

# REPORTS REPORTS

#### Early visionaries still shaping future business leaders

The University of Southern Indiana celebrates 50 years of elevating excellence this year. In that time, it has grown to stand as a model for other institutions in the strength of its academic programs and its dedication to teaching and learning. USI's presence in the community has brought a rich cultural diversity and economic vitality to the region by energizing it with the intellectual infusion of USI faculty and graduates – who the community's thriving organizations and businesses depend on for talent, research and problem solving.

There was a time when a public postsecondary institution in southwestern Indiana wouldn't have happened were it not for a few civic-minded leaders and a supportive community. The key to USI's success, the growth of its campus and the expansion of educational

opportunities lie in the visionary, risk-taking attitudes and unwavering persistence of key players.

To understand the poignancy of this story, we must go back in time to the late '50s and early '60s when social and financial circumstances were much different from today. Soldiers had

from today. Soldiers had returned from World War II and the Korean War with new educational opportunities through the GI Bill which helped them pay for college. For many of these troops, it was the only ticket to a college degree. The community, however, wasn't equipped to support the influx of men and women seeking degrees, given there was only one local college and it was small and private. The need was clear, but the path to achieving it wasn't as a gentleman's agreement existed in Indiana between public and private colleges prohibiting public institutions from entering communities where a private higher education school existed.

D. Mead Johnson, Mayor Frank McDonald, Sr., Joe O'Daniel, Harold McCutchan, Richard Meier and Elmo Holder were unaware of the "agreement" and proposed establishing a public university in Evansville, given it was the state's third most populous city. An impassioned case for a public campus was made in the early 1960s and rebuffed. The community supported it, the visionaries pushed for it and in 1965 the

legislators agreed to it. The belief had been that either Indiana University or Purdue would establish a campus here, but that is not what happened.

Mayor McDonald began courting Indiana State University in Terre Haute's president and other officials, meeting quietly with them until they had a deal sealed to establish a branch campus: Indiana State University in Evansville (ISUE). Classes began in September 1965 in the former Centennial Elementary School with two full-time and 36 part-time faculty and staff. A news story from that time reported that ISU officials were overwhelmed by the response to their hastily organized registration – 412 students in the first semester.

In these auspicious beginnings is a lesson, one of steadfast and clear-eyed perseverance, of courage and of pursuing dreams, qualities

that live in the spirit of the Romain College of Business today. "The enterprising spirit of our founders is very much part of who we are and will continue to be," said Mohammed Khayum, dean of the Romain College of Business. "The College has embraced this spirit



through our willingness to experiment, take calculated risks and persist to overcome obstacles with an intentional focus on engaging the talents of everyone in our greater community."

The early visionaries couldn't foresee the depth and breadth of how their dream would grow over 50 years, but their spirit and imagination formed its foundation. The University has offered business degrees since its inception, and in 1987 the College became its own entity. Over the decades, it has fostered high-quality programs and provided state-of-the-art infrastructure, enabling the College to achieve such milestones as AACSB accreditation, a Masters of Business Administration program, a stock market lab, the Investment Accounting Accelerator, an entrepreneurship minor and the Technological Commercialization Academy, all of which provide students with experiences that prepare them to dream big and pursue their passions.

#### From Dean Mohammed Khayum

he benefits to be derived from strengthened visual analytics have led the Romain College of Business to explore the feasibility of establishing a Visual Intelligence and Cognition laboratory to aid business decision-making.

The past five decades were a period of great transformation, not only on campus but in technological advances which have enabled new patterns of human interactions and



Khayum

dramatic changes in the volume and quality of the data related to those

enabling more of us to extract usable insights to support better decisions.

Data has become a strategic asset. While technological progress has made the capture and processing of much larger volume, variety and velocity of data possible, harnessing the power of data to make better decisions continues to be challenging. Surveys find that the two most serious challenges facing decision makers are gleaning insights from data and turning insights into action.¹ Enhancements of data visualization capabilities within organizations represent an important next step in managing data as a strategic asset including the management of human attention as a scarce resource.

years
3.16
6.24

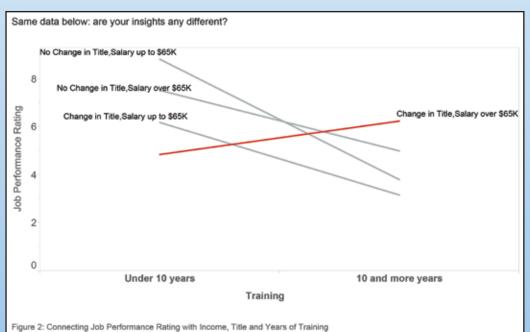
Visual representation of business information provides efficiency in understanding data patterns since it allows for data sensemaking to occur quickly (see Figure 1 and 2). Data visualization allows more users to confirm what they know and what they do not know more easily

> than through numerical analysis. When data is made comprehensible and accessible, it has the power to achieve more insight into a problem and discover a greater or even new understanding. As a result, users are able to verify and share what they know and can become aligned on needed actions. Data visualization has the added effect of nurturing curiosity and can improve collaboration and reduce decision-making cycle time.

