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Investing in America

t age 22, SFA senior JOHN RAMSEY is wise beyond his years. The grandson of SFA Hall of Fame inductee Justin Robert Howard '37, Ramsey became a millionaire in 2010 when his grandfather passed away and left him a sizable inheritance. Instead of spending the money on material possessions, Ramsey decided to invest in America, starting a Super Political Action Committee and financing several innovative projects he hopes will promote entrepreneurship and help build a more free and prosperous America.

"In my opinion," Ramsey said, "the true wealth of a person is not determined by the amount of money they are worth, but instead by their compassion for mankind. I believe indulging in material things with money I didn't earn is not only childish and shallow, but it is ultimately very irresponsible. I see my fortune as a unique opportunity to create new businesses and organizations that add value to society in the form of private-sector job creation and superior products and services, which improve people's lives."

Incorporated in March 2012, Ramsey's Super PAC, Liberty for All, is a non-partisan organization that supports political choice. He describes it as a national institution seeking to restore Americans' civil liberties and expand economic freedom one candidate, one district and one



election at a time.

In addition to the Super PAC, Ramsey invests in technology, livestock, real estate, entertainment and alternative agricultural methods. He believes that by supporting these businesses and the entrepreneurs who run them, he can help spread liberty, peace and prosperity and affect positive change.

He said his modest East Texas upbringing played a major role in shaping the values he holds dear. He chose to attend SFA because of its close proximity to his grandfather's home in Hemphill. The economics and finance double major lacks just 18 hours to complete his dual-bachelor's degrees.

"I have been very fortunate to be deeply engaged in the SFA Department of Economics and Finance. A course I took in macroeconomics introduced me to the Austrian School of Economics, which began my intellectual development on the principles of Libertarianism. In addition, the (Mast)Student Investment Roundtable served as a platform to help develop my investment-management skills."

Ramsey points out that through investing in the Super PAC and his other ventures, he also is investing in the people who come to work for and believe in his vision.

"As an unconventional venture capitalist, I truly enjoy empowering talented and dedicated individuals who might not otherwise be given the opportunity to shine," he said.

His most gratifying moment so far came when his initial investment in the Super PAC led to other investors' belief in Liberty for All. He said he hopes his efforts help alter the stereotype that young people are the leaders of *tomorrow*.

"Many people think of college-age students as future leaders," Ramsey said. "Being at the forefront of a national political movement and spending the past year promoting free markets, sound money, peace, and individual responsibility and innovation, I firmly believe that my generation can and should be leaders *today*."

- Donna Parish

Longtime SFA finance professor retires

There are three things DR. JOHN LEWIS says he will miss most now that he has retired from Stephen F. Austin State University after more than 43 years on the faculty: "students, students, and did I mention my students?"

The SFA Board of Regents awarded the longtime educator the title of professor emeritus of finance in May. Since SFA began awarding finance degrees

in the mid-70s, Lewis has taught a required course on financial institutions. Because of this, he holds the distinction of having taught every student who has ever majored in finance at the university.

From September 2008 to December 2009, Lewis also filled the role of interim vice president for development at the university. He has consulted for SFA's vice president for finance and administration, as well as the SFASU Foundation, serving as a member of its Board of Trustees since 1996. He also was instrumental in the formation of the Nelson Rusche College of Business' chapter of the international business honor society Beta Gamma Sigma.

After four decades of teaching at SFA, Lewis said he is looking forward to joining his wife in retirement, catching up on his fishing and doing a little traveling. He does plan to continue his work with the Foundation and says he may be persuaded to teach an SFA class "here or there" after he takes some initial time away from campus.

A native of Tenaha, Lewis earned a bachelor's degree in finance and a master's degree in management from Texas A&M University. He joined the SFA faculty in 1969 when SFA's business courses were still taught in the Rusk Building. While teaching full time, he completed a doctorate at Louisiana Tech University in 1975. He was promoted to full professor in 1982.

