A SEA CHANGE IN FINANCIAL SERVICES

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Winter 1999, Volume 2, Number 1.
Bryant Business (USPS 462-970) (ISSN 1097-444X)
is published four times a year (in fall, winter, spring,
and summer) for the Bryant College community.
Publication offices are located in the Office of
Institutional Advancement, Bryant College,
1150 Douglas Pike, Smithfield, Rhode Island
02917-1284. Periodicals postage paid at Providence,
Rhode Island and additional mailing offices.
POSTMASTER: Send address changes to
Bryant Business, Bryant College, 1150 Douglas Pike,
Smithfield, Rhode Island 02917-1284.

On the cover:
Navigating a course through today's financial services
industry can be challenging, as mergers and other
changes transform the way business is conducted. In
this issue, Bryant Business looks at the industry, its
captains, and its crew.
PRESIDENT’S MESSAGE

We long have recognized that meaningful change requires looking beyond our walls to identify the needs of the audiences we serve. After all, we stand not as an isolated ivory tower, but as a business leader. That explains, in part, why Bryant is one of the first colleges in the nation to offer a major in financial services. We observed the decade’s megamergers, society’s demographic shifts, and the region’s most thriving business sectors — and we asked the pertinent questions. What do these changes mean for business? What will companies need from the employees of the future? How can we best prepare our students to thrive in new careers and to lead in new environments? The answers clearly demonstrated the need for the new major, and as you’ll see in this issue’s faculty roundtable discussion, the program has great clarity of purpose. As a result, Bryant students are not only keeping pace with the world beyond our gates, they’re anticipating the challenges of the next millennium.

A similar dedication to excellence and vision drives our campus master plan (see page 17). After conducting extensive research, we determined that our first priority must be a new facility that anticipates the ways in which knowledge and information will be shared in the future. To create the most effective facility calls for more than durable bricks and mortar — it requires an understanding of business trends and of the ways in which students learn today and will learn tomorrow. With that in mind, we set out to design a building that will house more than books and periodicals, and will facilitate more than individual study. The new Technology Information Center (TIC) will solidify the College’s leadership position in higher education by integrating new ideas and cutting-edge technologies with traditional library services in a comfortable and user-friendly environment. We’re determined that the Bryant TIC will be the most comprehensive and advanced business information center in the world.

On a lighter note, we added a varsity football program to our sports lineup — a change that included hiring a top-notch coach and making Homecoming an event to remember — because we wanted to provide something that many students felt was lacking in their Bryant experience: a focus for campus life on autumn weekends and for their growing sense of pride, excitement, and involvement. It was a great fall, as expected.

In contemplating all of these changes, we considered students’ needs not only as scholars, but as future businesspeople and world citizens. So I was gratified by an alumna’s observation at Homecoming: “When this College does something,” she said, “it gets done right.”

Ronald K. Machtley
President
A SEA CHANGE IN FINANCIAL SERVICES

Navigating the who, what, where, and how of an industry in flux

The place: The Museum of American Financial History on Broadway in downtown Manhattan. The time: The not-too-distant future. In one glass case there's a bond for $185.98 of assumed debt owned and signed by George Washington while he was President. In another, Civil War-era artifacts including the first legal tender notes of the Union. (continued on page 4)
A SEA CHANGE IN FINANCIAL SERVICES

The market for financial services is exploding as middle-class Americans venture into a realm previously reserved primarily for the wealthy.

Around the corner, you enter the museum's newest exhibit: a series of dioramas depicting the financial services industry of the late 20th Century. The first holds a lifelike miniature of an insurance agent discussing a term policy with a client. Next, there's a stockbroker purchasing securities by phone while a stock ticker scrolls in the background. There's a teller dispensing cash, an accountant studying a spreadsheet, an investment banker calculating corporate assets. Each professional, posed with the tools of his or her trade, occupies a lonely glass case from which the dust is cleaned every day.

Unlikely? Perhaps. But you don't have to be a clairvoyant to see that financial services is changing so rapidly that it won't be long before the professionals we know in the industry today will seem as, well, quaint as an anvil-pounding blacksmith or a finishing-school mistress. The day will soon come (if it hasn't already) when your banker will sell you life insurance, your mutual-fund manager will process your home mortgage, your insurance underwriter will help you establish a living trust, and the one-note Charlies of financial services will go the way of the milkman and the corner butcher in the supermarket era.

Indeed, the financial services industry is in the midst of a transformation that's changing the who, what, where, and how of financial transactions — changes that have implications for customers, shareholders, and perhaps most importantly, the industry's workforce. “Financial services is the heart of every organization,” says Eileen Cioe Jaramillo '69, a financial planner with American Express Financial Advisors in Boca Raton, Florida. “You can't do anything without it. It means sink or swim.”

MERGERS, MARKETS, AND MODEMS

One of the most dramatic trends in the industry has been a wave of mergers between companies that provide different kinds of financial services to form universal or boundary-free corporations. “I don't know of a bank today that isn't trying to become a financial services institution,” says W. Warner Burke, an organizational change consultant and professor at Teacher's College of Columbia University. In April of this year alone, Citicorp and Traveler's Group formed Citigroup, the world's largest financial services company; BankAmerica and NationsBank merged to create the largest coast-to-coast retail bank; and First Chicago NBD and Bank One joined to make a Midwestern banking powerhouse and the country's second-largest credit card issuer. All told, the value of convergence deals in the second quarter of 1998 was a staggering $216.1 billion.

At the same time, the market for financial services is exploding as middle-class Americans venture into a realm previously reserved primarily for the wealthy. Now that life expectancy has increased — and the expectation that government and employers will take care of us in our golden years has decreased — people who a generation ago might have had nothing more than a savings account, a life insurance policy, and a will are now investing in mutual funds, buying nursing home insurance, and establishing living trusts. Moreover, thanks to an off-the-charts Dow and defined-contribution plans such as 401(K)s, investing is more appealing and more accessible than ever before. “If you look at 1995 to 1997, the average increase in the Dow was nearly 30 percent a year, where the historical
norm is more like 10 to 12 percent a year," says Robert C. Pozen, president of Fidelity Management and Research Company, the largest manager of mutual funds in the world. Returns like these have encouraged Americans to invest some $577 billion in mutual funds alone. Meanwhile, 401(K)s and similar plans have grown to $1.8 trillion in assets from practically nothing in 1975.

Finally, the industry is being transformed — inside and out — by high-impact technology, which "changes everything from backroom transactions to customerservice interface," says Bill Trahant, partner in charge of organization and change strategy in the Americas for Price-WaterhouseCoopers. Today, automatic teller machine transactions actually outnumber flesh-and-blood transactions. Not only can consumers bank by phone or via the Internet, but they can buy and sell stocks for as little as $8 per trade using online services such as e-trade and Ameritrade. Moreover, they can get inexpensive advice by subscribing to online services such as The Motley Fool.

IMPACTS ON ALL LEVELS
What do these changes mean for individuals who are building futures in the financial services industry? It depends where you are in your career. At the very least, entry-level professionals need to be conversant with a broad array of products. At Merrill Lynch, for instance, one-time brokers are now financial planners who are just as apt to sell a 401(K) plan or develop an estate plan as to trade stocks. Top executives, on the other hand, need to pay attention to big-picture issues such as marketing and MIS, says Burke, who's seen several vice presidents lose their jobs because of complacency about these functions.

Banks, in particular, have been notoriously poor at selling their services, relying for years on a "cattle-call, one-size-fits-all, take-it-or-leave-it approach to marketing," in the words of NationsBank chairman Hugh L. McColl Jr. In the old days, before ATMs and banking-by-phone, it made sense for customers to establish accounts close to home, and a free toaster was perhaps all it took to give one neighborhood institution the edge over another. Today, however, consumers aren't looking for geographical convenience. They're looking for the best deals and the best service. For financial services institutions, the current environment is a double-edged sword: Competition is fiercer, but expanding customer needs provide more opportunities to create and sell new products. Either way, sophisticated marketing programs are essential. Effective marketing is impossible in the absence of state-of-the-art management information systems, however, which is only one reason why the MIS function is growing in importance. In so competitive a market, companies need to use their computer systems to create detailed profiles of customers to discern what they're buying and what they need — and fast. MIS also plays a pivotal role in customer service, an increasingly vital function as institutions vie to outshine one another.

CUSTOMER SERVICE IS KING
Several years ago, Coopers & Lybrand conducted a study across several industries to identify the best practices in customer service. "We discovered that leading-edge providers of customer care use every contact they have with their customers not just to sell products and services, but as a way to enhance customer loyalty, build relationships with customers, and gather information that's then leveraged throughout the organization on a real-time basis — whether to boost customer responsiveness, solve problems, or improve products or
services,” said PriceWaterhouseCooper's Trahant in an interview for Bank Marketing magazine. Clearly, such best practices wouldn’t be possible without topflight MIS.

