memorial Cross Country Race/Walk bring the weekend to a close on Sunday.

Most Reunion @ Homecoming activities require a reservation. Please visit www.bryant.edu/reunion for more information and to register.

H. James Magee ’88, Major General (ret.) Robert C. Dickerson ’73, Diana Marro ’58, Bryant President Ronald K. Machtley, Finance Professor and Sarkisian Chair Peter Nigro, and Nicholas Bolinsack ’00 at the Alumni Achievement Awards Dinner.

Last year, hundreds of alumni enjoyed a reunion lunch with friends before the Homecoming football game.
Nicholas Bohnsack ‘00
Young Alumnus Leadership Award
As one of three partners and sector strategist at Strategas Research Partners in New York City, Nicholas Bohnsack ‘00 has done everything from research and advisory work across various economic sectors to daily operations of the firm.
This young business leader believes that leadership is an extension of trust. “You must articulate a clear vision, hire good people, and understand that you’re not always right,” says Bohnsack. “Treating people as you want to be treated is always the right choice.”

Diana (Policastri) Marro ’58
Gulski Service Award
When she was at Bryant, Diana (Policastri) Marro ’58 and her sorority sisters in Delta Sigma Chi joined with their brother fraternity to adopt a cottage at the State Home and School for Children. Their efforts helped them win Bryant’s first community service award.
Today, Marro is a member of Bryant’s National Alumni Council and enjoys opportunities to interact with the University’s current students. “I get a great deal of satisfaction from sharing information and encouraging students,” she says.
The weekend also included hands-on workshops for alumni to enhance their leadership skills. Sharon Garavel ’85 served as keynote speaker and shared her experiences working for more than 20 years at GE, most recently as a GE Company Officer and the Operations & Lean Six Sigma Leader of GE Capital, Americas.

ALUMNI NEW VENTURE COMPETITION
The Office of Alumni Relations, in partnership with faculty in Bryant’s management and entrepreneurship programs, announces the first annual Alumni New Venture Competition.
Alumni are invited to submit a preliminary business plan by December 1, 2010. From these submissions, several teams will be invited to present in person on campus in spring 2011, with a cash prize for the top plan.
Teams and plans will be judged on the likelihood of creating a successful, significant new venture. Visit www.bryant.edu/alumni for more information and to register. If you are interested in participating as a judge or an event sponsor, please contact Robin Warde, director of alumni relations at rwarde@bryant.edu.

TRAVEL TO ITALY WITH BRYANT
This fall, Bryant is planning an alumni excursion to Italy. On November 1, participants will travel to the Amalfi Coast to explore Sorrento. Built along a picturesque cliff, the town is known for its lush gardens, lemon and orange groves, and historic architecture. The trip will include visits to Pompeii, the Isle of Capri, and an overnight in Rome.
For more information call Kathleen Brown in the Office of Alumni Relations at (401) 232-6041 or visit www.bryant.edu/alumni.

OCTOBER 8-10
REUNION @HOMECOMING
Visit www.bryant.edu/reunion for details.
Class Notes is a great place to share news about professional and educational accomplishments and other special events in your life. Keep Bryant University informed of your latest endeavors by submitting information online through the Class Notes page at www.bryant.edu/alumni. You can also send an e-mail to alumni@bryant.edu or call (877) 353-5667.

1958
ANN (PLATT) LOVELY of Foxboro, MA, is mentioned in a profile of her and her husband’s family business, The Lovely Agency, which manages insurance, real estate, and legal needs. The profile appeared in The Foxboro Reporter and on Foxbororeporter.com.

1965
It’s your class reunion in 2010! Visit www.bryant.edu/alumni

TERRY BISHOP of New Smyrna Beach, FL, has launched an online business selling a patented, fluoride-enhanced chewing gum. Guide Chewing Gum is available on Ebay.com, Amazon.com, and fluoridechewinggum.com.

1966
RICHARD “RICK” C. JOHN formed Younis Group, LLC, in 2004 as the parent company for R. John & Co. Real Estate, small business and consulting services in Vermont and New Hampshire; and Cornerstone Institute, which offers training and consulting services in real estate, appraisal, mortgage, and related industries.

1969
DOUGLAS H. FISHER of Bridgeton, NJ, won support from New Jersey’s new governor. Earlier this year, Gov. Chris Christie endorsed Fisher as State Secretary of Agriculture.