Lewis, 68, has been named SFA's finance professor of the year eight times and is a past recipient of a university Teaching Excellence Grant. He has authored or coauthored more than 20 publications and served as an investment consultant for a local bank for 16 years.



Lewis said students come to SFA much more informed about the financial world than they did in decades past, primarily because of advancing technology. Having up-to-theminute financial data available at the click of a mouse or the swipe of a smartphone screen has forever changed banking and investing, as well as the way students research and learn about the industry. Lewis has

learned right along with his students, and the television and computer screens in his office flash non-stop financial reports.

The Dr. John Lewis Professorship in Finance recently was endowed at SFA. More than 70 individual donors, many of them Lewis' former students, contributed to the professorship. The first award will be given to a deserving faculty member in fall 2015.

SFA finance alumnus Ron Collins, senior vice president of Bancorp South in Nacogdoches, credits Lewis for helping prepare him for a long, successful career in banking.

"I couldn't have asked for a better place to get my education in business, finance and economics than SFA, and Dr. Lewis was a big part of that," Collins said. "There is no question that his efforts, along with a number of others in that department while I was in school, greatly impacted my career in a positive way over the years."

Like many of Lewis' former students and colleagues, Collins said he has mixed feelings about the professor's impending retirement.

"On the one hand, he has worked very hard, and I am so happy that he will be able to start a whole new chapter of his life after teaching for so many years," Collins said. "But, on the other hand, I do regret that future students will not have the opportunity that I had to learn from such a talented and inspirational teacher. I am sure that someone else at SFA will step up and fill the void and do a fine job when Dr. Lewis retires, but that person will certainly have some big shoes to fill."

- Amy Roquemore



SFA handprint tradition includes Gov. Rick Perry

Gov. Rick Perry added his handprints to a collection of concrete impressions during a February ceremony in the Baker Pattillo Student Center Spirit Lounge at Stephen F. Austin State University. The collection serves as a tribute to leaders who have left a permanent impression on SFA and on higher education in Texas.

The 47th governor of Texas, Perry has maintained a strong focus on fiscal discipline since being sworn in as governor on Dec. 21, 2000. In addition to signing budgets that reduced general revenue spending, Perry has focused his efforts on maintaining fair business regulations and an equitable legal system. He also introduced the largest teacher incentive pay program in the country and has overseen a 43-percent increase in total spending on public education in the state.

Perry's handprints are the fifth set made at SFA. Inspired by the handprint ceremonies of the Hollywood Walk of Fame, SFA's hallof-fame tradition began in October 1998, when former President George W. Bush cast his handprints in cement while he was serving as Texas Governor. Former president George H.W. Bush added his handprints to the collection during the university's 75th anniversary celebration in April 1999. U.S. Sen. Phil Gramm made handprint impressions at SFA in June 1999, and U.S. Sen. Kay Bailey Hutchison's handprints were cast in February 2001.

Mast family establishes professorship at SFA



John and Karen Mast of Nacogdoches have established a professorship. Dr. Banker Phares, center, will serve as the first John and Karen Mast Professor in the Department of Economics and Finance.

A Nacogdoches couple has established a professorship in Stephen F. Austin State University's Department of Economics and Finance to provide faculty salary funding with the intent to benefit students through valuable real-word experience.

DR. BANKER PHARES of Nacogdoches has been selected as the first faculty member to serve as the John and Karen Mast Professor. Phares holds a degree in government from Lamar University and a juris doctorate from Southern Methodist University. He served on the board of editors of the Southwestern Law Review and is board certified in estate planning and probate. Phares has served on the SFA faculty since 2009, and in 2012 he received the Phi Alpha Kappa Outstanding Faculty award.

As senior lecturer and director of SFA's financial planning program, Phares will provide instruction to students that centers on real-world cases. According to Dr. Todd Brown, chair of the department, this knowledge is important because it is expected of entry-level employees in the financial sector where on-the-job training is no longer customary.

"At SFA, we are able to provide both the theoretical knowledge and a hands-on education," Brown said. "That's one of the benefits of attending SFA, rather than a larger school. 'Hands-on' just isn't possible in a classroom with 200 students."