An even bigger piece of the customer-service equation, of course, is the human element. While the Internet is an invaluable resource for many customers — especially younger people, who are generally more comfortable with technology and less able to afford expert counsel than their older counterparts — the financial services industry will always need professionals who can provide quality, individualized service. “There’s a tremendous need for people who really understand your situation and can respond to it,” says Fidelity’s Pozen. “High-net worth customers, in particular, won’t be satisfied with online and automated telephone transactions. They want a more personalized touch and customized advice.”

LEADING INSTEAD OF MANAGING
Just as changes in the financial services industry are affecting the way institutions interact with their customers, so are they influencing the way executives interact with their staffs. As institutions flatten their hierarchies, executives can expect to have more direct reports — fifteen, say, instead of five — so they can’t do things the way they used to.

“Executives need to focus more on leadership, less on management,” says Burke, who notes that even middle-level executives should develop their leadership skills. “There’s a movement under way toward self-directed groups, so people have to learn how to work in groups, and how to support emerging leadership in temporary circumstances without close supervision,” he says. At Merrill Lynch, for example, financial planners are encouraged to work in teams in much the same way that physicians function in group practices; each team member specializes in a different area, such as stocks, bonds, or trusts. Ad hoc project managers, too, must use nontraditional channels, Burke adds. “You can’t rely on legitimizing power based on a position alone: ‘Do this because I’m the boss.’ You have to be more persuasive.”

THE FACE OF THE FUTURE
Industry veterans have different, sometimes conflicting, visions of what the financial services industry will look like in the 21st Century. Some see “one-stop-shopping” as both inevitable and desirable, for instance, while others doubt that any universal firm will excel in enough areas to persuade customers to buy all their products in one place.

But one thing everybody agrees on is that financial services professionals of the next millennium need to have a broader set of skills than they have today. They’ll require financial acumen, of course, but they’ll also have to be technologically savvy, able to deal well with people, and able to adapt to changing business needs. Moreover, climbing the corporate ladder will require understanding a variety of different businesses, from insurance to securities to real estate. That’s why Citibank actively encourages ambitious managers to acquire cross-business and cross-functional experience.

“People entering the industry need a set of flexible lenses,” says Bill Trahant. “I watch with great interest how institutions are diversifying their hiring profiles. They’re looking at people with more diverse backgrounds, even — believe it or not — liberal arts majors. They want people who have good analytical and communication skills, not just a narrow finance focus.” Indeed, many of the professionals in the industry don’t even deal directly with financial transactions.
At Fidelity, for example, out of 25,000 employees, only 1,000 do investments, according to Robert Pozen.

Aside from tangible skills and flexible minds, professionals will need to continue to act with the highest personal integrity. “I think people are increasingly comfortable with technological transactions, but they still need a sense of confidence in the people they’re entrusting large amounts of money to,” says Trahan. “It’s a relationship business. Ethics and integrity are vitally important aspects.” This is especially true as consolidations and technology open doors to new ethical challenges.

Privacy issues are an obvious example, but megacorporations could also conceivably use their power to intimidate consumers into purchasing products they don’t need in order to receive services they do, such as loans. In addition, it’s not hard to imagine such corporations using profitable units to subsidize unprofitable ones, perhaps even recklessly endangering their customers’ assets à la the savings-and-loan scandal.

A NEW MAJOR FOR A NEW AGE
It was the recognition that the industry was undergoing a radical change that prompted Bryant College to develop and launch a brand-new, interdisciplinary major in financial services—all in the space of one year and at no cost. Such alacrity (and economy) is almost unheard of in the relatively conservative world of academia, but, knowing a bit more about the business world than many colleges, Bryant saw a marketplace need and responded to it. “It seemed to me we had the opportunity to carve out an undergraduate major that would give students the breadth of background the financial services sector needs from future employees,” says the program’s chief architect, finance professor Art Gudikunst. Rather than falling under the control of any one particular department, the program comprises courses from a variety of disciplines. “In discussions with other faculty, we

Robert C. Pozen, president of Fidelity Management and Research Company, shares some insights about the financial services industry with Bryant Business.

**What are the most significant changes affecting the financial services industry today?**
That’s a huge question. One of the factors is the big shift away from defined-benefit plans, in which an employer manages the investments and guarantees a specific benefit level to participants, to defined-contribution plans, in which participants choose from among an array of investments that are set forth within a plan by an employer. Congress has also expanded the possibilities in this area by introducing IRAs for nonworking spouses and by launching the Roth IRA.

Another trend is globalization. People are buying securities from other countries. American companies are going into other nations to gather assets. Ironically, Asia used to have more trade barriers, but with the problems Asian countries have had over the last few years, they have begun to lower trade barriers to outside investors to help recapitalize their industries.

**What about the current wave of mergers among financial services firms?**
I’m not a believer in the financial supermarket theory, but there are a few areas where the connection between financial services does work. For instance, Fidelity sells a variable annuity, which is basically an insurance policy wrapped around a mutual fund. We have a comparative advantage there, and we’ve done very well. But if we just wanted to sell whole life insurance policies, we wouldn’t have that comparative advantage. The supermarket theory assumes that people’s different needs can be combined in uniform packages, but mutual fund customers have different banking and insurance needs, and they want the best possible service at the best possible price. Should a customer go to you just because they know your name?

**What are the job prospects for financial services graduates?**
They are very good. In general, there’s a huge need for anybody who knows operations, marketing, budget management, human resources, how technology and the Internet work, and so on. More specifically, there’s a need for people who can value securities on a daily basis and who know how to calculate the net asset value of funds.

**What are financial services companies looking for in the people they hire?**
We are looking for college-educated people who have some general financial background. We want smart people who are able to think well, logically and creatively. We look for a strong work ethic and personal integrity.
realized that the major would need to encompass not only finance, investments, and insurance, but also marketing, actuarial, and pension knowledge, among other things,” Gudikunst adds.

“The major is a great idea because the industry is unbelievably broad, with a huge array of product types, distribution methods, and markets, and companies ranging from small and entrepreneurial to enormous,” says Steven Read ’75, president of Transamerica Business Credit Corp. in Rosemont, Illinois. “The program is well designed,” agrees Fidelity’s Robert Pozen. “Having a broad-based exposure to different areas that are relevant to financial services is a good starting point.”

This fall, students in Bryant’s financial services major started taking classes in marketing to learn the marketing process and refine their communication abilities. Legal studies courses help them understand the impact of changing regulations and legislation, and to anticipate and prepare their clients for future developments. Accounting classes help students develop income-tax sensitivity and awareness of tax-related issues that can affect the financial future of their clients-to-be. And in MIS classes, they learn how effective data management supports all financial decisions.

“One of the first students to change majors to financial services explained to me that the new major looked like a liberal arts in business because of the breadth of coverage,” says Gudikunst. “And I think there’s a certain cachet to that if one defines liberal arts as the broadening of one’s knowledge.” Indeed, Bryant has always recognized the value of a liberal education and is one of the few business schools in the country to include humanities courses in its core curriculum. The College also incorporates studies in ethics across the curriculum. Why? Because Bryant’s mission goes far beyond simply teaching business basics. To succeed in the real world, students need to be able to lead groups, communicate effectively, solve problems, and use technology. Bryant prepares them to do all these things, while at the same time sharpening their entrepreneurial drive, sense of integrity and personal responsibility, global perspective, and appreciation for the arts and humanities.

“My education at Bryant prepared me well for the work world. You start with a broad knowledge base, then customize it to what you’re doing,” says Franco Castagliulo ’97, who majored in finance and minored in economics and now works as an assistant trader for Fidelity in New Hampshire. Castagliulo thinks the new major has real value. “When you start on the front end of business, you need a lot of general knowledge. It gives you more places to start.”
FORGING NEW PATHS IN FINANCIAL SERVICES

A roundtable discussion about a hot new major that prepares students for an exploding field

More than a decade of deregulation has transformed the field of financial services and personal financial management. The traditional boundaries that once separated the securities, insurance, and banking industries have been blurred or obliterated. At the same time, rising levels of wealth in the U.S. and around the world have created great demand for professionals who can manage the financial resources of others.

In this environment of change and opportunity, Bryant College has developed a new interdisciplinary major in financial services — the first of its kind offered to undergraduates in the region. Centered on the business and liberal arts cores familiar to all Bryant students, the financial services major is designed to prepare students for the vast array of careers devoted to serving consumers’ financial needs. Launched in January 1998, the financial services major is off to a successful start. Twenty-four Bryant students have switched their majors to financial services, and four of them will graduate in May 1999. To understand the history and explore the potential of this new undertaking, Bryant Business moderated a roundtable discussion with Professor of Finance Art Gudikunst, who developed the new major, and four other faculty members from various disciplines who will teach financial services students in their courses.

BRYANT BUSINESS: How was the idea for a financial services major born?

GUDIKUNST: The state of Rhode Island had been pushing to improve its business climate by targeting the financial services sector, and I served on various panels set up by the governor to look at insurance-related issues. With my investments background, I saw we had the opportunity to create an undergraduate
major that would give students a broad background, one that would meet the needs of the financial services sector. So I put together a proposal and started enlisting input from other departments. We aimed to create a major that would not reside in a single academic department, but would draw together faculty specializing in finance, investments, insurance, law, actuarial and pension knowledge, accounting, personal and corporate income tax, and other areas. The major is designed to prepare students to enter the financial services market, where they will provide managerial expertise and deliver the products and services of the financial sector.

