Maine Business School graduate Mike Kessock ’66, ’73 (MBA), a restaurateur in the south Caribbean for more than 30 years, is putting his business expertise to use right here in Maine. He is owner and operator of Schooners Seafood and Steakhouse on the banks of the Penobscot River in Brewer.

Serving fresh, delicious and reasonably priced food to locals and vacationers alike, Kessock says he is happy to be back in Maine contributing to the state’s solid small business economy.

“I get a real personal satisfaction working with the young people who are my employees and I feel lucky to have this wonderful spot with a lovely river view,” says Kessock, who owned and operated McDonald’s restaurants and full-service Tex-Mex restaurants in Curacao and Aruba. About a dozen years ago, figuring it was time to retire, he sold the restaurants and with his wife, Sharine, returned to Maine where he grew up. The couple have four children and three grandchildren.

“Retirement wasn’t all it was cracked up to be, at least for me,” Kessock says. “After eight or nine years I got bored. The restaurant became available and I liked that it was only three miles...continued on page 5

MBS students travel to Brazil and Sweden

MBS graduate students learn from and enjoy their International Field Study class trips to Brazil and Sweden. In Brazil they traverse the Rio Negro, a tributary of the Amazon River. In Sweden they visit the global headquarters of H & M, the popular multinational retail-clothing company founded in 1947 by the Swedish-born Erling Persson.
Maine Business School alumnus Gerard Cassidy ’80, managing director and head of U.S. Bank Equity Strategy at RBC Capital Markets in Portland, Maine, achieved notoriety for creating a way to measure the severity of credit problems for banks.

He came up with what he coined the ‘Texas Ratio’ in the late 1980s just after the collapse of that state’s economy which led to numerous bank failures. The numbers are calculated by taking the amount of a bank’s nonperforming assets including those 90 days delinquent, divided by the tangible equity capital plus the loan loss reserves.

“If it exceeds 100 percent, the probability of bank failure is very high,” said Cassidy, who applied the ratio to the bank problems in New England in the early ’90s.

Cassidy, who earned a dual degree in accounting and finance at MBS, spoke to business students last spring during Finance Professor Rick Borgman’s Management of Financial Institutions class. He told them that his MBS degree “guided me into the business world, opened up doors and gave me the educational foundation and confidence to apply for — and get — jobs. I wouldn’t have ended up where I am today without my business degree. MBS will teach you your knowledge base and your job will teach you what the work is all about.”

The Texas Ratio “was put on the back burner between 1994–2007 because the U.S. economy was strong,” said Cassidy, a native of Long Island, N.Y.

“But during the most recent financial crisis in 2008 we brought it back out when everyone was trying to determine the health of the banking system. It became very popular because it’s multifaceted, easy to understand and has a catchy name. What really put it back in the spotlight was a company called IndyMac Bancorp which disputed the accuracy of the ratio after it was used to determine that the bank had the most potential to fail. A week later IndyMac actually did fail.”

Cassidy often is asked to speak and write about the Texas Ratio which is hailed as one of the best indicators of a bank’s health in the Wall Street Journal’s Guide to the 50 Economic Indicators That Really Matter by Simon Constable and Robert E. Wright. He has been quoted about the banking industry in the Wall Street Journal, New York Times, Forbes, Business Week, The American Banker and other newspapers and periodicals, and has been on CNBC, CNN, NBC, BNN, National Public Radio and other broadcasts to discuss banking and economic issues.

He earned an MBA from St. John’s University in New York in 1984.

What was your career path after graduating from MBS?

I began my professional career as an equity research associate at Prescott, Ball and Turben, covering the apparel, chemical and retail industries. After two years I joined Gulf and Western Industries as a merger and acquisitions analyst. From there I took a position as bank research analyst with Union Mutual, now UNUM Provident Corporation. In 1988 I became a bank equity analyst with Tucker Anthony, Inc., which was acquired by the Royal Bank of Canada in 2001. I assumed my current position in 2001 and am responsible for providing bank equity and economic research to clients.

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MBA Students Learn from and Enjoy Trips to Sweden and Brazil

Maine Business School’s graduate students ended the year on a high note, with some travelling to Sweden and others to Brazil as part of the International Field Study class offered by the business school each year.

Required for MBA students, the trips include presentations and lectures from business representatives, political figures and historians, as well as sightseeing and cultural activities. These travel opportunities are about more than being a tourist; they are rigorous academic courses with assignments before, during and after the journey.

Participants always have a great time and this year was no exception. Student travelers said they came away with a better understanding and appreciation of the people, cultures, economies, business practices, politics and histories of the countries they toured.

**SWEDEN TRIP**

Led by professors Jason Harkins and Niclas Erhardt, the eight-day trip to Sweden focused on raising awareness of business models used in the country and provided an opportunity for students to speak to officials and business people to understand how context affects business. Students visited IF Insurance, a major property and casualty insurance company in the Nordic region; H&M, a Swedish clothing company which has experienced impressive growth over the last 20 years; Hitta.se, an online search engine that offers a telephone directory, addresses and maps; and Systembolaget, the Swedish liquor monopoly with an interesting business model focusing on excelling in customer service while working to discourage buying.

Students toured the capital city of Stockholm and ate pickled herring, smoked salmon and ice cream with cloudberries, as well as tunnbrödroll, a massive lunch that consists of a hot dog, mashed potatoes, shrimp salad, lettuce, tomato and onions in a tortilla. Their itinerary included visits to Skansen, an open air museum and zoo, the Vasa maritime museum and the Stockholm Royal Palace. They relaxed in a wood fired sauna and took a boat ride through the Riddarfjarden, a bay of Lake Malaren in central Stockholm.

**Lawrence Caldwell ’13 (Accounting)**

“I got a broad perspective on varying business practices, management strategies, corporate vision and European culture. Learning about different methods of management and strategy from a different perspective added to the business toolkits that UMaine professors have been so diligently crafting for us.”

**Nick Shaw ’14 (Finance)**

“The most important take-away was realizing that the American way isn’t always the best. Looking at how companies in other countries do things can bring immense value to American and global companies.”

**Derek Bowen ’14 (Management)**

“The trip not only benefitted us as future business leaders, but helped prepare me for my summer internship at the International Entrepreneurship Center where I was involved with marketing research for a variety of business models from different countries.”

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**From the Dean**

Dear friends,

Since fall signals the time for new beginnings, we thought September would be the perfect time to make some changes to MBS Connects.

First, we have given our Maine Business School newsletter a fresh look. We hope you like our professional, modern magazine style. In addition, we are happy to announce a new publishing schedule. From now on you will receive MBS Connects four times a year — September, December, March and June. We look forward to connecting with you more frequently.

One thing that won’t change is our commitment to bring you the latest news about MBS including what’s going on with our alumni as well as some of the exciting projects and initiatives in which our faculty and students are involved.

MBS is quickly gaining recognition as one of the premier business schools both nationally and internationally. *U.S. News & World Report* has ranked us among the top 200 in the nation, while Eduniversal rated us among the ‘excellent’ business schools in a world-wide ranking that included only 132 schools from the U.S. We are fully accredited by the Association to Advance College Schools of Business, a distinction which fewer than 6 percent of business schools worldwide have earned.

As you read this latest issue of MBS Connects, please remember that we need your help if we are to continue on the path of excellence and to serve as the center for business education, research and outreach at the state’s flagship university. Tuition, fees and state funds no longer cover the entire cost of a student’s education, so additional support from loyal alumni and friends like you is more valuable than ever.

We hope you enjoy our newly styled Fall 2013 MBS Connects Newsletter. Please let us know what’s happening in your life by calling 207.581.1968 or sending an email to ststele@maine.edu. We look forward to hearing from you.

Ivan Manev
Dean
SPIFFY Members Attend Global Asset Management Forum in New York City

For the 13th year, SPIFFY members attended a student investment fund symposium with representatives of more than 100 universities across the U.S. Eleven UMaine undergraduate students attended the annual Quinnipiac Global Asset Management Education (G.A.M.E.) III Forum last April in New York City where they interacted with financial industry leaders, learned best practices in investment management and met students from 44 states.