The Mast family has a history of supporting SFA. In 2012, John Mast and his brother, Dr. Travis Mast of Nacogdoches, and sister, Tricia Mast George of Dallas, created the Mast Student Investment Roundtable. Endowments created by their parents, A.T. and Patricia Mast, have benefitted SFA academic and art scholarships, the School of Nursing, and the Mast Arboretum.

For more information about the college of business at SFA, visit www.sfasu.edu/cob.



SFA honors accounting faculty member

The Nancy C. Speck Development Award was presented to DR. TREBA MARSH, accounting professor, at Stephen F. Austin State University's 24th annual Gala. Pictured from left are SFASU Foundation Chairman Bud Wright, SFA benefactor Gerald Schlief, Marsh, SFA President Dr. Baker Pattillo and Vice President for University Advancement Jill Still.



AdHoc team celebrates award

Students from SFA's AdHoc advertising club celebrate after winning the Special Judges' Award for Best Promotion at the recent American Advertising Federation student competition in Tulsa, Okla. SFA students competed against students from 20 universities in three states with their campaign for Glidden Paint and Wal-Mart. Faculty advisers for the competition were Peter Andrew, art; Dr. Marlene Kahla, marketing; and Michael Tubbs and Dr. Linda Bond, mass communication. Sponsors of the ad team's travel expenses included Ed and Gwen Cole, Tipton Ford, Robert and Judy Fisher, Mark and Stephanie Davis, Remnant Ministries Inc., Urgent Health Solutions of Lufkin, Aldon Marble Manufacturing Company of Longview, Hotel Fredonia, The Bike Shop, and Joyce Garcia.

Roundtable places second at conference



Glen McMahon



Lace Montgomery

The Department of Economics and Finance sent two students to the nationally recognized Redefining Investment Strategy Education, the largest and longest running student investment conference in the world.

Along with representatives from more than 100 universities, the students were able to attend panels which included many important members of the financial sector, such as Federal Reserve Bank presidents, chief investment officers, CEOs and presidents of major companies. They had the opportunity to speak with and learn from a large number of professionals who conduct daily operations throughout nearly every financial industry.

Students also were able to compare the Mast Student Investment Roundtable Fund to other investment funds managed by finance students at other universities across the United States and Canada. Our fund's performance placed second in the growth investment style category.



During the spring 2013 semester, the Economics Reading Group read "Nudge" and "Free to Choose." Participating SFA students gained powerful insight into human behavior as it pertains to economics. They were also afforded the opportunity to share their ideas about the readings with other students and faculty members from across campus.

The group's officers negotiated a T-shirt sponsorship with Etech. Finally, the group gave away \$3,015 in student incentives, including two \$1,000 scholarships.

Looking ahead, there is substantial interest among the members to complete a service project next semester.

The group also is looking forward to the addition of a few prominent local business people this fall.

2012-13 Outstanding Graduate Award winners

Margaret Chancey Morgan Outstanding Business Graduate MELANIE BECKENBACH

S.D. Redfield Outstanding Accounting Graduate JAMIE BLALOCK

Ross and Betty White
Outstanding Computer Science
Graduate
MICHAEL GILLEN

Verlon McKinney Outstanding Economics and Finance Graduate HALEY MILLS

Outstanding General Business Graduate SARAH ANN KINSER

Beatrice Jones Bess Outstanding Management GraduateJAMI MILLER

B.L. Deming Outstanding Marketing Graduate CANDACE HARTSELL

Rusche student makes perfect score on Major Field Test

This spring, SFA business student GLEN McMAHON made a perfect score on the Major Field Test. He was the first student to do so in the college's history.

Educational Testing Services states that only eight students have made a perfect score on the revised exam that was implemented in 2010.

This is out of 121,083 students

from 654 institutions who have taken the exam.

Students in the Rusche College of Business seeking a B.B.A. must take the MFT from ETS.