MUKSIAN: When I read the proposal, I thought right away that it would be a powerhouse program. I could see how some of the courses I teach — my class on pension fundamentals, for example — would fit in well and provide some of the knowledge necessary for financial services.

ROOHANI: I felt it would be a great chance to take full advantage of all Bryant's resources in terms of faculty expertise. We have a lot of good minds around here. This program utilizes many talents across academic disciplines.

GUDIKUNST: There has been a supportive environment here at Bryant to initiate this new major. We got the backing of the faculty, and the trustees were also very enthusiastic. The general reaction from the business community has been, "This looks interesting and exciting."

BB: What kinds of opportunities will the major open up for students?

GULLINAN: Financial services is a big driver of the economy in southern New England. The region has a lot of the major investment houses that have mutual fund managers — the Putnams, the Fidelities. It's a huge and growing market, and if we want to do our best by students, we need to prepare them for it.

GLADSTONE: The field of financial services is exploding, so this major is a perfect fit with what's happening in today's market. Being able to say, "I'm a financial services major" will position students well to sell themselves to employers.

GUDIKUNST: Many people think financial services means working in a brokerage house, but today it's far more than that. The focus of the financial services degree is preparing students to deliver products and services for individual and personal financial planning — and today that can mean anything from brokerage to banking to insurance. Because of the nature of the courses they take, graduates will be multidisciplined.

BB: How does the major respond to hiring needs?

GUDIKUNST: The multidisciplinary focus is a big selling point. It certainly is in keeping with what business executives say they want from new hires. They want people with broad backgrounds and understandings, who don't necessarily over-specialize in one area early in their careers.

GLADSTONE: Plus, the degree falls within the context of the liberal arts, and that's a very positive thing. The liberal arts is the broadest educational scope we offer, and it helps make businesspeople much more versatile.

MUKSIAN: Students entering financial services will need to be multidisciplined because it's a broad field with a lot of overlapping areas. The traditional boundaries between banks, insurance companies, and investment brokerage houses are disappearing. Many new insurance products really are combinations of investment and insurance products, and are very different from the traditional whole-life insurance plans that were sold 20 years ago. As the industries merge, we're seeing products designed with multiple characteristics to meet clients' needs.

BB: Can you give some examples of changes in the field that are driving the need for this multidisciplinary focus?

GUDIKUNST: Look what has happened just within the past year. Travelers Insurance merged with Citibank to create CitiGroup, so now one corporate entity offers a wide variety of financial services and products to the same group of customers. And when you go to your local Merrill Lynch brokerage office, they'll sell you insurance products as well as trade stocks and bonds. They may even provide financial planning advice related to pensions or funding your child's college education.

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investment products is regulated. Anyone in the financial services industry who delivers those products must be licensed and work within the regulatory and legal environment. So it is critical that financial services majors understand not only the product they’re selling, but also its legal ramifications.

**MUKSIAN:** Those legal aspects extend throughout financial services. I’ve been pension consulting for 17 or 18 years, and I find that when my customers get closer to retirement, they naturally start thinking about estate planning. Of course, everyone must be aware of the laws that go along with that.

**BB:** How do you coordinate all the experience from different disciplines so that a student comes through the program with a consolidated education?

**GUDIKUNST:** We didn’t create a new curriculum for financial services students. Rather, we took our existing curriculum and packaged it to address the market’s need for people with a multidisciplinary financial services background. We identified the disciplines and courses that contain the knowledge that a financial services student should be exposed to, but we didn’t specifically change the focus of the classes. When financial services students take the investments course, they’re sitting in exactly the same class as finance majors or accounting majors. Beyond that, the professors get together to discuss issues related to the major, and we’re putting in place a Professional Advisory Board that will oversee the curriculum and courses. The faculty and business professionals who make up this board will periodically look over what is being taught in various courses and review points of integration between classes. This may eventually lead to some entirely new courses being developed within the financial services major.

**CULLINAN:** One good example of the departments working together to coordinate the financial services major has to do with a course that all accounting majors have to take, called Individual Taxation. The prerequisite to that course is required for accounting students but is waived for financial services students. You don’t see that happening very often. But it didn’t make sense to require financial services students to take two more courses in accounting. So there are clearly ways we worked together to create this program.

**BB:** Do you see a difference between students who are drawn to the financial services major and those in traditional majors?

**GUDIKUNST:** My initial observation is that financial services students have multiple goals and interests. For example, a student might start with a marketing concentration, but may also be attracted to investments or insurance. Or a finance major may be attracted to portfolio management. The students who have switched to financial services are saying, “I think my concentration in one area is going to be too narrow. This new major gives me the chance to broaden my skill base, which creates career opportunities in multiple directions.”

**MUKSIAN:** I would say this major appeals to students who are interested in marketing or communications or some of the liberal arts, but who may not be as strong in mathematics as an actuarial or accounting student. I have three financial services students in my pension fund course. I think the mathematics caught one of them off guard, but another is doing well, and one is probably doing better than anyone else in the class right now. The mathematics doesn’t really get too deep — we’re determining the probability of mortality and things like that. If a student has trouble, I’ll take him or her under my wing and bring him or her up to level. But that hasn’t been necessary yet.

**GLADSTONE:** I think financial services students are very career-oriented. They choose this major because they know what’s going on in the field and they realize it will really help them get a job and establish a career — as opposed to just following an interest and seeing where it leads them.

**BB:** What does the future hold for students and employers in financial services?

**CULLINAN:** The opportunities are tremendous. During the bull market, people got comfortable investing their money. Even now that the market has slowed down, people are not going to put their money into a bank account with a 2 percent return. A lot of investments will go into mutual funds. We may not see more double-digit returns, but the need for personal financial advice is here to stay. The financial services industry will continue to grow. It has a very strong future.

**GUDIKUNST:** We’ve already received inquiries from Fidelity about internship possibilities, and we’ve seen interest in hiring our students after graduation. We have many Bryant alumni who are in the financial services business, and they are coming back to campus and saying, “This new major sounds great. I’d like to start talking to your students. I’d like to start bringing them in for internships, Oh, and I’d like to get reinvolved with Bryant as an alumnus.” So I think the new major has been received very positively both on and off the Bryant campus, and it will enhance our visibility and placement of students after graduation.
Bryant students are bullish on financial services. In fact, 24 juniors and seniors enthusiastic about financial services are shouldering heavy course-loads and summer classes to complete the major — despite having already spent years working toward another degree.

What’s the appeal? One attraction: Since it responds to a market that demands a particularly broad knowledge base, the major is highly interdisciplinary. Students wishing to engage interests that extend beyond the scope of traditional majors can incorporate courses ranging from real estate law to consumer behavior into their degree. “I want to learn about so

many different things,” says Valerie Gioe ’00, who switched from finance to financial services this year. “Most of my academic interests are related to finance in one way or another, but they aren’t necessarily covered in finance classes. With financial services, I can learn more about all of them, from legal studies to accounting.”

As they work widely varied courses into their schedules, students quickly see the big picture, making connections between what once seemed disparate fields. “I look at things differently now,” says Andrew Zinberg ’99, who was a marketing major before taking up financial services. “Suddenly, bits and pieces of information are fitting together. When I work on a project for Risk Management and Insurance, I think about what I’ve learned in Individual Taxation. And now I finally realize that taxes pertain to everything. You just can’t fully understand IRAs, or long- and short-term capital gains, if you don’t understand taxes.”

‘SPECIALISTS IN EVERYTHING’

The desire to consider a variety of career options is another common thread among financial services majors. After all, if diversifying is the key to successful investing — and if education is an investment in professional futures — then why not pursue one of the most diverse programs available? While Bryant’s liberal arts component ensures that all graduates have uncommon professional and personal versatility, financial
services is often termed the “specialist in everything” major. “This major is going to be helpful no matter what I do after graduation,” says Kate MacDonald ’01. “I’ll be prepared for virtually anything, regardless of whether or not I go into financial services per se.”

Students also are honing skills they know they can use outside their professional pursuits. “The faculty really bring it home,” explains former finance major Lynn Rapoza ’99. “In Professor Saraoglu’s Investments class, we simulated the online investment of $100,000,” she says. “And in Pension Fundamentals, we’re figuring out how best to advise a man who is married to a healthy woman but who has heart prob-
lems himself. What should he invest in when he’s 62 years old, or 65, or 67? These are the types of things we can use in our own lives,” Joe Crowell ’99 agrees. “What we learn isn’t limited to classrooms or careers,” says the senior, who carries out trades via his own online account. “I talk with Professor Saraoglu two or three times a week about stocks and other investments,” he says. “He’s taught three of my courses, but at this point we’re not a student learning from a teacher — we’re just friends discussing the market.”