The students also got to spread the word about SPIFFY (Student Portfolio Investment Fund), the Maine Business School’s unique student-run organization which manages $1.9 million for the University of Maine Foundation. MBS Finance Professor Bob Strong is faculty adviser for SPIFFY, which celebrates its 20th anniversary this year.

During the three-day G.A.M.E. conference, SPIFFY students listened to keynote panels composed of well-known financial experts who discussed the global economy, global stock markets and corporate governance and provided a perspective on the Federal Reserve. Also at the conference, students attended breakout discussion panels and workshops and got advice on career opportunities within the financial services industry.

“Attending the annual G.A.M.E. conference is an affirmation of what these students do in the classroom,” said Professor Strong, who led the trip. “They realize they understand what these experts are talking about and they benefit from mingling with students from other universities which may be bigger but have investment clubs which are doing the same things SPIFFY is. Our students also benefit from visiting a large metropolitan area. We typically have a few who have never been to a major city and are not sure if they want to live and work there until they actually see it.”

A highpoint of the trip was the opportunity to tell people how SPIFFY works and how the investment club’s money is managed, according to Professor Strong, noting that SPIFFY is extra-curricular and open to students from any discipline who may participate as much or as little as they want. At many other schools, the investment club is an actual class where students are graded and must take prerequisites before they can join.

“We were invited this year, as always, to give a presentation about SPIFFY to a group of judges composed of local businesspeople,” he said. “It’s a good exercise for students. They handle the questions well, make a good appearance and are well-spoken. The judges were extremely complimentary. They are always intrigued that SPIFFY operates under a different model than many other investment clubs.

“Many faculty members at the event are interested in starting an investment club and are eager to hear how other groups work,” he said. “I gave a presentation along with faculty members from Stanford University, University of Northern Colorado and Florida International University whose programs all operate very differently. My suggestion was to be careful of semantics. When SPIFFY started, I didn’t ask the University of Maine Foundation to give us money. I asked members to entrust students with the management of some of their money. So the money still belongs to the Foundation — it isn’t given away. This is a very different kind of request. This information has been very helpful to other schools as they start their investment clubs.”

Finance major Zachary Nichols ‘14 said he enjoyed learning “how different the outlooks of these financial professionals are. It’s a wonder they all manage to be so successful with such unique perspectives on market trends”

Matthew Deschesne ’13, who graduated with a double major in finance and financial economics, said he enjoyed hearing about the different fields in finance. “It’s easy to have tunnel vision and assume that most jobs are related to investment. I was able to hear from people who were writers for Bloomberg. Some have educational backgrounds in finance in addition to the traditional English major.”

Luke Finnemore ’13, who earned a degree in financial economics, said he enjoyed talking about SPIFFY’s strategy and operations. “Many professionals and students were impressed by what we have accomplished.”

Abby McCloskey ’13, a finance major with a concentration in international business, said she gained insight into different career paths thanks to the wide variety of finance professionals who were on hand. “My favorite part was hearing Abby Joseph Cohen, senior partner at Goldman Sachs. I see her as a role model for women in the finance industry.”

Aaron Pires ’13, who graduated with a degree in economics, said his favorite part of the conference was a session on hedge funds. “It was cool to hear the perspective of someone who actually works with hedge funds. Now I look at this aspect of finance in a whole different light.”

Dylan Bousquet-Smith ‘14, who is majoring in financial economics, said he enjoyed learning about “potential investment opportunities and environments that will be playing roles in the markets in the coming years.”

"Atlantic Business/Finance"
from my home in Brewer. I thought, “this will give me something to do.”

A devoted alumnus, Kessock is one of the most generous supporters of University of Maine athletics. He provided funding for Kessock Field, home to Maine’s softball team, and Kessock Sports Medicine Facility, as well as for other projects and initiatives.

Why did you choose the University of Maine and, specifically, the Maine Business School?
After graduating from Hampden Academy, I decided to go to the University of Maine because I knew it had a good, solid reputation and appreciated that it was affordable. I started in engineering, but decided it wasn’t for me. In my junior year I switched to business and really enjoyed my classes. After earning a degree in finance, I joined the U.S. Navy where I was a pilot for six years. During my last year, I met my wife, a native of Curacao. I noticed there was no McDonald’s Restaurant on the island, so we decided to purchase a franchise to fill what we saw as an obvious niche. Although owning and operating a restaurant had been low on the list of things I wanted to do, I liked the idea of being my own boss.

It was clear that it would take a year to develop the land and build the restaurant, so I decided to make good use of my time and earn an MBA which I thought would benefit me in many ways. It turned out I was right. An MBA is one of the most valuable degrees you can have. It’s versatile and it exposes you to all kinds of subjects. I chose the Maine Business School because I was able to complete my degree in one year using my engineering credits. We opened our first McDonald’s in Curacao in 1974 and over the next seven years, opened three more there and another in Aruba, as well as two full-service Tex-Mex restaurants in Curacao. Although the hours were long, I enjoyed the challenge of owning and operating the restaurants.

Why did you like the Maine Business School and how did you use the skills and knowledge you obtained through your business education?
I liked MBS from the start. My professors were excellent teachers and the quality of education was great. McDonald’s has a very sophisticated control system that helps managers run the restaurants efficiently, but thanks to my business background, I was able to quickly assimilate these rules and regulations and in some ways even tweak them. My business foundation also gave me the tools to analyze the big picture and deal with personnel.

What would you tell young entrepreneurs about how to be successful in business?
Since most people are young when they graduate from college and have a high energy level, I’d certainly advise them to consider starting their own business. At that stage of your life, you shouldn’t fear risk. Security is sometimes overrated; you can always address that issue later in life. You’ll be ‘old’ soon enough.

Competitive Energy Services LLC Provides $25,000 Gift to MBS Business and Sustainability Track

Competitive Energy Services LLC (CES) of Portland, Maine, has donated $25,000 over five years to support the Maine Business School’s MBA Business and Sustainability Track. The gift will provide student learning and educational opportunities through conferences and workshops, according to Associate Professor of Management Terry Porter, who coordinates the Business and Sustainability Track.

“We are grateful to CES for this generous gift which will greatly expand the opportunities we can provide for our students,” she said. “Sustainability is becoming a basic part of most businesses and this gift will help prepare the new generation of business and sustainability professionals.”

The Business and Sustainability Track includes the University of Maine’s chapter of Net Impact, an international organization with activities for undergraduate and graduate students which seeks to inspire, educate and equip individuals to use business to create a more socially and environmentally sustainable world.

CES President and Chief Operating Officer Jon Sorensen, a 1986 graduate of UMaine, and member and former chair of the MBS Board of Advisors, said, “We want to work with the Business School, collaborate with other areas of the university to help everyone better understand sustainability and assist the university community at-large in living a more sustainable life.

“Our company is active with universities, communities and businesses in managing their carbon emissions and sustainability efforts. An investment in UMaine puts a great focus on the educational component that will benefit everyone. We hope to help with the expansion of internships, provide real-life work and knowledge to the Business School, broaden the curriculum, improve campus stakeholder collaboration and provide a vehicle for the Business School to grow and, in time, become a leader in sustainability. We hope our investment and contribution is just a start to something much bigger.”

CES has supported students in sustainability in other ways, such as sponsoring undergraduate internships.

Founded in 2000 by career energy professionals, Competitive Energy Services is an independent energy services company that advises institutional, industrial, commercial and nonprofit sectors on the procurement and management of their energy needs and issues. Services include alternative energy projects, cogeneration, carbon management and planning, and sustainability planning, etc. CES now serves more than 2,500 accounts across North America, including the University of Maine, and manages in excess of $2 billion in energy and utility spending.

Kessock from page 1
MBS Professor Harold Daniel Speaks to Market Researchers at Chadwick Martin Bailey

MBS Professor Harold Daniel travelled to Boston last summer to talk with employees from Chadwick Martin Bailey (CMB), one of the 50 largest marketing research companies in the U.S., about DIY (do-it-yourself) research.

Invited by CMB Vice President Judy Melanson, who has been a frequent speaker at his market research classes over the years, Professor Daniel said he jumped at the chance to visit with professional market researchers.

“This is a terrific way to learn what’s affecting the industry and how it’s changing and evolving, and then bring all the information back to the classroom.”