> As we look forward to the next 50 years, the Romain College of Business will continue to embrace the enterprising spirit of the University's founders.

<sup>1</sup>http://www.lavastorm.com/document/businessanalytics-are-companies-in-the-dark-or-seeingthe-light/

#### interactions. Many of the new patterns of human interactions have become less visible, and decision makers must cope with sifting through vast quantities of data to find meaningful insights. Data visualization is emerging as a critical component for making what is hidden visible,



#### Impact of Faculty Research: Findings cited in USDA Report to Congress

Two Romain College of Business faculty members' research was included in the US Department of Agriculture January 2015 Report to Congress on local and regional food systems. Evansville and Vanderburgh county were featured showing consumers in this area are inclined to pay a premium for locally produced fresh food.

Dr. Perry Burnett and Dr. Curtis R. Price's paper (co-authored with T.H. Kuethe): "Consumer preference for locally grown produce: an analysis of willingness-to-pay and geographic scale, was published in the Journal of Agriculture, Food Systems and Community Development 2(1):269-278. (2011).

#### Future success controlled by how we think, not what we know

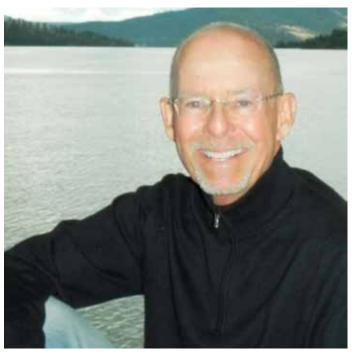
As a prelude to explaining the key to success, business executive Ken Thuerbach told Romain College of Business students that 20 percent of what they learn today will be obsolete in a year. That's why it's not what they know but how they think that determines who fails and thrives in any field of endeavor. "You are always free to choose your thoughts, your actions, your reactions or your inactions," he said. "A successful person takes control of his or her thoughts and actions."

Thuerbach was the first speaker for the College's new Entrepreneur's Perspectives Series, a program that highlights speakers who support and convey the fundamentals of the College's entrepreneurial ecosystem. Thuerbach is an Evansville native and general partner at Chair 2 Holdings LLLP. He has started, harvested and managed numerous successful companies during his 45-year career, including pioneering the handcrafted log home industry by creating the largest producer of authentic log structures in North America.

Some 20 years ago, Thuerbach was part of a Harvard University research program that wanted to learn if entrepreneurial thinking could be taught. The process led him to discern it could be, but first he needed to know how the brain works. He conducted his own research and discovered that the software for the mind operates on individual belief systems. "There are disciplines, attributes and techniques that can capitalize on the architecture of the mind, and this can be taught," he said. Then, quoting William H. Johnsen, added, "If it is to be, it is up to me."

Thuerbach wants college students to learn how to think, to develop a mindset that prepares them to be high achievers in life, allowing them to gain control of their lives. This comes from being accountable to yourself and your responsibilities. He guoted Nobel Peace Prize winner George Bernard Shaw, telling students not to blame circumstances for where they are in life but become people who look for the circumstances they want. If they can't find them, they should

"What a great operating system," Thuerbach said. "If you can't find it, make it. That's a great mindset."



Ken Thuerbach has been featured in Forbes, Fortune, Inc., Entrepreneur and SUCCESS magazines. He's appeared on CNN, CNBC and CNNfn; and his research and findings on "mindset" have been written about in the Wall Street Journal. His cutting-edge knowledge of management has been highlighted on television's Managing with Lou Dobbs, The Edge, Business Unusual and For Entrepreneurs Only. He has been active in oil and gas, airlines, natural resources and real estate development industries and has provided capital and mentoring to many business start-ups.

To hear Ken Thuerbach's talk, visit USI.edu/thuerbach.