EARLY INDICATORS ARE POSITIVE
Of course, some financial services majors are preparing specifically for careers in the financial services industry. They’re confident that with this degree in hand they’ll be well equipped to succeed in a business that shows every sign of continuing to grow as banks, brokerage houses, and insurance companies merge; baby boomers age; and young employees plan for retirement without adequate Social Security and pension safety nets.

Their confidence is bolstered by experience in the workplace. Tim Bertrand ’00 recently interned at A.G. Edwards and Sons. “Now I know why my supervisor was so excited when I told him I was majoring in financial services,” he says. “Lots of brokers can’t answer their clients’ tax or legal questions on their own; they call accountants for help, or refer clients to attorneys. Hopefully, I won’t need to do that. I’ll have the information I need to help my clients myself.”

Students also are finding that the major lays a solid foundation for the continuing education so often required for professional advancement. During his internship at Merrill Lynch, Tony Bradica ’99 perused a few Series 7 textbooks. “My boss said, ‘Wow, you’re flipping through those pretty quickly. Are you really looking at them?’ I was — but I already knew most of the material. It was straight out of my Investments course!”

Of course, it’s too early to tell how financial services majors will fare in the job market. But with such positive preliminary feedback it seems safe to say that, like other Bryant students, they will meet with resounding success.
All roads may not lead to Rome, but a whole lot of them lead to careers in financial services, as the experiences of several Bryant alumni attest. Whether they graduated last year or 30 years ago, whether they knew exactly what they wanted to do or didn’t have any idea, Bryant alumni have found financial services to be an industry filled with more opportunities, challenges, rewards, and — lately — surprises than they’d ever dreamed.
I’ve been in business more than 24 years, and I still learn every day,” says Peter A. Sullivan ’74, who admits he had no specific career goals when he got his degree in management. After starting out in the insurance industry, Sullivan worked as a financial consultant before founding in 1988 the Arlen Corporation, a Providence-based company that specializes in estate planning, executive benefits, investments, insurance, and trust options. “I continually humble myself. I’m constantly accepting new truths and new blasphemies in financial services,” says Sullivan, who recently returned from a “positively disturbing” conference sponsored by the Top of the Table, a group of top-performing financial services entrepreneurs. “We think the speed of change in the industry has been enormous, but we haven’t seen anything yet. Electronic commerce is even more of a driver than we anticipated, and mergers have blurred the lines between corporations in different silos.”

The global marketplace is another factor that’s changing both the industry and the careers of many professionals. “When I graduated, I had a very clear plan for myself,” says Diane Kazarian Sturino ’83, who initially parlayed her degree in accounting into a job at KPMG. “Accounting professionals were still pretty traditional then, and clients had silo expectations of what they wanted: good accountants, good auditors. You didn’t have to provide business knowledge in a particular arena, such as banking, capital markets, or investment banking,” she says. “But as competition increased among firms and the economy became more global, I could see that an expanded skill set was needed.” In 1990, Kazarian Sturino moved to Toronto to become a partner in PriceWaterhouse (now PricewaterhouseCoopers), for whom she advises global financial services clients on a broad spectrum of business, accounting, and financial issues.

“When I graduated there was nothing that would indicate this explosion in financial services,” agrees Steven Read ’75, president of Transamerica Business Credit Corp. in Rosemont, Illinois. Read warns that it’s short-sighted for college students or recent graduates to select a single financial services segment to work for. “Everything changes too quickly. Today’s industry is not going to stand still long enough for someone to pick, for example, sub-prime auto lending as a specialty.”

Not standing still is something Eileen Cioe Jaramillo ’69 does well, which is one reason she finds the financial services industry so satisfying. A first-generation American who didn’t expect to go to college at all, Cioe Jaramillo held such diverse jobs as socio-economist, data processor, transportation engineer, and general manager of a cable TV station before settling into her ninth career more than 10 years ago. She’s now a top financial planner for American Express Financial Advisors in Boca Raton, Florida, where she specializes in personal financial planning, investment planning, and estate planning and is licensed to buy and sell stocks, mutual funds, and insurance, among other products.

Cioe Jaramillo and her fellow alumni voice a chorus of approval for Bryant’s new interdisciplinary financial services major. “In the real world, there is so much more than economics. This major gives you a flavor of all the different things that go into the industry,” says Cioe Jaramillo. “With fundamental skills you can work in a wide variety of areas, from lending and investing to leasing and insurance,” adds Read. “Combine those skills with some practical experience and the ability to think for yourself, and you’re bound to see a number of significant career changes over time.”

While the major itself is new, the broad-based education it provides is typical of the Bryant approach. “The education you get at Bryant gives you the intellectual capacity to change,” says Kazarian Sturino. “It prepares you to bend your mind, to be flexible and adaptable.” Sullivan agrees, pointing out that courses in communications, both written and oral, were extremely helpful, though at the time they seemed like the academic equivalent of eating spinach. “We didn’t always like those extra courses because we wanted to focus all our attention on business, but we see the benefits clearly now,” he says.
It's never too soon to begin planning for the future. That's why, for many months, Bryant College has been developing a campus master plan (see map). The goal: to ensure that Bryant’s facilities continue to meet the changing needs of students and business while maintaining the distinctive character so many know and love.

A new Technology Information Center (TIC) serves as the plan’s centerpiece. This comprehensive academic resource for the entire community will combine extensive holdings in traditional print media with cutting-edge technologies provided through the Internet and World Wide Web. It will hold a prominent position in a new quad that will be located and landscaped to provide the campus with a natural focal point.

The College also will upgrade the University structure to better accommodate collaborative team learning and complete the new Center for International Business. In addition, the College will build a new fitness center and chapel to foster students’ physical and spiritual well-being.

A future issue of *Bryant Business* will describe the master plan more fully, but the bottom line is this: 15 years from now, the campus will look much as it does today . . . only better.
In 1924, a talented young man named Nelson Gulski enrolled as an accounting student at Bryant and Stratton College. More than seven decades later, the name Gulski is nearly synonymous with Bryant. Now 92 years old, Dr. Gulski has been a student, faculty member, dean, and acting president.

He was a driving force at Bryant throughout the pivotal events of the 20th Century, helping the College continually respond to the needs of students and a business world in constant transformation. Since his retirement, Dr. Gulski has received an honorary degree and remained active as an alumnus, trustee, and generous donor.

Perhaps more than any other living person, Dr. Gulski embodies the spirit of Bryant. Late last year, President Ron Machtley sat down with Dr. Gulski to reflect on Bryant throughout his history and record his memories for future generations. Following are edited excerpts from Dr. Gulski’s comments.

TIMES OF CHANGE AND INNOVATION
In the 1920s, Bryant turned out bookkeepers and secretaries, stenographers and accountants. Accounting was a relatively new field, and Bryant was a pioneer in that area. We had just moved from the old Butler Exchange Building to the building on Fountain Street. There were no dorms; everybody was a commuter. The streetcars stopped in front of the door.

MEMORIES OF STUDENT DAYS
I remember some funny things from way back then. On Fountain Street we had big classrooms, and in front there was a platform with a desk and a blackboard. This young fellow who had just started teaching economics had this big class. Once, when he turned to write something on the board, somebody threw a penny onto the platform. The teacher turned around and said, “Who did that?” Of course, nobody admitted it, so he picked out somebody in the front row who had a guilty look on his face. “You, out!” He turned to write something else on the board and Jimmy Kay, who was a character, said, “Throw him a quarter and we’ll all get out of here.”

BUILDING A LIFE AT BRYANT
When I graduated in 1926, accounting jobs were tough to get. So I was flabbergasted when the Dean of the School of Accounting said to me, “If you’d like, we could give you a job teaching bookkeeping and arithmetic.” The pay was $1,300 a year, 50 weeks a year, day classes and night classes. I was glad to get it. I stuck that out for a couple of years until I passed the C.P.A. examination. Then I went on to teach accounting and related subjects. I enjoyed it, and I got little raises, so I stayed. Somewhere along the line, a penmanship teacher was needed, and they hired a gal named Christine from New York. She taught the Palmer method and a little bookkeeping. We got to be a little bit friendly — and before you know it, more than
friend. We eventually got married and went on to have three daughters. We had 31 good years together.

VISION FOR A COLLEGE CAMPUS
After 10 years on Fountain Street, President Henry Jacobs decided we ought to have more of a college campus. So he got an option on a piece of land at the bottom of the hill. He put up a sign: Future Site of Bryant and Stratton College. Some Brown students tore the sign down and threw it in the river (there was some competition there). Not long after that, the old Hope Hospital became available and Jacobs leased that. We were there for 30-odd years. There was a big house there, with a portico where the horses could drive underneath and discharge their passengers. Beyond that was a stable where the horses and carriages were kept. We converted the stable into a cafeteria downstairs and built a big classroom holding 60 people upstairs.