Professor Daniel discussed with CMB the proliferation of special online research survey tools like Qualtrics, Survey Monkey and Lime Survey that allow users to create and distribute online questionnaires and analyze data in real time without outsourcing to a specialized research agency.

“I told employees that this technology appears to be reshaping the market research industry and asked if DIY research has been a disruptive innovation or a complementary innovation for them and other marketing research companies.”

His question launched an animated discussion that went on for more than an hour.

“CMB employees told me that DIY research is taking business away from them,” he said. “They said it has become common among clients to use online research survey tools to get input on simplistic research such as initial product ideas, rough concept descriptions, image assessment, taste tests and tracking and customer satisfaction studies.”

“The downside to DIY research is that companies are asking employees with little or no research skills to conduct market research. ’This can lead to the circulation of poor quality, poorly constructed online questionnaires and surveys as well as misleading findings,’ he said.

But the popularity of DIY research may be falling because companies are realizing that conducting market research isn’t easy. ’CMB researchers said they are hearing from clients who did it once and decided not to do it again because it’s more complicated and time consuming than they originally thought.’

Professor Daniel said online market research software has been an aid to his classes.

“I use it frequently because it’s a terrific training tool for students and gives them a chance to have a real life marketing research experience.”

Texas Ratio from page 2

What are the rewards and challenges of your job?
My reward is coming up with bank stock investment ideas that earn money for our clients. Another plus is getting to travel and meet thousands of our clients around the globe including portfolio managers and chief executive officers of banks. I enjoy the opportunity to deal with a really broad spectrum of bank executives, from a little community bank in Bar Harbor to a global powerhouse on Park Avenue. Being able to see both ends of the spectrum is very rewarding.

Of course the challenge is making money for clients. I have a thesis that a bank is only as good as the economy in which it operates. As a result, we have to take in many factors in our analysis including how the U.S. economy is doing; i.e. analyzing the direction of the unemployment rate, determining the impact rising or falling interest rates will have on the economy and calculating the growth in the U.S. housing and manufacturing markets. We also have to determine when the economy may go into a recession because that will lead to bank losses and decreased stock prices.

Why did you want to speak to an MBS class?
I enjoy mentoring younger associates at RBC Capital Markets and teaching them how to do bank investment analysis — deciphering the financial statements of a bank and determining whether its profitability will rise or fall and then recommending whether to buy or sell its common stock. Visiting a class at MBS allowed me to share my life and work experiences with students, tell them about career opportunities and show them how what they learn in class can be applied to the real world. I like interacting with young people. Over the years, I have taught accounting at Andover College in Portland and investment analysis at the University of Southern Maine.

What were your most memorable experiences at UMaine?
My fondest memory was meeting my wife, Elaine Conley, a special education major at UMaine. My other most memorable experience was taking a class called Money and Banking the summer after I graduated. During the spring semester of my senior year I discovered, to my chagrin, that I was a couple of credits short to graduate. So, although I participated in the commencement ceremony, I had to return to UMaine that summer to finish up my last credits. The irony was that the course turned out to have been one of the best I took.

What advice would you give to new graduates?
Be persistent in pursuing jobs and don’t get disillusioned by rejections. Don’t turn down entry-level positions. They will allow you to get your foot in the door and may turn out to be a stepping stone to the job you really want. Be prepared to do ’grunt work’ — make copies, get coffee. Realize that you’re going to have to put in your time. But if you work twice as hard as everybody else you’ll get noticed.
Enjoy and Learn from Trips
from page 3

Anna Assemacher ’13 (Management)
“IT was interesting to get an inside view and learn how companies operate daily. Each company had a very different culture. I understand how important it is to make sure that the culture of my job fits who I am.”

David Denton ’13 (Finance)
“Our visits to Swedish companies revealed doors to the business world that I didn’t know existed. I also came to realize that a compelling manager can create an enticing work environment no matter the industry.”

BRAZIL TRIP

Led by Professor Harold Daniel, the 11-day trip to Brazil focused on helping students understand the strategies by which Brazil and the state of Amazonas have tried to preserve the Amazon Rain Forest and the cultures of the native populations within it, while capitalizing on its natural assets. Student travelers learned about the country’s eco-tourism industry, one of the leading global examples of this business model in the world. They heard from experts how the ecotourism industry is financed, how native managers and staff are trained to deliver memorable ecotourist experiences and how the ecotourism industry has supported conservation of the area’s natural assets and local culture.

In the bustling city of Manaus, they visited several of the hundreds of international businesses in the Free Trade Zone, including Mercado Adolpho Lisboa, the largest fresh water fish market in the world; Harley-Davidson; and the Coca-Cola extract plant. These businesses, which take advantage of the special tax incentives in this free import and export trade area, train and hire members of the indigenous community, eliminating the need for them to cut down the rainforest for farmland. Students also visited Suframa, a federal agency that manages the Free Trade Zone and parts of northwestern Brazil.

Learning about alternative energy research and production in Brazil, students toured the Foundation Center for Analysis, Research and Technological Innovation, which is involved with hydroelectric projects, and INPA, a major Brazilian national research organization which is involved in biofuels research. They also visited the Sustainable Amazon Foundation, a nongovernmental organization that provides indigenous people with alternative incomes to avoid deforestation in the Amazon.

They spent three days in the middle of the jungle, staying at the Uakari Lodge, an international icon for ecotourism. The lodge, which floats on the Amazon River, relies on solar energy and is completely self-sufficient and profitable. Members of the native population serve as guides, cooks, managers and maintenance workers and actually own and profit from the lodge, as well as from the Mamiraua Sustainable Development Reserve on which it is located. The travelers enjoyed viewing native species, eating native Brazilian barbecue, meeting members of indigenous tribes and swimming in the Rio Negro, a tributary of the Amazon River.

Caitlin Clark, (JD/MBA program) MBA ’13; Juris Doctorate ’14
“I gained an understanding about the unique business and environmental struggles the Amazon area faces and how they are handled. It was interesting to see the various creative problem-solving methods which are being utilized.”

Heather Omand ’14 (Business and Sustainability)
“I enjoyed learning about the Uakari Lodge. I think this kind of model could — and should — inform Maine’s relationships with our tribal groups here. I also learned how important it is to understand the culture and its effects on business.”

Peter Drown ’13 (Finance)
“My trip helped me understand the difficulties emerging economies face when their population expands and strains their existing infrastructure. It will be interesting to see whether Brazil is capable of ensuring that innovation — and not just manufacturing — occurs.”

David White ’13 (Management and Sustainability)
“I realized the importance of nonverbal communication. So much can be read from a person’s body language and gestures that the need for accurate verbal communication is not always necessary. Very few of the Brazilians that we met were able to completely convey their thoughts in English, but this never stopped us from fully understanding their message.”

Katie Deegan ’14 (Management)
“After learning about the Free Trade Zone, I’m considering earning another master’s degree in global policy focusing on International Trade and Commerce. While Amazonas has a great record for preserving 98 percent of the original rainforest, it still hasn’t been able to balance conservatism with development. With a degree in International Trade and Commerce, I...
**MBS Alumna Ashleigh Briggs’ 09 is a Software Trainer with UniversityTickets, Virtually Teaching Clients across the U.S. and Canada**

Our years after graduating from the Maine Business School with a degree in marketing, Ashleigh Briggs’ 09 is enjoying her job as a software trainer with UniversityTickets, a New York City based company that is a leading provider of ticketing technology for colleges and universities.

As manager of client success, Briggs trains clients on the UniversityTickets platform, enabling them to manage ticket sales, season ticketing and finances for a variety of school activities from athletics to performing arts to commencement. She serves as a liaison between clients and programmers — a client advocate, of sorts — to ensure that the company’s software meets clients’ needs and specifications.

Telecommuting from her home in Bangor, she uses internet training tools to share her computer screen with clients while they talk by phone. She demonstrates use of the UniversityTickets platform, advises on daily ticketing operations and provides insight on best practices. She’s frequently on the road, conducting face-to-face training with clients to augment Web-based training. UMaine Athletics is among UniversityTickets’ 300 clients across the U.S. and Canada.