1974
RANDY L. ANAGNOSTIS of Amston, CT, has been elected as president of the Rotary Club of Rockville, CT, for the 2009/2010 term. He is president of Anagnostis Associates, Inc., which provides marketing, graphic design, and professional photography services to clients throughout the U.S.

1976
MICHAEL A. DECATALDO, CPA/ PFS, CFP, ’83 MST, of Cranston, RI, was appointed managing partner of Sansiveri, Kimball & Co., L.L.P. (SK&Co.). Decataldo has more than 31 years of tax, accounting, and financial planning expertise, and he has served as managing member of SK Wealth Management, L.L.C. (the firm’s fee-only financial planning arm) since its inception in 1998. A past president of the Rhode Island Society of Certified Public Accountants (RISCPA), Decataldo currently serves as chairman of the Society’s Ethics Committee. He is treasurer of the Marisopa Center, a nonprofit that provides pre-K learning for underprivileged children in Providence.

1977
AROLD S. BUXTON JR., of Pascoag, RI, a 39-year veteran of the Rhode Island State Police, was promoted to the rank of Lieutenant. He served in the Uniform Bureau for 14 years and then served as the Fleet/Personnel Manager. Lieutenant Buxton’s current assignment is Night Executive Officer.

1978
MARK STURDY MBA of Attleboro, MA, was nominated by Governor Deval Patrick to be the clerk magistrate of the Attleboro District Court. He was confirmed by the Governor’s Council in February.

Sturdy has been an assistant clerk since 1998 and acting clerk magistrate since last January.

1983
ARNOLD S. BUXTON JR., of Pascoag, RI, a 39-year veteran of the Rhode Island State Police, was promoted to the rank of Lieutenant. He served in the Uniform Bureau for 14 years and then served as the Fleet/Personnel Manager. Lieutenant Buxton’s current assignment is Night Executive Officer.

Nelson D. Lefebvre of Chepachet, RI, was promoted to Deputy Warden by the Rhode Island Department of Corrections (RIDOC). The 26-year veteran of the department was also honored at the RIDOC’s annual employee awards ceremony as Supervisor of the Year for 2009.

1984
SCOTT B. WRAGG ’90 MST of Cranston, RI, managing director of the Providence office of CBIZ Tofias and Mayor Hoffman McCann P.C. - Tofias New England Division, was recently interviewed by Providence Business News about the business climate in Rhode Island.

1985
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ROBERT A. SHEEHAN ’90 MST of Providence, RI, has been promoted to Principal-in-Charge of the Providence office of Ryan, a leading tax services firm in North America. Since joining Ryan in July 2008, he has served as a member of the Ryan Professional Development Committee, responsible for internal tax technical training. Sheehan is a Certified Public Accountant, licensed in Rhode Island and is the founding sponsor of the Rhode Island/Southeast Massachusetts State and Local Roundtable.
1986
ANN-MARIE HARRINGTON of Pawtucket, RI, was named a “Woman to Watch” in the Technical Services – Industry Leader category by Providence Business News and was honored at the 2010 Business Women of the Year celebration. Harrington is president and founder of Embolden Design, a Web development and consulting firm.

1987
PAUL G. WIEGUS of Barrington, RI, recently accepted the position of executive vice president and chief credit officer at Costway Community Bank in Cranston, RI.

CARL M. BEGIN of Riverside, RI, has been promoted to vice president/investment officer at Anawon Trust, a trust and investment advisory division of Bristol County Savings Bank. In his new position, Begin will continue to manage client portfolios, monitor investment performance, and manage the investment offerings of Anawon Trust.

MICHAEL J. STANTON ’93 MBA of Walpole, MA, has been named vice president for administration at Nichols College in Dudley, MA. Stanton previously worked as controller at the University of Massachusetts Medical School. Before that, he was director of accounting for the Massachusetts Educational Financing Authority, controller for All Seasons Services, Inc. and manager of financial reporting for Rolls-Royce Naval Marine, Inc.

1988
MATTHEW H. ROY MBA of Portsmouth, RI, was a recipient of the UMass 2009 President’s Public Service Award. Roy, who also holds a Ph.D., is assistant provost and director of the Center for Civic Engagement at the School of Education, Public Policy and Civic Engagement at UMass Dartmouth. He is recognized for leading a five-campus collaboration to increase community service learning performed by UMass students. He is also the architect of the Leadership for Educational Attainment Developed Through Service (LEADS) program, designed to increase the civic engagement and leadership skills of Fall River and New Bedford public school students.