COMMITMENT DURING HARD TIMES
During the Depression, students were hard to come by, and tuition payments were very, very difficult to collect. One Saturday morning, Dr. Jacobs announced a meeting to discuss solutions to the institution’s financial problems. So we all went down, but nobody had much to say, except this young fellow who had recently joined the faculty to teach economics. He was brave enough to say, “Dr. Jacobs, I have an idea. We could ask people to come to Bryant, and instead of paying in cash they could give us promissory notes and then we could educate them and they could pay us after they got a job.” Well, Dr. Jacobs said, “Young man, I guess you don’t understand that I have a payroll to meet each month and I have the rent to pay each month,” and so forth. So that was the end of that suggestion. Instead, we all took a 10 percent cut in pay and kept a full load of work. But we survived.

PUTTING BRYANT’S NAME ‘ON THE MAP’
In 1949, a woman named Gertrude Hochberg joined the team as director of public relations. She was a dynamo. She proceeded to put Bryant’s name in every paper and publication that she could think of. Whenever anything happened at the College, she would write it up, take it down to The Providence Journal, and practically stage a sit-down strike until they agreed to publish it. We had a radio show for a half hour every week. When television came in, she insisted that we have a television program. I remember it very well; it ran every Sunday afternoon and was on income taxation. We prepared our own program, got our own props, and went on television without any rehearsals. She made a great team with Henry Jacobs, because he also really knew how to attract the public eye. When Gertrude came to work in the morning, Dr. Jacobs would say to her, “Good morning, Mrs. Barnum.” And she would say, “Good morning, Mr. Bailey.”

PREPARING STUDENTS FOR THE WORLD BEYOND ACADEMICS
We emphasized getting students ready for the business world. And that meant dressing like professionals and conducting themselves in a businesslike manner. When I was dean, I got some national press attention because I required all male seniors in the final semester to wear a shirt and a tie to class. I’d say 99 percent of them conformed. My idea was, if they want to be in the business world, they had better get used to wearing shirts, shoes, and socks! Other than that, we didn’t have a dress code, except that all freshman men wore beanies.

RESPONDING TO CHANGING NEEDS
During World War II, the student body was down and a lot of our faculty had enlisted or been drafted. I remember teaching auditing this hour, investments another hour, income taxes another hour — all to the same group of students. After the war, with the GI bill in place, we had people pleading to get in to Bryant. Our first problem was a question of available seating. I’ll take some of the credit for having the ingenuity to organize that. We ran double sessions, every seat filled every hour; all day, plus evening school on top of that. My job was to hire faculty members to teach all those classes and to make sure they covered the same material and graded approximately the same way. Everybody was a full-time teacher teaching about five classes at a time, all day and sometimes at night.

THE SMITHFIELD GIFT
Gardner Jacobs, Henry Jacobs’ son, was educated at Bryant and worked there in almost every capacity, including president. He knew a lot of people around town, and he served on state commissions for this and that. He knew Earl Tupper, of Tupperware, the man who owned the land where the campus is now. Gardner had been thinking about moving the College to an area where it could expand and have athletic fields and so forth. As I heard the story, Earl Tupper said, “I have some property up there in Smithfield, 200 and some odd acres. I’d like to give it to you.” It was a beautiful location, free — who could ask for anything more? But it did not turn out to be all roses. We had to bring water up to supply the campus, and that cost $80,000. And there were no sewage facilities, and those cost $750,000. So it cost us some money, but it did turn out to be a great thing.

PROUDEST ACCOMPLISHMENTS
I take a great deal of pride in having helped a lot of people prepare themselves for a career and for a good life. If I’ve done that, then I think I’ve earned my keep. I was very happy at Bryant College. I met my wife there, and we had good years together and three wonderful girls. I’m a fortunate individual. I couldn’t ask for anything more.
As Bryant football was getting established during its first-ever intercollegiate season, athletes of a different stripe were continuing the winning tradition in a variety of club sports and outdoor activities.

A 2-5-1 record might spell disappointment for some teams. But the women's field hockey team, a club that will turn varsity next year, is not discouraged: It has set itself up for strong upcoming seasons. Sporting 11 freshmen, the women played seven junior varsity teams and one club team this past season. They were led by goalie Michelle LaGreca '99, the team's only senior, and halfback Michelle Goodfellow '02. "I was extremely happy with the team this season," says coach Jane Porter. "We surprised a lot of teams and had a lot of close games. The next few years look really good."

This was a rebuilding year for the men's rugby team, which lost 18 seniors from last year's roster. Despite the dearth of experienced players, the group reached the playoffs for the first time in the team's history (and then lost to St. Anselm College). "We had a lot of freshmen starting this year, and we got better as the season went along," observes club president David Donlin '00.

Another club slated for varsity status in the next few years, women's golf, also enjoyed a solid season. Captain Rebecca Gatzen '00 says the team continually improved as it played deep Ivy League teams. The season was capped by junior Heather Miller's personal best score — 99 against Mt. Holyoke on The Orchards course in western Massachusetts.

Two new activities took center stage for members of the Bryant Outdoor Activities Club (BOAC). Co-president
Steven Manocchio '01 says that golf and paintball both met with great success. The golf division was started for “those who like to play to have fun,” he says, “or want to learn the game”; BOAC is hoping to organize a Bryant Open charity event later in the school year. The paintball division offers both indoor and outdoor competitions.

BOAC is also planning its traditional ski week at Killington, as well as a weekend ski trip with President Machtley in February.

“Our organization focuses on providing whatever sport or activity students want to get involved in,” says Manocchio. A new website (www.bryant.edu-boac) offers online registration and access to information about BOAC activities and events.

Bryant’s varsity sports programs also enjoyed a successful fall campaign. The Bulldog football team surprised its opponents, many who may have anticipated meeting a weak first-year team. The team exceeded the expectations even of head coach Jim Miceli, who told The New York Times, “Sometimes you get crazy thoughts like maybe we could actually have a winning season.” The Bulldogs finished the season with two wins, five losses.

Marcie Monaco '99 and Monica Carnevalini '99 led the women’s volleyball team to a 20-win season, the sixth time in seven years the team has posted that many victories. Ranked fourth in the Northeast in Division II, the team is battling for its third NCAA tournament bid in five years.

On the soccer field, the Bryant men had their best season in five years. Led by goalies Dan Kane '00 and Brian Nemet '01, the Bulldogs were the number-two seed in the Northeast 10 tournament. Four straight wins, with dramatic overtime victories over LeMoyne and arch rival Bentley, capped the season.

One of the most prolific scorers in Bryant soccer history, Kathy Harrison '99, this year broke a 12-year school scoring record with 12 goals, as well as the school record for points in a season (12 points). Harrison and her teammates played a difficult schedule that included games against five nationally ranked opponents, and first-year coach Howard Lukoff is excited about the future of his program. He has his sights set on improving even more next season.

Matt Rolloff '99 personifies the Bryant student-athlete. With a 3.79 grade point average in computer information systems, the cross-country runner was named an Academic All-American last year. This year, he won three of his first four races, making an All-Conference selection almost automatic. On the women’s team, Jennifer Coelinski '01 and Jackie Ely '99 had two top-10 finishes apiece.

The Bulldog men’s golf team captured the Northeast 10 Conference championship for the 15th time, edging out Bentley by one stroke. Bill Clifford '99 and Sean Harbour '01 made the All-Conference team, and Harbour was honored by the New England Intercollegiate Golf Association with selection to the Division II All New England team. Bryant was the top Division II team, both at the Toski Invitational in Amherst, Massachusetts, a predominantly Division I field, and at Army's Black Knight Invitational.

Going into this season, women’s tennis coach Bob Coker had not suffered a losing season in eight years. His team did not let him down this year. After a rough start, the Bulldogs won four straight matches and closed out the season with lopsided wins over the University of Massachusetts-Lowell and American International College.
A LEGACY FOR EDUCATION

When Marcia Fatima Costa '99 learned that she had received a scholarship this year, she was appreciative of the financial support. When she read about the man behind the gift, she says, “It brought tears to my eyes. I’m so grateful that he decided to do this.”

Before he passed away in 1996, Joe Tavares '33 bequeathed an endowed scholarship to his alma mater. Tavares, proud of his Bryant degree, wanted to give something lasting back to the College. After he graduated from Bryant, he served in the U.S. Army during World War II, returned home to manage several businesses, and later became interested in the real estate industry.

Despite time and distance, his connection to Bryant remained strong. He cared about Bryant students and was determined to provide opportunities for them. He accomplished his goal. Lynn Rapoza '99, who also received a Joe Tavares Endowed Scholarship, says, “I can now continue my education here at Bryant.”

A NEW WAY TO GIVE

Bryant College is responding to the changes in the way the world does business by identifying the key skills and qualities needed by today’s business graduates and refining the College’s curriculum to ensure Bryant’s continued competitive advantage. The College is also responding to the need to provide easier methods for benefactors who wish to provide philanthropic support to assist the College in realizing these goals. In addition to cash and check, the College now accepts donations through three convenient charge card payment options. Pledge payment options include VISA, MasterCard, and AMERICAN EXPRESS. Please be sure to indicate your choice of payment option as you finalize this year’s gift to Bryant College.

BRYANT COLLEGE PHILANTHROPY FACTS 1998

The College received more than $1.8 million in gifts in the past fiscal year, an increase of 30% over the previous year.