Briggs considers it a priority to stay in touch both with MBS students and with other alumni. She attends the annual networking event sponsored by the University of Maine’s chapter of the American Marketing Association and the University of Maine Alumni Association. Along with other alumni, she shares her work experience with MBS students and provides guidance and insight about the best ways to meet people, establish relationships, make connections and launch a successful business career. In addition, she often speaks to MBS classes about the working world.

“My goal is to connect Bangor area alumni with one another and with the university,” said Briggs, a marketing major who grew up in Winthrop, Maine. “With help from MBS Marketing Professor Harold Daniel and his students, the Alumni Association has conducted a survey to see what types of events people want.”

**What are some of the rewards and challenges of your job?**

Being able to work from home while getting fun and exciting opportunities to travel are very large pieces of why I enjoy my job. I also like working with technology and with folks in higher education. I get to work with different people every day and build relationships with them which can be very rewarding. Also, I am constantly learning since I have to stay on top of industry trends and technological advances. The ticketing needs of universities and colleges are always evolving according to the demands of students who tend to be in the forefront of technology innovations. So our platform can change quite a bit from year-to-year. As someone who values education and really likes to learn, there’s lots of opportunity for me.

“I applied and was ultimately accepted for the position. I was glad that I took the job because I discovered that I enjoy corporate training and teaching adults.”

The challenge for anyone with a telecommuting job is to stay on task. You must be self-motivated since you’re in charge of your own productivity. You also have to have the discipline to maintain a healthy balance between work and downtime. You have to set your hours and know when you need to start working and when it’s time to stop. The other challenge is to come to grips with the idea that when you work from home, interaction with people is limited. It can be hard to not have the human connection that you often take for granted in an office environment.

**What was your career path after graduating from MBS?**

I had a couple of marketing/sales positions tentatively lined up with firms in the Boston area and was getting ready to move when UMaine’s Career Center called and said Dead River Company in Bangor was looking for a communication and training specialist to help the company transition from one software system to another. The job, which was planned to last for 18 months, would be to gather and convert data and train employees in the new software system. I applied and was ultimately accepted for the position. I was glad that I took the job because I discovered that I enjoy corporate training and teaching adults. I always loved to teach but because I never wanted to teach at the elementary or secondary level I never really thought about teaching as a career. Now I realize that corporate training can be a potential career. After 18 months with Dead River I was told by a friend who was working for UniversityTickets that the company was looking to expand and suggested that I apply for a job. I realized this was another door opening for me that would allow me to continue with corporate training.

**Why did you like your MBS program?**

I liked my classes and that my professors were mentors as well as teachers. I especially liked that they had real life business experience; I really appreciated what they had to say and I’d often look to them for advice outside of class. I am definitely proud of my MBS degree. I loved my undergraduate years at UMaine and was really involved. I co-chaired the Campus Activities Board and worked for New Student Programs and for First and Second Year Programs in various capacities, including as a mentor for younger students and as a tour guide for prospective students. I also served as director of external affairs for Student Government. I’ll always be grateful for my time at UMaine and all the opportunities that have become invaluable to me.
Management Professor John Mahon Participates in Beijing Conference on Public Policy and Government

Professor John Mahon travelled to China last June to help organize the first International Conference on Public Policy and Governance at Beijing Normal University.

Professor Mahon, who teaches management at MBS, is the John M. Murphy Chair of International Business Policy and Strategy and founding director of the School of Policy and International Affairs (SPIA).

He served as guest speaker and chair of a discussion group at the week-long event which drew hundreds of participants from across the globe including university professors and students, as well as businesspeople and public officials.

In his presentation, Professor Mahon explained the challenges of an aging workforce and the issues involved with managing and dealing with older employees who are motivated differently than are younger people.

Reflecting on his trip, Professor Mahon said within the next 10 years, “more people in China will retire than the entire population of the U.S.” The challenge for China will be dealing with retirement and healthcare issues, as well as workers who have skills that may be declining but that are still valuable, he said.

One of three Americans and the only non-Chinese American to attend the conference, Professor Mahon said his presentation also focused on public services and governance.

“China is trying to move 250 million people into urban areas over the next 10 years because the country wants to expand its economy and become a bigger player in the global marketplace. To that end, it needs to move people to where the jobs, the technology and the opportunities are. The challenge will be providing housing, roads and public transportation. Another issue will be the food supply. If you’re moving people from their farms to work in the cities, who will be left to grow the crops? There’s going to have to be an interesting balancing act there.”

A constant problem for China is the safety of the food supply, according to Professor Mahon. Because the regulatory functions aren’t as well developed as they are in the west, people are constantly becoming ill from food that isn’t cleaned or packaged well. Pollution is also a major problem in China.

“The country hasn’t adopted pollution controls because it doesn’t consider it important enough to invest in,” he said. “Walking through Beijing was like making your way through a fog, Everything was gray.”

While the conference was being held, the government issued the 2013 Minsheng Report, an annual summary that measures the health and welfare of the Chinese people and proposes improvements.

“The report served as an underlying current throughout our discussions about urbanization, public services and the environment,” he said.
Five Maine Business School students spent the summer helping to grow Maine companies as part of the Blackstone Accelerates Growth Innovate for Maine Fellowship with the Foster Center for Student Innovation.

Emma Wilson ’14, Sam Albert ’15, Brice O’Connor ’14, Jon Swavely ’14 and Katie Smith ’14, participated in the Innovate for Maine Internship Program, a paid summer internship administered by the Foster Center for Student Innovation at the University of Maine and funded by Blackstone Accelerates Growth, a $3 million, three-year initiative to promote entrepreneurship and create jobs in Maine.

Assigned to companies that are starting up or aiming to grow in terms of revenue, employment and the development of new products or services, the students performed market research and sales forecasting, determined the costs of producing and distributing products, figured out potential consumers, designed websites and logos and created marketing messages and other advertising materials. They did most of their work at the Foster Center where they were exposed to aspects of Innovation Engineering, a groundbreaking academic program started at the University of Maine, that provides a systematic approach to innovation including how to develop and market breakthrough ideas. Students also were trained in networking and nondisclosure of a business’ intellectual property.

“Boot camp opened my eyes and really got me excited about Innovation Engineering,” said Sam Albert, a Fort Kent, Maine, native with a major in marketing and a minor in Innovation Engineering. “There are all sorts of tools you can use and ideas you can come up with that I never knew were possible. Learning about all the companies in Maine and getting the opportunity to network was really valuable.”

Emma Wilson said the internship “has changed what I want to do.”

“I didn’t think it would be possible to stay in Maine after I graduated,” said the Greenville native who has a double major in management and marketing with a concentration in international business. “But now I realize it’s possible to have a good career and support myself right here in Maine — maybe even start my own company.”

Brice O’Connor, a finance major from Londonderry, N.H., said the internship provided him with real world experience to complement his classwork. “We are learning what is involved in running a business and finding customers. I enjoyed working with the other interns. We each had our own companies but we helped each other out and bounced ideas off one another.”

Jon Swavely said the Innovation Engineering experience will “be a good foundation for whatever I want to do in business, whether I work for a company or create my own.”

“Innovation Engineering concepts can be applied to any type of business,” said the finance major from Reading, Pa. “It will help make us more marketable and be a real asset to the companies we work for.”

Businesses that would like to participate in the internship program may contact Angela Marcolini, 207.581.1429, angela.marcolini@maine.edu.
MBS Students Present Research

Even Maine Business School students presented their research at the fourth annual Undergraduate Research and Academic Showcase at Wells Conference Center last April.

At the event, sponsored by UMaine’s Center for Undergraduate Research, MBS students displayed posters to demonstrate research projects involving everything from guiding investors and marketing a race car to reducing conflict in the workplace and helping students do better in class.

“No everybody on campus realizes that we at the Maine Business School are active in research,” said MBS Dean Ivan Manev. “Mentoring students to develop their ideas into presentable projects is a great way to demonstrate our commitment to research. Of course, the primary value in these projects is the knowledge that students gain. Job well done.”