#### Mudd named 2015 Distinguished Accountant



Riney Hancock CPAs PSC, has been named USI's 2015 Distinguished Accountant. This honor is awarded annually by the USI Romain College of Business in conjunction with the USI Accounting Circle. The selection criteria for this award includes professional achievement and stature in the accounting industry, USI and community involvement and leadership.

Mudd grew up in Evansville. He is a certified public accountant and certified bank auditor. He has more than 28 years of public accounting experience with large and small regional CPA firms and has extensive experience in manufacturing, retirement plan auditing, banking, governmental, retail and wholesale, health services, non-profit organizations and

Steven Mudd, CPA, CBA, shareholder with

construction. He joined Riney Hancock in 2000 as shareholder-in charge of the Evansville office and director of audit/assurance services for the firm.

While he was achieving professional success, he also was giving back to the community. He has been a long-time and very active member of the USI Accounting Circle (an advisory group to the USI accounting program) and frequently visits USI accounting classrooms as part of the Accountants in the Classroom project.

His community involvement includes being a 1991 graduate of Leadership Evansville and he now sits on the boards of Junior Achievement and Aurora, Inc.

He was recently honored as Volunteer of the Year by Junior Achievement of Southwestern Indiana.

#### Executive-in-Residence defines leadership



White

Linda White had a simple message to deliver when she came to campus as the Romain College of Businesses' 42nd Executive-in-Residence - "you are all leaders" - illustrated the mindset of community leaders through a series of examples before distributing 20 \$1,000 scholarships.

As the president and CEO of Deaconess Health System, White is aware of the attributes associated with leadership. Her institution employs more than 5,000 within six hospitals across three states. But, like everyone, she didn't start at the top; rather, she began as a nurse management analyst at Deaconess. The result of her 40 years in healthcare serving the Tri-state community is that she understands leaders have unique mindsets. "They think differently," she said. "They don't give up. They persevere."

White recognizes leaders others fail to see, such as Johnny, a boy with Down syndrome, who works as a bagger in a grocery store and puts uplifting messages into shoppers' bags. Or, Ben Trockman'14, who is paralyzed from the neck down due to a motocross accident when he was 17 years old, but earned his degree in public relations and advertising from USI and now works in community outreach at Old National Bank. Or current USI student Clair Scheller, who was diagnosed with leukemia but continues to pursue life with passion. "Leadership is making the most of difficult times," White said; "working with people to overcome difficult times."

Some of those who were going through difficult times, White recognized, sat before her. For them, she had another message: "Leaders do random acts of kindness," and began passing out \$1,000 scholarships to students who could identify leaders in their lives. There was just one stipulation—the recipients must call the persons to tell them how important they are to them. Her overall message, "Make a difference in the lives you touch."

#### Fourth ideation challenge set for students

Deaconess Health System has challenged University of Southern Indiana students to create solutions that will help Evansville overcome its "miserable" reputation. Linda White, president and CEO of Deaconess Health System, specifically wants ideas Deaconess can implement to make the label disappear and improve the overall health of the people in the community.

For the past two years, the city has ranked among the lowest of the Gallup-Healthways Well-Being Index as a result of residents' responses to questions concerning their physical and mental health. The questions centered on obesity, smoking, exercise habits, job satisfaction and access to healthcare.

The competition gives all USI students a chance to learn skills that prepare them for the workplace and gain valuable networking opportunities. Throughout the 2015 spring semester, students will have the opportunity to confer with Deaconess executives. Of the teams of students generating innovative ideas, five winners will be selected and receive paid internships at Deaconess.

The Deaconess Ideation Challenge represents the fourth area company to contribute time and talent to co-sponsor an ideation contest as part of the College's Executive-in-Residence program. This year's challenge is different from the other three (Anchor Industries, Escalade Inc. and Berry Plastics). "This is a challenge that really pertains to the community at large," said Mohammed Khayum, dean of the Romain College of Business. "It has a broader focus."

#### Maxwell Leadership program broadened to engage community

Since 2012, The Romain College of Business has worked with the John Maxwell Company to deliver a quality leadership training experience for USI students. The College offers students motivational keynote addresses, opportunities to network with former CEOs of large corporations and an intensive Leadership Boot Camp experience.

Organizer Dr. Jason Fertig said the program will be expanded in 2015. "We aim to take the program to the next level and engage the wider community," said Fertig, assistant professor of management. "We look forward to putting on a great program."

In October, the College will offer a mini-conference, L2: Learn to Lead, in which students will have the opportunity to enhance their personal leadership skills alongside local business leaders from the Evansville area.