Gifts to the College’s operating fund grew 5%, to nearly $787,000.

Support by parents almost doubled, growing to more than $90,000 last year, up from $55,000 the year before.

An astounding 92 new members joined the President’s Leadership Council and 79 members renewed their membership.
WELCOME NEW BOARD MEMBERS

BRYANT WELCOMES FIVE outstanding new members to its board of trustees. Each will serve a three-year term.

Edward “Ned” Grace is managing director of Phelps Grace International, Inc., a restaurant developer and operator. Grace started out in the restaurant business in the 1970s and created Bugaboo Creek and Capital Grille in Rhode Island in the 1980s. Even as he opened those restaurants in other states, he founded such additional eateries as Hemenway’s in Rhode Island and the Old Grist Mill Tavern in Massachusetts.

Grace has served as vice chairman and director of the board of directors of Rare Hospitality International, and as chairman of the board, president, and CEO of Bugaboo Creek Steak House, Inc. He received his bachelor’s degree in political science from the University of Vermont.

Autino “Tony” Marai ’58 serves as president and CEO of National Gypsum Company, a subsidiary of Delcor Inc. that manufactures and supplies products and services for the building, construction, and shelter markets. National Gypsum is the largest producer of commercially laminated gypsum products and holds the Durasan and Gridstone brand names.

Marai began his career as a sales representative shortly after his graduation from Bryant in 1958. He is a member of the board of overseers of Queens College in North Carolina.

Pamela Smith ’98 was elected a Young Alumni Trustee. She graduated magna cum laude in 1998 with a bachelor’s degree in finance and computer information systems. She is a professional development program associate at CIGNA Retirement & Investment Services in Hartford, Connecticut. In 1997 and 1996, respectively, she served as a client service assistant to the controller at CIGNA and as operations administrator for Putnam Investments.

Smith was active in numerous organizations as a Bryant student. She was co-president of the Women’s Rugby Club and co-president of the Sports Club Council, and she tutored with the Avenues to Success program. She also served as Delta Zeta National Sorority Academics Chairperson. Currently, Smith belongs to the Beta Gamma Sigma International Business Honor Society and the Order of Omega National Greek Honor Society.

Walter Stepan is the chairman, president, and CEO of Uvex Safety, Inc., and vice chairman, president, and CEO of its parent company, Bacou USA, Inc. Bacou manufactures and sells personal protective equipment, including eyewear, respirators, and vision screening tools. Stepan joined Uvex Germany in 1996 as export manager before going on to serve as director, vice president, president, and CEO for Uvex Germany and related companies.

Stepan holds directorships on Bacou S.A.; the European Holding Company; Bacou Far East; Uvex Winter Optical, Inc.; and Uvex Sports, Inc. He is a trustee of the Industrial Safety Equipment Association and a member of the board of Vocational Resources/Goodwill Industries of Rhode Island. In 1994, Stepan’s son, Axel, graduated from Bryant with a marketing degree.

Thomas F. Hewitt ’68 is president and chief operating officer of Carnival Hotels & Resorts. Prior to this appointment, he was vice president and general manager of the Sheraton New Orleans Hotel.

Hewitt has been in the hotel industry since he was a student at Bryant, when he worked at the Biltmore Hotel in Providence. After graduating, Hewitt worked for Sheraton and retired as president of the Sheraton Corporation of North America in the 1990s.

He is active with several colleges and universities, including Duke University, University of Miami, Florida State University, and University of Florida. He is a member of the National Hotel & Motel Association, president of the Hotel Association Foundation, and chairman of the Greater Miami Convention & Visitors Bureau. He serves as a member of the 1999 Super Bowl Host Committee.
ADMISSION EVENTS
THROUGHOUT THE YEAR, THE Office of Admission gives prospective students and their families opportunities to meet Bryant students, faculty, and staff and to acquaint themselves with the College's programs and resources.

- This year's Fall Open House attendance was record-breaking. Twelve hundred people visited Bryant on October 4 to familiarize themselves with campus facilities, obtain admission and financial aid information, and talk to faculty, students, and staff. They also attended presentations on the admission process, financial aid and scholarships, and academic programs.

- During the second annual Innovation Day, held October 31, visitors learned about the ways in which technology is integrated into students' educational and professional experiences. Guests toured Bryant's videoconference facility, which is used by businesses, faculty, and students to provide easy access to contacts and colleagues around the world. A demonstration of the Export Assistance Center's International Trade Data Network illustrated how this research database generates trade leads and information for companies interested in implementing or expanding their import/export business. These and other technology applications offered glimpses of Bryant's commitment to innovation.

- Eight Major Days, held throughout the semester, provided overviews of specific academic departments such as accounting, marketing, financial services, and international studies. In panel discussions and individual conversations, alumni and students shared their insights about the curriculum and careers of their chosen professions. Alumni participants included James Lathrop '87, Ray Grigelevich '91, and Michael Connor '87, '95 MBA, who spoke during Accounting, Economics, and Finance Day. Lori Radomski '93 talked to students on Management Day, and Andrew Melmed '91 discussed his industry on Computer Information Systems Day.

PARENTS AND FAMILY WEEKEND
ON A PERFECT NEW ENGLAND autumn weekend, Bryant's campus bustled with festivities for the annual Parents and Family Weekend. More than 350 families joined their Bryant sons and daughters on October 23 and 24 for food, entertainment, and academic highlights.

In his State of the College address, President Machtley focused on the College's strategic initiatives. He described plans for the physical renovation of the campus, which will enhance student services and Bryant's visual identity.

Professors William Graves, humanities; Judy McDonnell, sociology; and Joseph Urugo, English and humanities, presented a session about the Liberal Arts Freshman Seminar, an interdisciplinary course that addresses a single topic such as nature, community, or social justice from the perspectives of history, literature, the social and behavioral sciences, and the humanities.

A United Nations Festival showcased the many cultures represented by the student body through native foods, ethnic dances, and an international fashion show. The Karate Club and the Rhythm and Pride dance team demonstrated their moves, while several sports events gave fans a chance to cheer the Bryant Bulldogs. The Bryant Players performed Murder; Well Rehearsed, and Parente's on Tap, a parody inspired by the famed Cheers sitcom.

A comedy show, a craft fair, caricature artists, and several food festivities rounded out a spectacular weekend.
STEPHEN AMBROSE SPEAKS

THIS YEAR'S PRESIDENT'S Cultural Series opened on October 30 with a visit from Stephen Ambrose, renowned historian and author whose books focus on presidents, war, and the Western frontier. Ambrose served as historical consultant to director Steven Spielberg for the movie "Saving Private Ryan," starring Tom Hanks.

To a packed audience of students, faculty, staff, and visitors from off campus, Ambrose told the stories upon which his books are based. He recounted the terror, hope, faith, and even humor of war experienced by soldiers. He described farm boys sent to fight for their country, and their lives, in foxholes dug out of strange earth, and soldiers who fought in snow and sleet despite lack of food, sleep, and warmth. For one hour, Ambrose's poignant storytelling recreated images of battlefields, fallen comrades, victories, and defeats, conveying the humanity of war. Through his anecdotes, Ambrose honored the bravery and allegiance of ordinary men who rose to the occasion of war and became heroes.


For his contribution to the liberal arts, Ambrose was selected by President Clinton to receive the 1998 National Humanities Medal. He is director emeritus of the Eisenhower Center, retired Boyd Professor of History at the University of New Orleans, and president/founder of the National D-Day Museum, scheduled to open on June 6, 2000, in New Orleans.

Bryant College is committed to expanding the world of opportunity for our students. Through music, art, literature, theater, and other cultural experiences, the President's Cultural Series will enrich students' lives and build an appreciation for the arts that is central to a well-rounded business person.

On December 1, the Bryant community gathered for the annual Festival of Lights, a 22-year-old holiday tradition. The evening began with a festive dinner, served to the students by faculty and staff. Afterwards, the entire community gathered in the Rotunda for multi-denominational prayer and song. As participants lit their own candles with the flames of their neighbors' candles, the darkened, glass-domed room filled with a soft glow. A candlelight procession to light the campus holiday tree brought the evening to a close.

This tradition, which began in 1976 during President William O'Hara's administration, brings the community together during the holiday season to celebrate all religious faiths. This year's theme, "Bright in Our Hearts, Light in Our Souls," was chosen by the Student Alumni Association, which sponsored the event.
GIFT OF ART
GLADYS (KINOIAN) LUJAN '56
recently expanded Bryant’s art collection with a gift of 15 Haitian paintings. Lujan accumulated the pieces while serving with the U.S. Embassy in Haiti from 1966 to 1969. Her work with the State Department took her to such destinations as Greece, Chile, and the Dominican Republic, where she served as consul and first secretary of the embassy.

She decided to part with her beloved collection to express her gratitude to the College. “Bryant opened so many doors for me, and I made lasting friendships there,” says Lujan. “The campus is a wonderful repository for these paintings. And I can see them whenever I visit.”