MBS participants were:

Abigail Davis ’14 — “Multi-Asset Class Diversification Using ETFs: A Study” (faculty mentor, Finance Professor Pankaj Agrawal)

Davis compared common forms of investing to a new approach of investing; beating the market with an all-ETF, low risk, high return, low cross-correlation, zero-trade portfolio created by Professor Agrawal who analyzed investment returns from 2004–2013. “I see the next generation of investors using more ETFs instead of single-stock investing,” she says.

Matthew Chabe ’13 — “Identifying the Market for UMaine’s School of Engineering Race Car Kit” (faculty mentor, Marketing Professor Harold Daniel)

Chabe was among students in Professor Daniel’s market research class to conduct regional consumer research and analyze results to develop the best way to market an open wheel race car created by UMaine engineering students. “We recommended a tiered structure, ranging from a base unassembled model to a fully assembled model with all the optional upgrades,” he says.


Brown explored the gap between older and younger generations of social media users and examined whether Facebook and Twitter have viable applications in a business setting. “It appears that while both age groups see some professional value in social media, younger people embrace it more and use it more frequently,” he says.

Casey Hudson ’13, Jacob Kane ’14 and Scott Johansen ’14 — “Capturing the Students’ Spirit: Using Conventional Models to Harness Unconventional Wisdom” (faculty mentor, Management Professor Patti Miles)

Aiming to ensure that students were prepared for the workplace, Hudson, Kane and Johansen researched how students best absorbed classroom material by conducting surveys and analyzing clicker points. (Clickers are devices which enable students to record their answers to questions posed by the teacher during class. Students earn a clicker point each time they answer correctly). “Working in groups not only increased students’ in-class participation and facilitated class discussion, but also increased clicker point percentages,” says Hudson.

Daniel Sipe ’14 — “Going Cheap Hurts: Triple vs. Single Digit Stocks” (faculty mentor, Finance Professor Pankaj Agrawal)

Aiming to show that people can lose money by investing in low priced stocks, Sipe worked with Professor Agrawal to track two portfolios over seven years and found that stocks that cost more than $100 outperform those that cost less than $10. “Our research showed that three digit stocks generated a 16 percent higher return and 11 percent lower risk than one digit stocks,” he says. “The idea that quantity of stocks is more important than quality results in many investors losing big-time in the stock market.”
December 2012 Graduates

Aquilar, Luzl, Bachelor of Science, Marketing, Hermon, Maine
Bisson, Brittany, Bachelor of Science, Finance, Biddeford, Maine
Bisson, Molly, Bachelor of Science, Marketing, Brunswick, Maine
Bousfield, Emily, Bachelor of Science, Marketing, Glenburn, Maine
Bruton, William, Bachelor of Science, Accounting, Holden, Maine
Clark, Sarah, Bachelor of Science, Management, Readfield, Maine
Cook, Robert, Bachelor of Science, Management, Newmarket, N.H.
Cote, Joseph, Bachelor of Science, Finance and Management, Saco, Maine
Daigle, Devon, Bachelor of Science, Management, Lewiston, Maine
Dickson, Taylor, Bachelor of Science, Finance, Middletown, N.J.
Dunn, Kayla, Bachelor of Science, Management, Newburgh, Maine
Eremita, Sarah, Bachelor of Science, Marketing, Bangor, Maine
Eshbach, Scott, Bachelor of Science, Marketing, Portland, Maine
Gilmore, James, Bachelor of Science, Management, Eliot, Maine
Harmon, Samuel, Bachelor of Science, Management, Westbrook, Maine
Ibragimova, Dilnoza, Bachelor of Science, Management, Tashkent, Uzbekistan
Janelle, Katja, Bachelor of Science, Accounting, Hermon, Maine
Johnson, Jon, Master of Business Administration, Business Administration, Winterport, Maine
Jones, Derek, Master of Business Administration, Business Administration, Hampden, Maine
Jones, Owen, Bachelor of Science, Management, Mexico, Maine
LaPointe, Evan, Bachelor of Science, Management, West Gardiner, Maine
Linscott, Lacy, Bachelor of Science, Management, Hancock, Maine
MacLeod, Robert, Bachelor of Science, Accounting, Hollis Center, Maine
McMahan, Kevin, Bachelor of Science, Accounting, Rochester, N.Y.
Miller, Mark, Bachelor of Science, Marketing, Kittery, Maine
Millett, Alicia, Bachelor of Science, Accounting, Old Town, Maine
Moore, Hannah, Bachelor of Science, Marketing, Stockton Springs, Maine
Ouellette, Elizabeth, Bachelor of Science, Accounting, Saco, Maine
Ouellette, Shannon, Bachelor of Science, Management, Presque Isle, Maine
Pierce, Lucas, Bachelor of Science, Finance, Hermon, Maine
Pieri, Christian, Bachelor of Science, Finance, Camden, Maine
Roberts, Molly, Bachelor of Science, Management, Paxton, Mass.
Said, Fartuna, Bachelor of Science, Accounting and Management, Auburn, Maine
Sanborn, Douglas, Bachelor of Science, Accounting, Thomaston, Maine
Shortsleeve, Tyler, Bachelor of Science, Finance, Standish, Maine
Smith, Gregory, Bachelor of Science, Finance, Yarmouth, Maine
Smith, Jenna, Bachelor of Science, Management, Orrington, Maine
Socoby, Mark, Bachelor of Science, Management, Bangor, Maine
Tilton, Jason, Bachelor of Science, Management, Boothbay Harbor, Maine
Verrill, Christopher, Bachelor of Science, Finance, South Portland, Maine
Ward, Alex, Bachelor of Science, Marketing, Waltham, Mass.
Yang, Xiao Xiao, Master of Business Administration, Business Administration, Jiu LongPo District, China
Yuan, Yi, Bachelor of Science, Finance, Shenyang, China

May 2013 Graduates

Alsaihiti, Jassim, Bachelor of Science, Management, Orono, Maine
Arey, Jennifer, Bachelor of Science, Finance and Accounting, Franklin, Maine
Barnes, Isaac, Bachelor of Science, Management, Gorham, Maine
Bazdanes, Arthur, Bachelor of Science, Management, Nashua, N.H.
Beattie, Kyle, Bachelor of Science, Management, Buckeye, Ariz.
Begin, Joseph, Bachelor of Science, Accounting, Saco, Maine
Bosse, Ryan, Bachelor of Science, Finance, Madawaska, Maine
Bradbury, Kelly, Bachelor of Science, Accounting, Hollis, Maine
Briggs, Joshua, Bachelor of Science, Management, Cumberland, Maine
Byers, Shannon, Master of Business Administration, Lamoine, Maine
Cannon, Richard, Master of Business Administration, Sanford, Maine
Carnahan, Neil, Bachelor of Science, Finance, Winslow, Maine
Chabe, Matthew, Bachelor of Science, Marketing, Greenbush, Maine
Chaplin, Samuel, Bachelor of Science, Finance, Winthrop, Maine
Chappell, Asher, Bachelor of Science, Marketing, Scarborough, Maine
Cloutier, Joshua, Bachelor of Science, Management, South Portland, Maine
Cloutier, Michael, Bachelor of Science, Management, Topsham, Maine
Cornell, Michael, Bachelor of Science, Management, Franklin, Mass.
Cossar, Jeffrey, Bachelor of Science, Finance, Lisbon, Maine
Craven, David, Bachelor of Science, Finance and Management, Winchester, Mass.
Crossman, Thomas, Bachelor of Science, Management, Waldo, Maine
Daniel, Lisa, Bachelor of Science, Management, Old Town, Maine
Deschesne, Matthew, Bachelor of Science, Finance, Brewer, Maine
Desmond, Jonathan, Bachelor of Science, Marketing, Windham, Maine
Doherty, Patrick, Bachelor of Science, Accounting, Maynard, Mass.
Donohue, Kevin, Bachelor of Science, Finance, Medway, Mass.
Doucette, Benjamin, Bachelor of Science, Finance, Van Buren, Maine
Dubois, Jacob, Bachelor of Science, Management, South Berwick, Maine
Dumont, Stanley, Bachelor of Science, Marketing, Wells, Maine
Dupile, Tyler, Bachelor of Science, Management, Lewiston, Maine
Edwards, Gregory, Bachelor of Science, Accounting, Bangor, Maine
Oyster, Michelle, Bachelor of Science, Accounting, Sangerville, Maine
Field, Eugene, Bachelor of Science, Accounting, Minot, Maine
Finer, Matthew, Bachelor of Science, Finance, Annandale, N.J.
Fiore, Kimberly, Bachelor of Science, Finance, Bangor, Maine
Fournier, Olivia, Bachelor of Science, Marketing, Lewiston, Maine
Gagnon, Sarah, Bachelor of Science, Marketing, Durham, Maine
Giroux, Sean, Bachelor of Science, Accounting, Bradford, Maine
Gordon, Danond, Bachelor of Science, Management, Huntington, N.Y.
Hartley, Derek, Bachelor of Science, Finance and Marketing, Millinocket, Maine
Harvey, Nicholas, Bachelor of Science, Finance, Corinth, Maine
The MBS Corps — the Maine Business School’s community outreach organization — won the Bodwell Center’s Active Citizenship award last spring.
Seth Swanberg, MBA ’11, Uses Business Degree as an Engineer at Electric Boat

Maine Business School graduate Seth Swanberg has found that the MBA degree he earned in 2011 is proving useful in his job as a mechanical engineer at Electric Boat in Groton, Conn., a sister company to Bath Iron Works.