Students and business leaders will have the opportunity to watch a live streaming talk by best-selling author and "leadership guru" John C. Maxwell, as well as other top names in leadership training.

The conference is still in its planning stages; more details will be available soon. Contact Fertig at jfertig@usi.edu for more information.

#### Innovative student ideas wow Deaconess representatives

Much like the television show "Shark Tank," students in the Romain College of Business' Ideation and Innovation course pitched ingenious ideas to a panel of Deaconess Health System representatives that addressed three of the hospital's patient-care issues. Challenged to discover ways to prevent patients from falling out of bed, improve the meal-ordering system or relay patients' at-home blood-test results to physicians, seven teams of three students wowed the panel with their inventive proposals. "Excellent work," one of the panelist said. "You should feel good about coming up with creative ideas that we professionals didn't."

These issues result in millions of dollars in added costs to Deaconess as well as decrease patient satisfaction. The students visited the

hospital to gain primary research information and performed a lean feasibility/market analysis to support ideas to address specific needs within the problem areas. Of the three issues posed by Deaconess, the teams chose to look into either preventing falls or improving the mealordering process, citing little knowledge of blood-test as a reason for not working on the third issue.

Deaconess has both fall notification and food-ordering systems in place but has struggled to improve both. Two of the problems associated with the fall notification currently in place are that it can be deactivated by patients and nursing staff can develop "alarm fatigue." In terms of improving on the way food is ordered, the current system requires patients and family members to request a meal by phoning the dietary staff, who then relay the order to the kitchen. The process



Christopher Corgan, business administration major

and touch screen imagery. The Ideation and Innovation class is one of three unique courses that make up the College's Business Entrepreneurship minor, nationally recognized in 2014 as an Outstanding Emerging

is time consuming and cumbersome. The

teams' ideas all employed smart technology

Entrepreneurship Program by the United States Association for Small Businesses and Entrepreneurs in its Excellence in Entrepreneurship Education competition.

This course offers students an opportunity for immersion into entrepreneurial mindset development: innovative thought, openness to new ideas, recognition of opportunities, collaboration and team coaching. "The entrepreneurial mindset is not just about being an

entrepreneur," said Bryan Bourdeau, USI instructor in business. "It's about possessing unique thought processes and the actions of complete ownership of whatever you're involved in. It's also about effectively and efficiently communicating your ideas."

The course is designed to provide students with foundational ideation/innovation concepts as well as engage them in reality-based ideation. "The objective is for the student to develop an awareness and ability to understand the role ideation and innovation play in today's value creation process," said Bourdeau, who sees the potential to grow the program at USI. "We invite other companies, large and small that have ongoing problems and pains to potentially resolve those issues by tapping into the creative intellectual capital that our students possess."

The 2015 Alumnus in Residence is David Goodman '79. He is the chief executive officer of Advanced Green Technologies, an international solar installer, and the chief executive officer of Edenark Group, a business advisory company.

#### Startup Weekend Evansville largest in Indiana

the Romain College of Business, is the largest event of its kind in Indiana, drawing from 24 Indiana counties, plus Illinois, Kentucky and

Since its founding four years ago, Startup Weekend Evansville - part of a worldwide startup network - has fostered the development of a new entrepreneurial ecosystem in the region. The 54-hour event brings developers, designers, marketers, product managers and startup enthusiasts together to share ideas, form teams, build products and launch startups.

"We've had provisional patents filed, license agreements transferred, entrepreneurial education delivered and new 'feeder' initiatives, such as Evansville Tech-On-Tap and Innovation Pointe's co-working space develop due to

intersectional networking taking place at Startup Weekend Evansville," said Bryan Bourdeau, instructor of business and co-founder and co-organizer of Startup Weekend Evansville.

Approximately 90 people participated in Evansville's Startup, held in USI's Business and Engineering Center February 20-22. Keynote speakers for this year's event included the founder of Azzip Pizza, Brad Niemeier, Purdue University's Burton D. Morgan Business Plan Competition winner and Dr. Lisa Hoverman of the Indiana Office of Small Business and Entrepreneurship, who spoke about grant opportunities for small

Because of robust support from generous sponsors — including the Romain College of Business, Vectren, Growth Alliance for Greater Evansville and Lieberman Technologies —

Startup Weekend Evansville is unusually affordable in comparison to other Startup Weekend

"Most Startup Weekend events can cost over \$100 - and it's worth it for the access to coaches, mentors, investors and advice. But because of our great sponsorship, our cost is only \$30 for the general public and \$25 for students," said Bourdeau. "That includes materials, meals and access to an invaluable array of coaches and expertise."