Many of the paintings depict aspects of Haitian religious and daily life, such as field harvests, weddings, and courtship. The 11 artists showcased in this exhibit completed most of their works in the 1950s and 1960s. The works of Micius Stephane and Alexandre Gregoire represent the “naive,” or self-taught, style of painting. Paintings by Gesner Armand and Luckner Lazard reflect the modernist school. All of the pieces display the bold, bright colors and vivid details prevalent in this Caribbean island’s art, which is influenced by West African, Creole, and French cultures.

The exhibit, located on the first floor of Hodgson Memorial Library, is a welcome addition to Bryant’s growing art collection. The library houses objets d’art donated by Edith Hodgson ’16, for whom the College’s library is named, as well as two sculptures by retired humanities professor Bill Haas — “The Slave Ship,” a flat relief depicting the horrors of the slave trade, and “The Vision of Pythagoras,” which evokes the principles of balance and harmony.

Visit the library’s website, accessible through Bryant’s Web page at www.bryant.edu, to view the Haitian paintings and Haas sculptures.

SPECIAL MONET EXHIBIT
MEMBERS OF THE PRESIDENT’S Leadership Council were invited to a special viewing of Monet in the 20th Century, held at The Museum of Fine Arts in Boston on November 12. This unique exhibit featured the later works of French painter Claude Monet (1840-1926). The paintings in this exhibit represent the artist’s journey from the well-known impressionist style to one of broader brushwork and more radical compositions. The show brought together, for the first time, about 75 paintings from all over the world, including works from Monet’s garden at Giverny, the Water Lilies series, and views of London and Venice.

For information on how you can join the President’s Leadership Council, contact the Office of Annual Giving at 401-232-6252.
WHEN TIM WEST '81 WAS SWORN
in as mayor of New London,
Conn., on December 7, the cere­
mony had the makings of a
Bryant reunion. West was sworn
into office by probate judge
Mathew Greene '82, with whom
he's been friends since high
school. They were college room­
mates, have worked
together in New London
politics, and are neigh­
bors whose children
play together. West also
met his wife, Valerie
(Jones) West '81, at
Bryant.

After graduating
from Bryant with a
B.S. in criminal jus­
tice, West served as a
police officer for the
U.S. Government, in various
posts in the State of
Connecticut's Department of
Consumer Protection, and as a
city councilman. He had not envi­sioned running for office until he
helped Judge Greene on his camp­
aign for city council. Mayor
West will also chair the Economic
Development Committee.

The Women's Summit
Bryant College
Tuesday, March 30, 1999

Join nationally recognized leaders of business and other
women of prominence at the second annual Women’s Summit
at Bryant College. Gain new skills and insights to help you
achieve professional and personal success.

Registration begins at 8 A.M.
Program starts at 8:45 A.M.
For more information call 401-232-6565.

Opening keynote speaker will be Orit Gadiesh, chair of the
Boston-based consulting firm, Bain & Co. She has been cited in
Fortune as one of the 50 most powerful women in
American business.

Luncheon keynote speaker will be Barbara Smith, author of
B. Smith's Entertaining and Cooking for Friends and host
of the television show, B. Smith With Style.
1943
ALICE A. BRICKACH of Pawtucket, R.I., attended the Summer Ecumenical Institute for continued studies of ecumenism in Salamanca, Spain.

1958
THEODORE M. TROUSDALE JR. of Celebration, Fla., was elected national director of the Korean War Veterans Association. Ted was recently a guest of the South Korean government, where he received the Ambassador of Peace medal.

1959
GALE (FRANK) FISCHER of Rochester, N.Y., started On-Site Staffing in Rochester to assist small businesses with their hiring needs.

1961
DWIGHT E. WARD '77MBA of Rio Rancho, N. Mex., was promoted to senior vice president and chief financial officer of New Mexico Mutual Casualty Insurance Company of Albuquerque, N. Mex.

1964

1966
DANIEL R. DENNIS JR. of New London, Conn., was named senior vice president and regional manager at People's Bank of Norwich, Conn.

1968
JOHN J. LIPA of North Adams, Mass., and his wife Bonnie received the Rosasco Humanitarian Award for community service. John is the director of human resources at General Dynamics Defense Systems in Pittsfield, Mass.

1969
ALBERT J. FERRANTE of Lincoln, R.I., co-owner of Bennett Home Products in Pawtucket, R.I., was elected to the board of directors of the Better Business Bureau of Rhode Island.

1970
ROBERT P. ANDRADE of Pawtucket, R.I., was appointed to the board of trustees of Memorial Hospital and Southeastern Health Care System Inc. in Pawtucket.

1972
BRENDA S. GARDNER PH.D. of Cincinnati, Ohio, was granted tenure and promoted to associate professor of human resource development at Xavier University in Cincinnati.

1973
CAROL (CARLSON) SHIBLEY of Coventry, R.I., is director of sales for Johnson & Wales Inn in Seekonk, Mass.

1978
GARY E. FURTADO '85MBA of Warren, R.I., president of Credit Union Central Falls in Central Falls, R.I., was appointed to the board of directors for the Bristol County Water Authority.

1980
GARY R. ALGER '80MBA of Cumberland, R.I., a director of E. R. Alger and Co. in Cumberland, was appointed a director of First Financial Group and its subsidiary, First Bank and Trust Co.

1981
JAMES HACKETT of Cranston, R.I., was promoted to senior vice president/national operations at Residential Mortgage Corporation in Cranston.

1984
MARY L. DUNPHY MBA of Andover, Mass., is a self-employed case management consultant.

1985
RAYMOND L. LEBLANC MBA of North Attleboro, Mass., was appointed chief financial officer of Crelli Foods, Inc., in Brockton, Mass.

1986
KAREN (PASSARELLI) BAGAN of Narragansett, R.I., received a juris doctor degree from Roger Williams University, Ralph R. Papitto School of Law in Providence, R.I.

1988
MICHAEL J. ROY of Linwood, Mass., was promoted to vice president of retail sales and administration at Bank Rhode Island, headquartered in East Providence, R.I.
1987

TIMOTHY J. DRAPER of Cumberland, R.I., was named marketing director for Credit Union Central of Central Falls in Central Falls, R.I.

GARY T. HAYWARD of Portales, N. Mex., was promoted to captain in the U.S. Air Force and will serve as the executive officer, 27th support group, Cannon Air Force Base, N. Mex.

DONALD A. NELSON JR. of Mendon, Mass., was promoted to director of catering for Le Meridien Hotel in Boston, Mass.

LESLEY (BLACK) STEDMAN of West Hartford, Conn., was promoted to account supervisor at Cronin and Company, Inc., in Glastonbury, Conn.

1988

CHRISTOPHER S. BRADBURY of Weston, Conn., was named director of application development, financial systems for Pepperidge Farm, Inc., in New London, Conn.

LISA L. BUTEAU of Pawtucket, R.I., was promoted to operations director for radio, television, and print at Whitehouse Productions in Cranston, R.I. Lisa is also producer and co-host of The Magic Garden television show.

GREGORY P. HEVEY of Worcester, Mass., was named vice president and trust account manager at Flagship Bank and Trust Company in Worcester.

ARA N. KAZARIAN of Miami, Fla., a sales associate in the costume salon at Neiman Marcus in Bal Harbour, Fla., was awarded the Neiman Marcus Best 1988 for his consistently good service to customers and coworkers.

DAVID W. PICCERELLI of Barrington, R.I., was appointed director of finance and administration for WSBF-TV 96 in Providence, R.I.

JOHN J. RAINONE of Providence, R.I., is the golf professional at Hawthorne Country Club in Dartmouth, Mass.

1989

RANDI L. HILLER of Los Angeles, Calif., was elected into the Canning Society of America and is currently the casting director for The Haunting of Hill House and Love's Labor's Lost.

BRIAN D. SCHOLTEN of Eugene, Ore., was named associate registrar at the University of Oregon in Eugene.

MICHAEL J. THOMPSON of Mansfield, Mass., was named MIS director at Leftloitk, Garfinke, Champa & DeRienzo in Providence, R.I.

1990

CHRISTOPHER SIU-HONG LEE of Hong Kong is an associate for risk management with TOKAI ASIA LIMITED in Hong Kong.

ANDREW A. MACGregor of Colonia, N.J., is a sales tax analyst with Engelhard Corporation in Iselin, N.J.

STEPHEN V. MAJESKI of Wakefield, Mass., a bank examiner with the Federal Reserve Bank of Boston, received a master of business administration degree magna cum laude from Babson College in Babson Park, Mass.

CLAUDIO M. MARASCO JR. of Cranston, R.I., a tax supervisor at Kahn, Litwin & Co., Ltd., in Providence, R.I., was admitted to practice law in Massachusetts.

BRIAN J. STANTON of Wakefield, Mass., received a master of computer information systems degree from Bentley College in Waltham, Mass.

1991

DAVID M. BENNETT MBA of Franklin, Mass., was promoted to assistant vice president in the Community Banking Group at Middlesex Savings Bank in Natick, Mass.