The test contains 120 multiplechoice questions that measure a student's subject knowledge and his or her ability to apply facts, concepts, theories and analytical methods.



Jacks of ALL TRADES

For more than two decades, 1985 SFA graduate LINDA KLINGMAN has been working East Coast hours on the West Coast.

Her job as a managing director and portfolio manager for Charles Schwab Investment Management Inc. requires her to be up at 4 a.m. and manning her busy downtown San Francisco trading desk just one hour later. On a typical day, she invests close to \$15 billion in assets in an economic environment that lately has been unpredictable, to say the least.

"It is really, really fast-paced, and the phone rings constantly," said Klingman, adding that she is typically on the receiving end of more than 100 phone calls a day. "It is a different lifestyle – it really is – but it is also a very fun and exciting job."

At SFA, Klingman earned a Bachelor of Business Administration with a marketing major and management minor. Her first job was with AIM Management Inc. in her hometown of Houston, where she eventually worked her way up to senior money market trader. In 1990, she was recruited by a headhunter to move out West, becoming the first portfolio manager for Charles Schwab Investment Management Inc.

As head of the Schwab Taxable Money Fund portfolio management group, she is responsible for managing 10 different funds totaling more than \$130 billion in assets. It is an extraordinary responsibility but one Klingman has grown comfortable with over the years.

"There were times in the beginning when I didn't even want to leave for lunch because I was so afraid something would happen while I was away," she said.

But that doesn't mean things always go smoothly. Klingman recalls dark days during the height of the country's 2008 financial crisis, which resulted in the collapse of many large financial institutions.

"I can honestly say that, during the pinnacle of the crisis, there were times when I questioned whether our industry would survive," she said. "The resulting industry mandates and safeguards implemented following the crisis have helped make the environment safer for investors."

Although the emphasis of her degree was in marketing, Klingman said the broad-based business education she received at SFA prepared her well for a successful career.



"I always knew I wanted to study business, but wasn't really sure what I wanted to do until I graduated and learned more about investment management," she said. "I was really lucky to have people willing to help me learn the industry first-hand."

"Interestingly, I do think I use a lot of my marketing education background in the way that I work with my team and represent Schwab within the industry."

In her spare time, Klingman loves to travel, immersing herself in different cultures. She also enjoys hiking, kayaking and participating in other outdoor pursuits, many of which are readily available in and around the City by the Bay.

"My job can be very stressful, but living in northern California and enjoying all it has to offer helps me keep everything in perspective."

- Amy Roquemore

A Lumberjack's Tale

Distinguished alumnus recounts journey from SFA football player to successful entrepreneur to chairman of the SFA Board of Regents

Melvin White was inducted into the SFA Football Hall of Fame in 2004. He was appointed to the SFA Board of Regents in 2005 and was elected chairman of the board in 2010.

He has served on the board of directors of the SFA Alumni Association and was named a Distinguished Alumnus in 2012. He also served as a director of the Athletic Letterman's Association.

Despite all those honors and accolades, it must have felt surreal in 2012 when he stepped to the podium at an SFA graduation ceremony, pulled out his notes and began to deliver the commencement address.



White, one of 12 children, had never heard of Nacogdoches when an SFA recruiter offered him a scholarship. He chose SFA's offer over those from other, larger schools where coaches weren't sure he was tall enough to play. It was a wise decision. White started all 44 games in his college football career and led the nation in sacks as a freshman. His senior year, the Lumberjacks won the conference championship.

After graduation in 1986, White went to Austin to work for Tracor, a defense contractor. Twelve years later, when the company's headquarters moved to California, he elected to remain in Austin where he had established his own business, MRSW Management, a full-service information technology company.

White's wife, Djuana, a school teacher, was teaching an after-school program in an urban community in Austin with high unemployment rates. "I volunteered in her class and was impressed with the educational enrichment the children received, but I asked what could be done for their parents," he said. "Children are most often influenced by their parents, and if the parents don't feel empowered and good about themselves, it's unlikely that those children will ever reach their full potential."