"I'm confident these opportunities will influence hundreds and ultimately thousands of entrepreneurs and contribute to a cultural movement that will positively impact our communities and ultimately our economy."

To watch a video of Startup Weekend Evansville visit USI.edu/startup.

#### Young institution delivers A+ education

When James Jaquess '71 transferred from Indiana University to ISUE in 1967, the new campus (that would one day become USI) was under construction and classes were held at the old Centennial School. Despite the difference between a giant established campus and a young institution, he has always felt his education in the Indiana State University-Evansville's Business Division was A+.

"I've never regretted it," Jaquess said, who went on to build an impressive career in the global power generation industry. "One of the real benefits at USI (then ISUE) was you got to know your professors and they knew you. It wasn't an impersonal thing."

Jaquess got involved in student organizations, became a member of Alpha Kappa Psi business fraternity and honed his writing skills as a columnist for the student newspaper. He "walked" in the first commencement ceremony held on the new campus and describes being part of the early stages of the University as a "privilege."

"A lot of my early development – both from an academic standpoint and in my attitude of striving for success – came from some of the professors that were there. Dr. Barbara Marting, who was my mentor, was an outstanding professor as was her husband Dr. Edward Marting (chair of the Business Division). [The courses I took] helped me focus on the difference between strategic and tactical issues. That kind of thought process was right out of the management books at ISUE."

Within days of graduating with a bachelor's degree in management, Jaquess started work at Babcock & Wilcox's Mount Vernon, Indiana, manufacturing facility. Simultaneously, he earned his MBA from Indiana State in Terre Haute by taking night classes at ISUE.

"I had to go to Terre Haute to finish the degree, but that was another way that Dr. David Rice, who was president of the University,



Jaquess

was instrumental and forward-thinking in getting programs like that set up. He knew eventually ISUE would grow to offer its own graduate programs, and he laid the foundation for that."

Ten years after graduating with his MBA, Jaquess decided to go to law school to enhance his business background. Because of his successful experience at ISUE, he had no qualms about signing up for a new law program at Georgia State University. "Other students would have preferred to go to an existing law school that had already made its mark; but because I had a good experience at ISUE, I was comfortable with that scenario. Because of that small entry class, I had that interaction with professors."

Eight hundred students applied, and only 90 were admitted. "They had night classes, and I was one of the first in the graduating class of the GSU law school in 1987. Now, it's grown exponentially, and their pass rate for the bar exam is the highest in the state."

His career eventually led him to a position in which he was responsible for international consulting services in Europe, and then, acquisitions of electric utilities in the Caribbean. "I spent a lot of time in Jamaica and Puerto Rico. That was actually the best assignment I ever had. I didn't complain about that," he said.

Today, he is a senior consultant through Link Resources, Inc. for the U.S. Department of Energy. But his 40-year career in the power generation industry began in the cornfields of Posey County. "When I got to Babcock & Wilcox, those theories we learned in class at ISUE were suddenly real. We started implementing and looking at things and doing statistical analysis. I didn't know anything about statistics before I went to ISUE, but those were tools we learned in the undergraduate years that became invaluable processes when implemented, and I continue to do that."

#### New sales certificate result of departmental collaboration

The Romain College of Business'
Department of Accounting and Finance and the Department of Economics and Marketing have collaborated to create a Professional Sales Certificate. The certificate provides an overview of both strategic and tactical aspects of sales as well as specific skills needed to excel in the field of sales. The curriculum features options for traditional face-to-face and online/distance education delivery, offering students a variety of options to complete the certificate program requirements.

The Professional Sales Certificate may be completed by existing students at the University,

such as those obtaining a minor or major in Marketing or students using Marketing as a concentration within the general Business Administration program. Students in the Marketing major or minor who complete the certificate will have the opportunity to count three of the four certificate program courses toward major electives in the Marketing program. The certificate also will be available to other USI majors as a stand-alone option, or available for non-degree seeking students.

Members of the public who meet USI's academic admission standards may enroll in the University and participate (and complete)

the certificate program. Those enrolling in the program must meet prerequisite requirements. Exceptions to this will be considered on a caseby-case basis.

Other new certificate programs in the works are  $\,$ 

- Innovation Management Certificate
- Information Technology Management Certificate
- Human Resource Management Certificate
- Productivity and Quality Control Management Certificate

#### Accounting team scores another win boosting USI's profile

The University of Southern Indiana's Romain College of Business team was one of three finalists in the 2014 American Institute of Certified Public Accountants (AICPA) case competition in Washington, D.C. This marks the second time USI's accounting team has earned a position in the finals. The AICPA is the largest professional organization in the world.