A native of Caribou, Maine, Swanberg decided to pursue an MBA in management to complement the bachelor’s degree in engineering he earned from the University of Maine in 2009.

“The skills I gained throughout the MBA program certainly have given me a leg up over most engineers,” he says. “Implementing a new design in a large company like Electric Boat can be difficult. We have thousands of engineers spread across many different departments, all with different priorities and ideas. This means that skills like effective communication, public speaking and sometimes even negotiation are invaluable in my day-to-day work.”

What do you do as an engineer at Electric Boat?

Electric Boat, a division of General Dynamics Corporation, has been the primary contractor for the design and construction of the U.S. Navy’s nuclear submarine fleet for more than 100 years. I’m part of a group of engineers who are designing the next ballistic missile submarine for the U.S. Navy. This new class of submarine is intended to replace the aging Ohio Class submarine as part of our nation’s defense system. I am working on mechanical components within the submarine’s missile compartment.

I am always cognizant of the huge responsibility we have at Electric Boat. If your car has a malfunction you can likely coast to the side of the road, but an error in either the design or construction of a submarine will likely cost many sailors their lives. The potential consequence for these individuals and our nation’s defense, coupled with the incredible complexity of our product, creates a very strong corporate culture focused on quality. As a result, the company aims to bring new employees up the learning curve at a very measured pace. I can happily say that after about two years at Electric Boat the company now trusts the quality of my work and as a result I am getting on more teams and taking a more active role in new programs.

Why do you enjoy your job?

I like being able to walk down to the shipyard and see all the submarines in various stages of construction. I like knowing that those submarines that I helped create will someday be doing amazing feats in the defense of our nation. Every once in a while you’ll see a submarine traveling down the river from the naval base on its way out to sea or coming back from who knows where — and it’s a very cool thing to be part of.

Why did you enjoy your time at MBS?

I liked the camaraderie and the close-knit feeling of the MBA program. I also liked that my business professors aimed to do more than just lecture. I could tell that they all enjoyed engaging the classroom in discussions and would always go out of their way to help you expand your education at every opportunity. For example, members of the Graduate Business Association were interested in a leadership class and learning how to be a manager. After mentioning this casually to Professor John Mahon, he took it upon himself to invite several guest speakers to talk about the concept of leadership and how managers fit into that role. I was struck by how a simple conversation prompted him to go out of his way to impart knowledge. That general idea was prevalent across the board at MBS; professors always wanted to help you learn.

What were some of your activities at MBS?

I was a graduate assistant for the Advanced Structures and Composites Center and also served as a teaching assistant for Professor Jason Harkins. I helped him with undergraduate strategic management and entrepreneurship courses. Under his supervision, I was able to teach a couple of classes in each subject. Not only did this help me develop my public speaking skills, but it also ensured that I thoroughly understood material that was the foundation for many of my MBA courses.

What is your fondest memory of MBS?

The international field experience trip to Argentina and Chile was certainly a once in a lifetime opportunity. The itinerary was very well planned; we were able to have meetings with local business leaders and yet had enough time to experience all the local culture. Prior to my MBA, I had never dreamed that I would travel to either of those countries.

What do you do in your free time?

I have my private pilot’s license which I earned through the University of Maine Flying Club while completing my MBA. My love for flying started at a young age with flights in my grandfather’s Piper and I was happy to follow in his footsteps and become a certified pilot.

Since moving to Groton I’ve connected with a local flight club and enjoy getting out on weekends to fly their single engine aircraft. I’ll usually fly an hour or so, land on a runway, have a leisurely lunch and fly back. To offset the cost, I offered my services to the flight club as a marketing consultant. It turns out they were looking to find ways for the club to expand, making the marketing courses I took at MBS come in really handy. I can honestly say that getting paid in flight time is one of the best paychecks I have ever cashed.

Seth Swanberg
MBS Alumnus Mark Skinner ’73 is Co-Founder, President and CEO of U.S. Retirement Partners

What was your career path after graduation? I spent six years working for UNUM Corporation’s Philadelphia office where I focused on employee benefits as a group insurance consultant and then as an associate pension consultant. In 1980 I joined what was then a small startup firm called Copeland which managed retirement plans for K–12 public schools, local governmental entities, hospitals and small corporations. I stayed there for 25 years, working at offices in both Philadelphia and New Jersey, directing the firm’s operations as regional manager, then regional vice president and finally, in 1995, as president. Under my leadership team, Copeland became the second largest retirement record-keeping firm in the U.S. with 25 regional offices and more than 500 financial advisors. With $20 billion in assets, the company served more than 4,000 public schools, 500 municipalities, 1,800 hospitals and 6,000 corporations. Along the way we became a part of Citigroup and then a part of a joint venture between Citigroup and State Street Bank called CitiStreet.

How did you happen to start U.S. Retirement Partners? In 2006, Citigroup withdrew from the joint venture and sold Copeland to ING and MetLife and became Citistreet Associates. I helped transfer several of the divisions over to the new owners while serving as president and chief executive officer of the Retirement Services Division. Then, with Copeland broken up and sold off, my mentor and former board chair and I decided to build our own business. In 2008 we founded U.S. Retirement Partners which delivers benefits programs and 403b retirement plans for the K–12 public school market.

At that point in my career I was excited about starting with something small and having the ability to exert more influence and control. We took the leap of faith that anyone does when starting a new business — we put up the capital and convinced a private equity firm to back us financially. The things we had going for us were credibility, a good reputation and lots of experience. In addition, we knew the market well and had a tremendous number of contacts throughout the industry. We built a business plan, rented office space and hired staff, many of whom used to work for us. I am proud to say that even in a bad economy these people trusted us enough to leave their jobs and work for a brand new enterprise. Today, U.S. Retirement Partners is the largest independent specialist in the market with 450 employees and a million clients composed of teachers across the country. We have acquired 24 specialized businesses serving public schools across the country.

What are the rewards and challenges of owning your own company? Being your own boss puts a spring in your step. I enjoy being emotionally and financially invested and knowing that I’m helping people save enough money so they can achieve financial security, enjoy their retirement and provide for their families.

The challenges are making sure that I listen to what people are saying to me, execute well-thought-out strategies, and communicate effectively to the people around me, whether they’re clients or employees. My goal is to make sure everyone understands the direction in which the company is moving. As long as people have clarity about the direction and the effect on them they can be turned loose to go and do a terrific job.

How did your MBS education help your career and how do you use what you learned in your everyday duties? When I was first promoted to president at Copeland and everything was based around financial reviews, I relied on that basic foundation that I got at MBS. Obviously these skills have continued to play a major role in everything I do. No matter what your business, when you reach a leadership position you have to have strong, financial skill sets.