1989
LIEUTENANT COLONEL DAVID BANIAN of Fairview Heights, IL, assumed command of the 840 Transportation Battalion, Surface Deployment and Distribution Command, US Army, in Balad, Iraq. Its mission is to support the redeployment of all United States Forces in Iraq. It operates the seaports of Um Qasar, Iraq; Schaui, Kuwait; and Aqaba, Jordan.

MICHAEL S. HOWARD of Suwanee, GA, was recently promoted to associate director from major account manager at Verizon Wireless in Alpharetta, GA.

1990
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DENISE (POULESON) DIANA of Manchester, CT, has been named vice president of business development at Transamerica Retirement Services, a marketing unit of Transamerica Financial Life Insurance Company.

DAVID C. DUPRE of Marlborough, CT, has joined TD Bank in Glastonbury, CT, as vice president and commercial portfolio manager focusing on companies with annual sales of more than $20 million.

RUSSELL E. JOHNSON of Southlake, TX, has been named director of loss mitigation for Fannie Mae in Dallas, TX. In this role, Johnson is responsible for the default management activities of Fannie Mae’s $18 billion mortgage portfolio.

CYNTHIA (GALE) MIRANDA of Hartsdale, NY, was named Manager, Professional Tennis Operations, for the United States Tennis Association in White Plains, NY.

1992
MICHAEL J. BOYD, CPA, CITP, of Wappingers Falls, NY, is now the director of analytics & operations at Snackable Media in New York City. Snackable Media is a digital content company delivering mobile and online media and entertainment services.

1993
JULIE (HOLT) DESANTIS, ARM, of New York City was recently appointed vice president, risk management, for Sony Corporation of America. She oversees and manages the global Risk Management & Insurance programs for Sony.

SHANNON DUNNIGAN ’93, ’97 MBA of Providence, RI, has been named CEO of RadarFrog.com, an online membership rewards and shopping platform recently launched by GateHouse Media, Inc. Dunnigan has served in various digital revenue capacities for GateHouse Media since 2006. Previously, she was general manager of MassLive.com in Springfield, MA. Before that she worked in a variety of leadership positions in sales and marketing, including three years as the director of new media for The Providence Journal. She has also been recognized by Presstime magazine in its “20 Under 40” list for her accomplished 17-year career.

Dunnigan is a past recipient of Bryant’s Young Alumni Leadership Award for her professional leadership and outstanding personal achievements. She has stayed active with her alma mater as a National Alumni Council member, a class steering committee member, and as a regular participant at Reunion@Home-coming and other alumni events.

1994
MICHAEL J. LAPRADE of Evergreen, CO, joined RTI Biologics, Inc., headquartered in Alachua, FL, as vice president of surgical specialties, overseeing business and product development. LaPrade has more than 16 years of experience in sales and marketing for pharmaceutical, medical equipment, and medical device companies such as TYCO Healthcare and Boston Scientific. Prior to joining RTI, LaPrade served more than two years as vice president of Americas marketing for Gambro Renal Products’ intensive care division.

1995
JUAN C. MORALES of Plano, TX, has been named General Manager for the Magnolia Hotel Dallas, a 325-room boutique hotel, located in the heart of downtown Dallas. He has been employed with Magnolia Hotels since 2001. Most recently, he served as Director of Operations for nearly four years.

1996
LIEUTENANT COLONEL DAVID TIKOIAN of Greenville, RI, a 47-year veteran of the Rhode Island State Police, was promoted to Lieutenant. He served five years in the Uniform Bureau, and was also assigned to the Training Academy. For the past nine years Tikoian has been assigned to the Executive Security Detail.
MAUREEN (HAGGERTY) O’LEARY of Hampton, NH, was elected to fill one of two seats on the Hampton School Board. She is a financial consultant for a Massachusetts-based special education transportation company and has served as treasurer of the Hampton Parent Teacher Association, and on the committees for the Full Day Kindergarten Study, Hampton Facilities Needs, and Hampton Withdrawal Study.

MICHAEL E. PAIVA MBA of Greenville, RI, has been appointed to the office of vice president—commercial loan officer at Citizens-Union Savings Bank. He brings more than 20 years of experience to his new role. He recently served as senior vice president and regional manager at Webster Bank.