In the AICPA competition, USI's students competed against more than 200 teams from universities nationwide. USI team members included accounting majors Brooke Neuhoff of Huntingburg, Indiana; Erica Oberbroeckling of Westfield, Indiana; and Brent Williams of Newburgh, Indiana. Another team member, Stevie Lynch of Tennyson, Indiana, majored in both accounting and finance. Timothy Bryan, USI instructor in accounting, served as faculty advisor for the team.

"We are very proud of this student team and what it was able to accomplish," said Dr. Brian McGuire, associate dean of the Romain College of Business and director of accounting program. "The current case was certainly different from those assigned in prior years. It was a managerial accounting case and encompassed a wide range of topics that were covered in several accounting courses. This year's case challenged our students to inte-



Accounting team: (left to right) Brooke Neuhoff, Erica Oberbroedkling, Brent Williams and Stevie Lynch.

grate knowledge from a range of topic areas which they had to integrate into a viable solution."

USI's Accounting Program has experienced great success with its students in case

competitions. In the last decade, USI accounting students have won nine case competitions sponsored by the Institute of Management Accountants (IMA) and the Indiana CPA Society.

### New club for entrepreneurship

USI has a new Entrepreneurship Club that is dedicated to fostering the innovative entrepreneurial spirit in students. The club, open to students in all academic majors, helps entrepreneurial-minded students experience and learn more about the world of entrepreneurship, including the strategies for risk-taking as well as developing the perseverance and confidence to turn a mere idea into an operating business. The club helps members access entrepreneurial resources, share ideas and network with prominent entrepreneurs.

#### CIS Senior project solves real problems

Two teams in the Computer Information Systems (CIS) senior project course took on the challenge of developing a web application to facilitate research and learning in classrooms on a large and frequent scale. The project was proposed by Dr. Katherine Winsett, a former USI lecturer in environmental conservation who is now at North Carolina State University. While still at USI, she received a \$10,000 grant from Canvas by Instruction to develop software to make it possible for her students to "conduct robust data collection, analysis and collaboration to support active inquiry." She approached the CIS department along with Dr. Dinko Bacic, assistant professor of CIS, to engage students to develop the program.

Students in the course (senior CIS majors and minors) applied everything they had learned in their program - database, systems development lifecycle and all the programming - to solve the client's problem, employing the same approach as professionals in the field by communicating closely with the client, generating ideas, developing a prototype and rolling out the final product.

Bacic wanted to simulate the most professional experience possible for the student to prepare them for how it will be in their future careers and took a "hands-off" approach—only intervening if something went wrong. The results were a deep learning experience. "They went out of their way to learn what they needed to know to be able to provide the client with a solution," he said.

This senior project differed from past ones in that all contact with the client was conducted electronically via Skype. Both programs developed by CIS teams are now being used by Winsett's students. "The students created a real product that will be used by real students," said Bacic. "Dr. Winsett was so impressed with the solutions the teams created that she is using both this semester before selecting a winner." (The client intends to commercialize the product).

To listen to what the students have to say about the project go to USI.edu/cis.



**Romain College of Business** 

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#### Elevating excellence at the Romain College of Business



## You are invited to A Conversation with Dr. Ben S. Bernanke

Monday, March 23, 2015 6 p.m. USI's Physical Activities Center (PAC

You are invited to attend the March 23 "A Conversation with Dr. Ben S. Bernanke," former Chairman of the Federal Reserve Bank. Dr. Bernanke – the man who led the country out of the 2008 financial crisis – is one of the most influential persons in the 21st century. His risk taking and decision making transformed America's monetary policy for years to come. He literally saved our economy through his innovative use of monetary policy.

The Romain College of Business and the USI Foundation are pleased to host Dr. Bernanke and to present the opportunity at no charge to the greater community. Using a portion of their campaign leadership gift to bring innovative thinkers to campus, Ron'72 and Connie '73 Romain hope to spur creative thinking and action on campus and in the wider community.

The Physical Activities Center (PAC) will seat 2,600 for Dr. Bernanke's presentation and we urge you to attend. You do not want to miss this opportunity. USI is the first university to invite Dr. Bernanke to speak since he joined the speaking circuit. Please join us at 6 p.m. Monday, March 23, 2015 in the PAC.