What advice would you give recent graduates? Make sure you develop good listening skills. Whether listening to your clients, competitors or employees you need to ‘hear’ what is happening around you. Surround yourself with people who ‘play nice.’ When things get tough, you need to know that your people are team players, and can communicate effectively and appropriately when facing adversity. Finally, be willing to take risks.
FY13 Honor Roll of Donors

The list below recognizes donors to the Maine Business School in fiscal year 2013. Every effort has been made to ensure accuracy. If there is an error, please contact Becky Nadeau-Oliver (207.581.1951 or nadeau@maine.edu). Thanks to everyone for your generosity. Your support is vital and greatly appreciated.

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Lee Pillsbury Wilson ’85

C o-owner of Tara Home and Gift in Cape Elizabeth, Maine, Lee Pillsbury Wilson ’85 worked as an auditor in Florida and as a tax accountant in Portland, Maine before realizing she was on the wrong path.

“I decided what I really wanted to do was to own a business,” says Wilson, who grew up in Cape Elizabeth and lives there today with her husband Mike and two teenaged children.

Over the last several decades, Wilson has owned and operated five businesses in Florida, Connecticut and Maine. She has overcome adversity — including health issues and a faltering economy — and now is enjoying running her small gift and décor shop with her mother, Mary Alice Reilley.

“I can’t imagine doing anything else,” Wilson says.

How did you come to own Tara Home and Gift?

My mother — a former antiques dealer — was the driving force behind Tara. She suggested that we open a shop together. In 2005, she found a fabulous turn-of-the-century house in Cape Elizabeth that was for sale. It needed some TLC and to be rezoned to business. We began painting, repairing ceilings and floors, updating wiring and plumbing — all the while aiming to save the building’s historical integrity. I did bookkeeping and taxes on the side while we built the business. We opened the shop in 2009 and named it ”Tara Home and Gift Shop” because it reminded us of the large house in Gone with the Wind, with its sweeping front porch and large pillars.

Meanwhile, the economy had gone from bad to worse; banks stopped loaning to anyone — especially small businesses — and we had run out of money. I was diagnosed with breast cancer and my husband Mike lost his job. With no other option, we persevered. This was the low point of my career. We finally have come out the other side. Mom loves having Tara to go to everyday and I am happy for that. We plugged along on a shoestring for going on four years and finally Tara is making a name for itself. We are fully rented with a one-bedroom residence on the third floor as well as a four room office suite on the second floor.

What are your future plans for the business?

Tara currently is a small store, although we have a website, (tarahomeandgift.com) I would like to grow the business by using more social media. I also would like to get back into country pine furniture from England which we sold for 20 years at Mulberry Cottage, our former business.

How do you use your MBS education in your day to day duties?

In general, the accounting helps most with budgeting, profit and loss statements and cash flow issues. But every now and then little things my business professors said pop into my mind.

Why did you want to earn a degree in business?

My parents reminded me that I would have bills to pay and that business was a practical discipline that would open up lots of doors. Every organization relies on business principles and there are many career opportunities available to people with a business education.

What advice would you give young entrepreneurs about owning and running a successful business?

I only know small businesses and start-ups. Be frugal — really watch costs and be prepared to work hard. Find something you like to do — not necessarily a hobby, but something you will enjoy day in and day out.

How did your MBS degree help with your career?

It got me a job. From there it was hard work to build my career, but MBS teaches that, too. It taught me how to focus and provided me with great opportunities to meet people and network.

Do you keep in touch with your UMaine friends?

There is a huge community of UMaine people around — they are our best friends. My college roommate and I are raising our families together.

Management Professor John Mahon Teaches Professional Athletes in George Washington University’s Executive MBA Program

M B S Professor John Mahon helped professional athletes develop their management and business skills last summer at the George Washington University STAR Executive Management Program in Los Angeles.

Professor Mahon, who teaches strategy and management, is the John M. Murphy Chair of International Business Policy and Strategy and founding director of the School of Policy and International Affairs (SPIA).

The five-day, fully accredited, specialized executive MBA Program entitled STAR (Special Talents, Access and Responsibility) is geared towards individuals with strong personal brands. The majority of the 43 students are sports professionals in football, baseball and golf. The program, which alternates between Washington, D.C., New York and Los Angeles, is aimed at teaching these accomplished individuals how to leverage their current career success into business and social achievement.

“Part of the focus of STAR is to help athletes pursue their nonathletic ambitions when they leave their sports careers,” said Professor Mahon. “While executive MBA degrees typically are directed toward mid- or upper-level managers who aspire to move up the ladder, this executive MBA program is oriented towards helping students start their own businesses or enterprises.”

Professor Mahon taught a class called Public Policy — the Marketplace of Ideas in which he discussed ways that government can affect competition and how businesses can deal with the unintended consequences of government involvement.

“Whether through legislation or regulation, government can suddenly introduce restrictions on the way we do business,” he said. “We need to appreciate that the greatest threats to business don’t come about through competition but when public policy suddenly changes the rules of competition.”

“They were an amazing group of individuals,” observed Professor Mahon, “well aware of national and international events and deeply engaged in their individual business startups.”

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Emily Robertson ’09 Launches Her Own Jewelry Line

MBS alumni is owner and designer of Mprint Jewelry

Our years after graduating from the Maine Business School with a degree in marketing, Emily Robertson ’09 is owner and designer of Mprint Jewelry (mprintjewelry.com), a collection of unique, vintage-style jewelry sold online and in stores. Working from her studio in Scarborough, Maine, Robertson designs necklaces, bracelets, earrings and rings using inspiration from family heirlooms like old lockets and from unique travel finds.

Since launching the brand in January 2013, she has acquired approximately 50 customers through her website and opened 16 accounts with stores in the U.S. — including seven in Maine. She also has a presence in British Columbia.

“Mprint is not just a brand, it’s a lifestyle,” says Robertson, a Presque Isle native who has worked with some of the top stylists and designers in the American and Canadian fashion and jewelry industries.

“I want my jewelry to signify a special moment or memory in my customers’ lives and inspire them to make their own mark in the world,” she says.

How did you come to start your own jewelry line?
I spent the spring semester of my junior year at California State University, Monterey Bay which is known for its art programs. That summer I got a marketing internship at Macy’s Corporate Marketing Division in New York City, focusing on public relations. After graduating from MBS, I earned an associate of arts degree at the Fashion Institute of Design and Merchandising in Los Angeles where I participated in some wonderful internships including L.A. Fashion Week, the International Buying Department at Bebe and Look LA, a prestigious media relations firm that uses celebrities to increase consumer awareness of a particular brand. I definitely got a taste of the Hollywood life. But after a while, it starts to wear on you.

After completing my program at the Fashion Institute, I worked as an assistant jewelry merchant at Bebe where I learned about every aspect of the jewelry business. Designers would come to us with their jewelry and we’d pick through tens of thousands of pieces. My mind would be going a mile a minute. I couldn’t wait to get home where I could sketch my own designs. I began developing the pieces for Mprint and found a manufacturer in L.A. to make my designs.

Later, I worked as showroom manager at Look LA and then at a small boutique in Manhattan Beach where I helped the owner design a line of jewelry and introduced her to a manufacturer. In 2011 I moved to Saskatchewan and began working with Canadian jeweler Hillberg & Berk where I managed the flagship store, styled look book photo shoots and runway shows and handled the company’s public relations. The owner encouraged me to earn accreditations in diamonds, semiprecious jewelry and jewelry essentials.

Throughout this time I was developing my brand, securing investors, creating sample designs and commuting back and forth to L.A. every six months to work with my manufacturer. In 2012 I returned to Maine where I created my website and developed my Look Book for which I did all the modeling. In January 2013, I displayed my summer 2013 collection at an L.A. trade show and then returned to Maine to launch Mprint online and social media sites.

What does your work week look like?
I set aside at least two 10-hour days each week to make jewelry and think up new designs. I also spend time researching jewelry trends and assessing my best sellers to figure out why they are popular. The other days I work on marketing, public relations and networking. Every six months I travel to L.A. for a couple of days to meet with my manufacturer.

What kind of publicity have you been getting?
The time I’ve spent on marketing has paid off. Some pretty big bloggers have posted photos of themselves wearing pieces I’ve sent them. These blogs could have as many as 10,000 followers. Hopefully one will see one of my pieces and purchase it. Recently one of the news anchors on Good Morning America wore my King Edward pendant necklace that I sent her. It was so exciting. Even though she didn’t actually talk about the brand, I was able to use the photos of her wearing it. I also have been featured in the Portland Press Herald and on numerous websites including Maine Today.