White created a human development and job training program for parents,

"Children are most often influenced by their parents, and if the parents don't feel empowered and good about themselves, it's unlikely that those children will ever reach their full potential."

and the equipment to learn the technical skills required to work in the information technology field was made available at the center. "We established a data cabling lab, a Cisco Lab and an Oracle Lab, and a computer hardware/software lab," White said.

Clients were assessed to determine their placement in a lab. "We were able to offer programs for participants to earn nationally recognized certification."

When participants completed the program, White used his MRSW agency



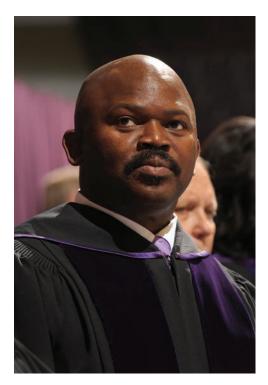
to place them in internships. He was so successful that he earned the statewide Ernst and Young Social Entrepreneur of the Year award and was a finalist for the national award.

Wishing to replicate the program in his hometown, White established the Golden Triangle Empowerment Center and the Golden Triangle Business Incubator serving the Beaumont, Port Arthur and Orange area.

"While the computer technology surge in Austin caused an increased need for workers with technology skills, the booming petrochemical industry is causing a similar increase in the demand for welders and pipefitters," White said. "Unlike Austin, where there are hundreds of nonprofits providing services, there are few available in the Golden Triangle, so this is greatly needed."

In Port Arthur, White began operating from a 3,000-square-foot metal building but eventually was able to move downtown to a 20,000-squarefoot space. After a \$2.6 million renovation, it now includes an auditorium, three training spaces for 100 participants, offices for the business incubator program and a full-service restaurant.

"We begin with two weeks of lifeskills training," White said. "We bring clients in and give them job-readiness education. We help them realize how they've gotten where they are and show



"That's who we serve, and that's our goal: to help develop capacity in people."

them the road map to self-sufficiency."

The majority of clients are between 21 and 35 years old. "Our client may be an 18-year-old high school student in danger of dropping out or the student who does go to college but doesn't do well for whatever reason," he said. "They realize they are going to need some skills to qualify for employment that pays more than minimum wage. That's who we serve, and that's our goal: to help develop capacity in people."

White said many clients also suffer from a lack of self-confidence. "Many of these people could probably get a job in one of the plants if they just filled out the application," he explained. "They stay away because they don't know how to access the system – what goes on in the plant, what kinds of jobs are available or how to qualify for employment."

When clients begin their "textbook" training, they also have the equipment to work with for hands-on practice, White said. "When they have access to both classroom and hands-on instruction, they are much more successful."





When clients in either the Austin or the Golden Triangle locations complete training, they are placed in paid temporary positions with a cooperating employer.

"Clients are often hired to stay on in permanent positions," White said. "If they aren't offered permanent employment, it is still advantageous to them to have the training plus on-the-job experience."

Other clients may already have fulltime jobs. "The training they receive here helps them qualify for a higherpaying position," White said.

Thanks to a connection with a former teammate, Elmer Mosbey, White is now expanding his work internationally to the west coast of Africa. "Elmer's wife, Ophelia, is a native Liberian, and we have been working for three years to build a team to launch a fiber network throughout the country to provide

voice, video and broadband service to the government and companies that are investing in the country," White said. "One of our roles will be to train and empower local Liberians to benefit from the country's natural resources, including oil and gas exploration, iron ore mines, timber

companies, and other resources."

There is an 80-percent illiteracy rate and an 85-percent unemployment rate in the war-torn country, which is rebuilding and has shown stability during the past 10 years.

Far from the technology hub in Austin, Liberia's government operates entirely by cell phones.

"There are only 100 hotel beds in the entire country, and some of the villages haven't had running water for very long," White said. "Going to Africa was never in my plans, but making the trip was a lifechanging experience. You have to be willing to take a risk, but risks that are purposedriven deliver results that are truly meaningful."