TRAVIS N. GRAY of Burlington, Vt., was named director for advancement services at Saint Michael's College in Colchester, Vt.

JAMES J. HOPKINSON of Seattle, Wash., is a producer for the ESPN website in Seattle.

ANDREW J. LAGUARDIA of Nanuet, N.Y., is a public relations specialist in the corporate communications division for Fuji Photo Film USA, Inc., in Elmsford, N.Y.

ANDREA (HITNER) SMILEY of Attleboro, Mass., is a technical support specialist for Blue Moon Industries in Riverside, R.I.

MARYANNE (GALEWIKI) WALDEN of Bloomington, Ill., is the corporate controller at Bloomington Broadcasting Corporation in Bloomington.

1992

DAVID P. OGIBA of Concord, Calif., was promoted to principal consultant in the management consulting services—products practice at PricewaterhouseCoopers in San Francisco, Calif. David is currently with the South American international consulting practice for the company, based in Rio de Janeiro, Brazil.

CATHERINE (HANRAHAN) ANDERSON of Canton, Conn., was promoted to supervisor at Blum Shapiro & Company, P.C., in West Hartford, Conn.

KARA (KELLY) DEROSA of Stratford, Conn., was admitted to practice law in Connecticut and is a corporate attorney for Koller Bearing Company of America, Inc., in Fairfield, Conn.

MARC E. JARO of Boca Raton, Fla., was promoted to controller at Technion Communications Corporation in Hollywood, Fla.

1993

JOHN LUCARELLI III of Waterbury, Conn., was promoted to supervisor with Blum Shapiro & Company, P.C., in West Hartford, Conn.

CHRISTINE (NELSON) ROSENTHAL of Hadham, Conn., was named a land use analyst for the law firm of Robinson & Cole LLP in Hartford, Conn.

JOHN W. SELLAZZO of Watertown, Mass., is a founding partner and director of worldwide sales at BrainStorm Group, Inc., a conference and event management company in Northboro, Mass.

1995

Michele (Barbato) PEGOLI of Cranston, R.I., was named coordinator of volunteer admission in the office of admission and financial aid at Bryant College in Smithfield, R.I.

1996

BRETT E. SANDMAN of Boston, Mass., received his commission as a naval officer after completing officer candidate school at the Naval Aviation Schools Command, Naval Air Station in Pensacola, Fla.

1997

PETER J. WHITBECK of Quincy, Mass., is a fund reporting analyst with Fidelity Investments in Boston, Mass.

PAUL J. ZWOLENSKI of North Smithfield, R.I., was named town planner for the Town of North Smithfield.

1998

GAUTAM A. CHOKSI of India is director-finance with Hindustan Platinum Ltd. in India.

HAROLD S. PEACOCK JR. of Hartford, Conn., is with the technology management group at Computer Sciences Corporation in Rocky Hill, Conn.

CHRISTINE M. SILVEIRA of Raynham, Mass., is a junior accountant with Carlin, Charron & Rosen LLP in Milford, Mass.

LE D. TIEN of Newport, R.I., is an IT specialist with IBM Corporation in Middletown, R.I.
TIGHTEN YOUR SEATBELTS
TRUSTEES DISCUSS BRYANT’S ‘ADDED VALUE’

Bryant’s Board of Trustees is responsible for guiding the institution and its resources, and for ensuring that it fulfills its mission as a student-centered organization focused on excellence. As we face a new century filled with revolutionary changes, it is no easy feat to anticipate the challenges business professionals will encounter, and to prepare Bryant students to compete in the global marketplace. But Bryant’s new board chairman, Jack Callahan ’56, and outgoing chairman, Jack Wolfe, are business leaders who have plenty of first-hand experience with embracing change and taking risks to achieve success. Below, their thoughts on the ongoing quality and value of a Bryant education.

WOLFE: Over the years, the board has been conscious of addressing several key issues that make up a strong foundation: We have a strategic vision, articulated most recently by Ron [President Machtley] and the faculty. We have strong financial independence, thanks to wise investments that have doubled our endowment over the past 10 years. We have invested in our infrastructure, and are initiating a master plan to expand our facilities. And thanks to strong demographics, we have quality students in the right numbers. Record enrollments this year attest to that. Now, we have a responsibility to build on these strengths during times of great change in order to continue to meet the needs of our students.

CALLAHAN: That’s right. Above all, we have an obligation to teach students to be flexible, to work in innovative teams. They must demonstrate that they can not only report the numbers, but also effect change and affect outcome. The business professional graduating from Bryant today and in the future is likely to work in a virtual corporation that operates horizontally, rather than vertically, and is likely to interact with people from many cultures. The traditional Western industrial model is long gone, and the competition for business is now worldwide.

I think our students will thrive in this new culture. Just look at our marketing team, which came in second in the nation this year in the American Marketing Association’s marketing challenge and placed first two years ago. And in 1997 and 1998, Bryant was the only school in the Northeast selected as one of 10 undergraduate colleges nationwide to compete in the national Arthur Andersen Tax Challenge. Clearly, these students have been taught how to work creatively to reach innovative solutions to problems.

WOLFE: Many of these skills are reinforced through the liberal arts aspect of a Bryant education. The trustees, going back 10 years or more, recognized the need to restructure and strengthen the curriculum to include the liberal arts, and to comply with new standards of AACSB accreditation. That was not without sacrifice. But the board has always had a tolerance for taking risks, and clearly that risk paid off. The balance of liberal arts with a business education is an underlying strength that helps students understand cultures and people, think creatively, and build skills necessary to succeed in global organizations.

It is very interesting to see several courses now emerging in which students work one semester in the classroom, then go abroad with their respective professors to complete their research and learn first-hand both the positive and the negative ramifications of various industries on the environment and the culture. Professor Doug Levin began this last year when he...
took students to Belize to conduct environmental studies. This summer, English professor Terri Hasseler will accompany her students to London to conduct a rigorous program focused on the study of cultural theory and research. Hong Yong, assistant professor in the department of science and technology, will lead a group of students through eastern China, where they will learn about environmental regulations and practice and pursue biotechnological studies of such things as the DNA of endangered fresh-water dolphins in the Beijing River. We are moving education in a very different direction, and it's very exciting.

**CALLAHAN:** It is exciting. We are fortunate to have innovative faculty to pursue these ventures. We also have innovative faculty who are both academicians and business consultants—accountants, marketers, economists. Their work with students in the Center for International Business enhances students’ understanding of theory by showing them practical applications in the global marketplace. This also gives our American students interaction with people from Spain, Latin America, and China. Understanding diverse cultures is truly critical, and recruiting international students will integrate the learning experience for students and faculty alike.

The faculty must also be both supportive and challenging so students will feel comfortable and confident that they can accomplish all they want to, even as they recognize that the bar is high. If we have a nurturing, supportive, challenging faculty, I think we give everyone, regardless of where she or he is from, the very best education.

The very best education also requires that we do our best to keep pace with technology, preparing faculty as well as students to work with new technology. We have already seen the emergence of the electronic syllabus and interactive learning on campus. Because handling and exchanging information electronically are essential in today’s business world, the board made a financial commitment two years ago to complete our campus-wide computer infrastructure. Some may view that simply as a $1.5 million expense, but we saw it as an investment. Every dormitory room has a port that can connect students’ computers to the campus network and the Internet, allowing access to vast resources on and off campus.

**WOLFE:** Distance learning, affiliation with other colleges and businesses, and growth of our graduate program are issues that require assessment from people with a broad range of professional experience. We are fortunate to have a board composed of a very diverse group of leaders, in terms of both culture and professional background. They bring a great deal to the table and are very adept in keeping an eye on the future to see what is coming and why it is out there.

**CALLAHAN:** I came on the board of Bryant in 1994 as a former student and an admirer of the institution, and I didn’t expect to get this involved. But Jack Wolfe captivated me. He has been very committed to Bryant; I am proud to follow him as chairman and excited about the extraordinary opportunities that lie ahead for our school and its students.

**WOLFE:** Jack Callahan will not just continue Bryant’s great tradition, he will enhance it. There will be other new majors at Bryant, we will add buildings, we will increase the strength of our faculty, we will challenge more students. If we have a single message to convey to your readers, it is that change is continuous.

So tell them to tighten their seatbelts.
SO WHAT’S NEW WITH YOU?

Have you launched a new career?  
Been promoted?  
Moved?  
Married?  
Has your family grown?

We’d like to hear about it. Let us know by completing the form below and faxing it back to us at 401-232-6376.

If you prefer, email us at alumni@bryant.edu or write to us at Office of Alumni Relations Bryant College 1150 Douglas Pike Smithfield, R.I. 02917-1284

We look forward to hearing from you!

ALUMNI REUNION WEEKEND ’99

SAVE THE DATES! JUNE 4, 5, AND 6

Highlights:
June 4 Get-reacquainted receptions  
5th class reunion  
Campus tours and hospitality

June 5 5K RoadRace and FunWalk  
Family festival  
All-alumni dinner

June 6 Awards brunch

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We look forward to hearing from you!
### IN MEMORIAM

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