What are your goals for Mprint?
I want to expand my customer base both nationally and internationally, gain more metalworking skills and do some of my jewelry manufacturing internally. I’d like to hire at least 10 people to help me with manufacturing, marketing and selling. I’d also like to find a cause so I can give back when I start turning a profit. It’s important to me that I have a socially responsible business — something I learned about in my ethics classes at MBS.

How have you used your business education?
Thanks to MBS, I learned how to write a well-detailed business plan. This came in handy when I was trying to secure investors. All the group projects I was involved with at MBS really have helped me, too, because I learned about teamwork and collaborating with other people. Of course the information I obtained in my finance and accounting classes play a huge part in my daily duties. I loved my creative marketing classes where we shot videos and learned about all types of advertising. These skills really help me as I promote my brand. One of the things I liked best about MBS is that my professors had such great backgrounds and had been part of the business world. We learned from their real life stories.

What advice do you have for aspiring entrepreneurs?
Don’t be afraid to outsource. I learned early on that I couldn’t do everything and hired an amazing bookkeeper and printer for my brochures, look books, signs and labels. Networking is crucial — try to keep in touch with former bosses and co-workers. Don’t be afraid to make mistakes. Look at them as stepping stones you can learn from. Each mistake brought me to something bigger and better. Finally, don’t be afraid to ask for help. You have to be able to step back and ask people — including other business owners — for opinions and advice. I always ask friends to wear a piece of jewelry before I put it on my website.

What have you used from your coursework?
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Alumni Provide Career Advice at Annual Networking Event Sponsored by AMA and UMAA

Maine Business School students received plenty of good career advice from UMains alumni last April during the annual Networking for Success event sponsored by the University of Maine Alumni Association.

Held at Buchanan Alumni House, the event drew graduates from a variety of diverse backgrounds and career paths who shared their work experience and provided guidance and insight about the best ways to meet people, establish relationships, make connections and launch a successful business career.

The featured speaker was MBS alumnus Peter Metcalf ’02, a former Black Bear hockey captain and National Hockey League defenseman who is a successful financial adviser with Merrill Lynch Wealth Management in Portland.

Emphasizing the importance of networking to meet people, obtaining referrals and introductions, and making the connections that will help them enrich both their business and their personal lives, Metcalf told students that networking “is about building deep relationships — not about how many business cards you collect or Facebook friends you have.

“Right now, when you’re in college, you’re meeting your best friends,” he said. “The friendships you form now will be forever. Start now to build a database of people.”

Headquartered at the Maine Business School, the American Marketing Association holds weekly meetings and hosts guest speakers and professional development programs. Members network with business professionals, participate in charitable fundraisers and projects and assist local businesses with marketing plans. Marketing Professor Harold Daniel serves as the group’s adviser.

Alumni at the networking event advised students to volunteer their time, become an expert in something so people will seek them out, stay in touch with former co-workers, join LinkedIn — the social networking website for business people — and build their resume, but also aim to find someone who can help pave the way for them.

“Networking has a place in everyday life,” said Amy Irish ’11 (MBA), assistant vice president of member development at the University Credit Union in Portland.

“Strike up a conversation with someone in an airport, café, or wherever you may be,” she told students. “It’s amazing how many interesting people from different industries you may meet.”

Alumni said they enjoyed advising young job-seekers and considered it a way to give back to UMains.

“Students need to know what to expect going into the workforce after college,” said Ashleigh Briggs ’09, a client relationship and training specialist with UniversityTickets.

“There’s only so much you can learn in the classroom.”

“I owe a lot to UMaine and to my mentors,” said Owen McCarthy ’10, who earned an engineering degree and attends Harvard Business School. “How can I not take the opportunity to mentor others?”

While students should work hard in school, “it’s equally important to focus on developing relationships and building leadership skills,” he said.

“The event was a wonderful way to engage students with alumni,” said Buffie McCue ’03, who is director of Alumni Relations at Hussen University in Bangor. “I enjoyed the opportunity to hear the concerns of the students getting ready to navigate in the workforce for the first time, provide them with some guidance and illustrate real world examples for them.”

MBS students said they appreciated the chance to learn from successful UMains graduates.

“This was an incredible opportunity to enhance my networking skills,” said Kelly Margeson ’14. “The entire night was full of excellent tips and words of wisdom.”

“The AMA works hard to show students how important networking is,” said Amy Zagorianakos, ’13, former president of AMA. ■
umaine.edu/business

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MBS Alumni Spotlight

Johnathan James Recor ’09

Four years after graduating from the Maine Business School with a bachelor’s degree in management, Johnathan James Recor ’09 works in New York City as a business consultant in the financial services industry with PricewaterhouseCoopers LLP (PwC), the world’s largest professional services firm.

A native of Westport, Conn., Recor says MBS helped him understand the basics of business administration and problem solving, both of which are key to being a successful consultant. He keeps in touch with MBS Finance Professor Pank Aggrawal who helped him find his strengths and live up to his potential.

Professor Aggrawal says he enjoyed having Recor in his class. “Young people like Johnathan are the high impact factors in our civilization. They have the vision, courage and ability to make a difference.”

Q: What was your career path after graduating from MBS?

After graduating from the University of Maine, I earned my master’s degree in liberal arts with a major in creative writing from Dartmouth College in 2011. My undergraduate degree in business from UMaine and my master’s degree from Dartmouth provided me with the skills to be recruited by PricewaterhouseCoopers LLP.

Q: What are the challenges and rewards of your job?

Business consultants at PwC provide services to some of the largest and most prestigious firms in the world and are therefore expected to be the best at what they do — solving problems and helping clients achieve their goals. One of the challenges I face is having to go beyond my ‘comfort zone’ by leveraging previous experience, networking with other PwC clients and quickly learning new tools, techniques and methods. Knowing that we have solved clients’ complex problems in challenging timeframes is very rewarding.

Q: What advice would you give to new graduates who want a career as a financial consultant?

Recognize that these positions are highly competitive. Also, expect the work to be in ‘crisis mode’ much of the time with extensive travel and long hours. I recommend a regimen of physical fitness to stay alert and competitive. Continuously learn and find ways to explore yourself — whether through education, art or personal adventure.

Q: Why did you want to earn a degree in business?

To understand business is to understand how the world works. For me, pursuing a degree in business management was the most practical way to understand the world. Consequently, I have developed a perspective of how many businesses operate and the types of problems they face to remain competitive.

Q: Why did you choose the Maine Business School?

I was considering pursuing an engineering degree and working in the pulp and paper industry, following in the footsteps of my grandfather, Clifford “Kip” Recor. However, I had the fortunate opportunity to meet with a number of professors at UMaine in the engineering and math departments and better understand the requirements of what it took to be an engineer and what the job opportunities would be. I sincerely liked the state of Maine and felt that UMaine offered a unique curriculum in business administration and philosophy.

Q: How do you use your MBS education in your day-to-day duties?

My education has provided me with a basic understanding of business administration, finance and problem solving. These are the core skills I use every day.

Q: How did Professor Aggrawal help you live up to your potential?

There are few professors on campus who prefer keeping the lights off while doing work and there are even fewer who use the teachings of Mahatma Gandhi to help students quantify numbers as a measure of humanity. Professor Pank Agrawal is one of these passionate few. To say Pank is merely a finance guy would be a grievous mistake. In his class, numbers are unmasked and given a face. What truly defines Pank as a notable professor is not just his expertise or the confidence he exhibits, but that he speaks from the heart. Despite Pank’s gravity towards his work, he exhibits ethical compassion and loving kindness. For me, this has made all the difference in the world.

Q: What are your fondest memories of MBS?

Exploring love, creating fiery artwork and learning to tune the violins of catastrophe into a melody of self worth were among my richest memories. I also enjoyed serving as president of The Maine Peace Action Committee.

Q: What do you do in your downtime?

I am passionate about physical fitness, art and theater. Having earned a Black Belt at age 20, I lead martial arts group sessions as well as one-on-one personal training. I am founder and director of my own production company, Theater-On-The-Walk.

Johnathan James Recor