1994

ERYL (WYMAN) BALDWIN of Tolland, CT, has joined Advanced Analytical Consulting Group, an economic, statistical, and computing consulting firm, as a senior manager in its Boston office.

1995

JAMES R. PRATT JR. MST of South Dartmouth, MA, has been appointed to First Citizens’ Federal Credit Union Supervisory Committee. Pratt, the managing partner at Hodgson, Pratt & Associates, serves as the lead partner for clients from a variety of industries and also provides lifetime and family financial planning to clients.

1996

JON J. LAMBI RAS, CPA, CFE, of Philadelphia, PA, a class action attorney, has been named an officer in the Philadelphia Chapter of the American Association of Attorney-Certified Public Accountants. He recently presented a Continuing Professional Education (CPE) seminar regarding class actions to the chapter. Lambris recently published “Hacked,” a chapter in Computer Fraud Casebook: The Bytes that Byte, Wiley Publishing.

MICHAEL A. KOSIOR of Fredericksburg, VA, section head for the Marine Corps Network Operations and Security Center in Quantico, VA, was featured in his local newspaper, the Free Lance-Star, and online at Fredericksburg.com. Kosior, who has a rare genetic disorder that rendered him blind and with impaired hearing at birth, was highlighted as an inspiration.

1997

KEVIN C. FARRELL of East Walpole, MA, was recently named director of learning and development at Conservation Services Group (CSG) in Westborough, MA. Prior to joining CSG, Farrell spent a decade with Fidelity Investments, most recently as director of learning technology, leadership, and organizational development in Fidelity’s corporate HR department in Boston. At Fidelity, Farrell won the Brandon Hall Award for Excellence in the “Best Innovation in Learning Technology” category.

1998

LAWRENCE S. HERSHOFF, CAGS, of Greenville, RI, recently retired after nearly 40 years in the banking industry as a credit and portfolio executive—most recently as a senior vice president with RBS Asset Finance, the $5 billion financing arm of Citizens Financial Group and RBS Americas. He will continue teaching at Bryant as an adjunct professor in the finance department, and maintain roles at various nonprofits.

SEAN KENNY of Coral Springs, FL, has been promoted to senior manager for the Dynamics Practice at Tribridge, an IT services and business consulting firm dedicated to helping its customers become more productive, profitable, competitive, and secure.

Ryan Hanson ’08 of Blackstone, MA, is blazing trails at Liberty Mutual Group, which was named one of the “50 Best Places to Launch a Career” by BusinessWeek in 2009. He has earned his producer’s license in Property, Casualty, and Life Insurance, and is working toward a Life Underwriter Training Council Fellow designation.

Hanson has won seven awards to date from his employer, including a “Rookie of the Year” award. “I try to outdo myself and my co-workers by winning competitions,” Hanson says. “The company has a great recognition program that really helps us grow. I know exactly what I need to do to exceed my goals and develop in my position.”

While he was a student at Bryant, Hanson used the services of the University’s award-winning Amica Center for Career Education to help him acquire his current position: “The Amica [Center] staff was amazing and probably the reason I am at Liberty Mutual today.”

JESSICA (LAWRENCE) TODD ’00 MSA, CPA of Niantic, CT, was named comptroller at Chelsea Groton Bank in Groton, CT. She has been with Chelsea Groton for five years, most recently as the accounting department manager.
2000

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CARLOS A. DACUNHA MBA of New Bedford, MA, joined Webster Bank, N.A., as senior vice president of commercial banking. He joined Webster from Millennium bcpbank, where he had served as regional president since 2003. DaCunha serves as a board member and executive officer of the Prince Henry Society, New Bedford Chapter, and a member of the New Bedford CEO Council.

2001

JAMES J. BARROS of Norton, MA, was promoted to detective in the Providence police department and will move into the detective bureau. He is a member of the department’s rifle team, the special response team, and the state weapons of mass destruction team.

2002

A.J. BOYAJIAN of Cambridge, MA, received his MBA from Babson College in December 2009. Boyajian owns AJ Rose Carpets and Flooring, with locations in Burlington and Natick.

2003

DANIEL A. LIPPEL CPA of White Plains, NY, was named partner at Allen C. Schneider & Co. LLP, in New York City.

SARAH SMITH of Martinsburg, WV, was named one of the American Volleyball Coaches Association’s Thirty Under 30, a recognition honoring nine up-and-coming coaches across all levels of the volleyball world under 30 years old. Smith is the head coach of the Shepherd University Rams in Shepherdstown, West Virginia. She was a Bryant University volleyball standout.

2004

CHRISTOPHER J. ARCHER of New York, NY, received his Juris Doctorate from Boston University School of Law in May 2009. He has passed the bar examination in New York and New Jersey, and is currently an associate attorney at K & L Gates LLP in Newark, NJ.

ANDREA TAGER ‘08 MBA of Lincoln, RI, recently launched a marketing communications agency, ALTernative Communications, in Brookline, MA, that provides a range of marketing and public relations services for small- and medium-sized businesses, start-ups, and individuals.

2005

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KEITH R. PHELAN ‘06 MBA, CPA, of Colchester, MA, has accepted the position of senior accountant in the tax practice of Gallagher, Flynn & Company, LLP.

2008

MARK BOURDON of Vergennes, VT, recently joined Co-operative Insurance Companies of Middlebury as an underwriting assistant.

2009

LINDA A. CALABRO of Cranston, RI, was named staff accountant at Swarowski North America Ltd., located in Cranston.

GINA DIMARCO of Wantagh, NY, is an account manager with the marketing and public relations agency of Harrison Leifer DiMarco in Rockville Centre, NY.

DR. PAARI GOPALAKRISHNAN MBA of Providence, RI, recently joined Kent Hospital as director of its Inpatient Medical Group, which comprises hospitalists, house officers, and the Intensive Care Unit. Gopalakrishnan most recently served as associate director of the Division of Hospitalist Medicine at the Miriam Hospital.

Class Reunion Giving

Your class reunion marks a time to reflect on your experience as a Bryant student, and to recognize the transformational role that experience has played in your life.

Bryant’s Offices of Alumni Relations and Development have launched a special Class Reunion Giving program, an important part of the reunion activities spearheaded by the Class Steering Committees.

Please consider becoming a participant in this new reunion giving campaign. Visit www.bryant.edu/annualfund to learn more.
Upon her graduation from Bryant, she worked for five years as a teacher of shorthand in the school's business department at Cottrell-Harris Corp. She attended several class reunions at Bryant with her late husband, Alfred E. Robinson, and held an endowed professorship in Public Administration. Blackwell was awarded the George Graham award leading up to the appointment of Ronald K. Machley. She held a variety of positions in the accounting department at Cottrell-Harris Corp. She attended several class reunions at Bryant with her late husband, Alfred E. Robinson, and held an endowed professorship in Public Administration. Blackwell was awarded the George Graham award leading up to the appointment of Ronald K. Machley. She held a variety of positions in the accounting department at Cottrell-Harris Corp. She attended several class reunions at Bryant with her late husband, Alfred E. Robinson, and held an endowed professorship in Public Administration. Blackwell was awarded the George Graham award leading up to the appointment of Ronald K. Machley. She held a variety of positions in the accounting department at Cottrell-Harris Corp. She attended several class reunions at Bryant with her late husband, Alfred E. Robinson, and held an endowed professorship in Public Administration. Blackwell was awarded the George Graham award leading up to the appointment of Ronald K. Machley.
CHARITABLE GIFT ANNUITIES

make good financial sense—something you honed at Bryant.

A CHARITABLE GIFT ANNUITY is a wonderful way to make a gift to Bryant and receive a guaranteed income stream during these uncertain economic times.

Consider establishing a charitable gift annuity to:

- Provide regular, fixed payments that offer you income for your lifetime
- Name up to two income beneficiaries (i.e., a husband and wife)
- Transfer cash or marketable securities to Bryant in exchange for a guaranteed income
- Realize rates that are higher than CDs and money market accounts
- Take an immediate charitable income tax deduction
- Receive a portion of each payment tax-free
- Enjoy favorable capital gains treatment, if funded with appreciated securities

SAMPLE RATE CHART FOR 1 LIFE ANNUITY

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Become a member of Bryant’s legacy society, The 1863 Society, when you establish a charitable gift annuity. You will have the satisfaction of knowing that your gift will assist Bryant University in the future.

Contact Kim Butler, Associate Director of Planned Giving at (401) 232-6251 or kbutler5@bryant.edu for a sample, no obligation, illustration.
Ironclad Tupper I. Bryant’s new mascot, sits on the University seal in the Grand Hall of the George E. Bello Center for Information and Technology. Known as Tupper, the bulldog puppy was introduced to the Bryant community at the University’s 147th Commencement (see pg. 30).