- Shirley Luna

Online B.B.A. degree recognized by consumer group



SFA distance learning has been ranked among the best for its online Bachelor's in Business Administration

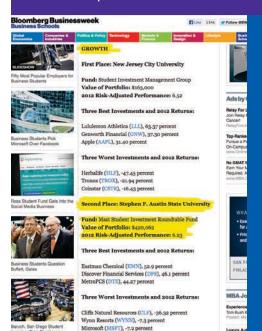
program. GetEducated.com, an independent consumer group that publishes online university rankings, rated SFA among the best colleges for an affordable online business degree at the bachelor program level.

Learn more about our online program at sfaonline.sfasu.edu/business.

'Rusche Professor for a Day' a success

The Nelson Rusche College of Business hosted the third annual Professor for a Day event during the spring semester. JOE MAX GREEN of Nacogdoches is pictured speaking to students. Thirty-eight business professionals, including many SFA alumni, spoke in 60 business classes. According to Dr. Ann Wilson, coordinator of the day's activities, more than 1,500 students were able to interact with business leaders and hear their tips and success stories.





Spring 2013 Mast Student Investment Roundtable students





SAM team wins first place

The SFA Chapter of Society for Advancement of Management team won first place in the 2013 SAM Case Competition in Virginia. The competition this year was based on a strategic analysis of Netflix. The team members included LEANNA DAVIS, JA'MESA DIXON, JAMI MILLER and AMBER WALKER. In addition to winning the 2013 Case Competition, the chapter won first place in the large chapter division of the Campus Chapter Performance Program, which recognizes growth, activity and service by the chapter. Davis, KAITLYN GEORGETTE and JACLYN GEORGETTE were recognized as Outstanding Regional SAM members. Kaitlyn and Jaclyn also were honored as Outstanding National SAM members. Chapter advisers CATHY HENDERSON and DR. ROBERT CROCKER also were recognized as Outstanding Chapter Advisers. Pictured from left: Miller, Dixon and Walker (management majors) and Davis (general business major).



Macroeconomics students visit Federal Reserve Bank in Dallas

Eight undergraduate students in the honors section of Dr. Michael Stroup's Principles of Macroeconomics class visited the Federal Reserve Bank of Dallas in April. They were accompanied by Dr. Emiliano Giudici (not pictured) and some students from the Finance Club. They all toured the Dallas Federal Museum, which explained the history of the Federal Reserve System and displayed many examples of actual currency issued from the earliest days of the nation to the Civil War. They also watched a presentation and participated in a Q&A session by Dr. Jason Saving, an economist who works at the Dallas Federal Reserve Bank. Pictured, from left: GLEN McMAHON, JONATHON HUBBARD, HALEY MILLS, DR. MIKE STROUP, SYDNEY WOMACK, DR. JASON SAVING, FELICIA CHATMAN, STEVEN CONDES, CRYSTAL GRACE and CHRISTIAN ATKINSON.



Regent named Beta Gamma Sigma Chapter Honoree

Stephen F. Austin State
University alumnus BARRY
NELSON was inducted as
the 2013 Beta Gamma
Sigma Chapter Honoree.
Nelson is a 1971 graduate,
a member of the SFA Board
of Regents and president of
Interra Partners LLC.



Senior volleyball middle blocker SABRINA BURNS has been named a recipient of the Southland Conference's annual F.L. McDonald Postgraduate Scholarship, the league's ultimate academic honor for its top graduates. Burns achieved a 4.0 GPA in professional accountancy and plans to continue her education at SFA with a master's degree in accounting.



Information Technology major SHAE MARTINEZ received credit for the Computer Science 385 Internship course as a result of the work she did for the Veterans Administration in Washington, D.C., during summer 2012. Because of the great job she did last summer, she has been invited back to Washington to work for the VA this summer.



third place Accounting Principles

REBEKAH FURSTENFELD - First place Marketing

Concepts; third place Sales Presentation

BRIAN KOEPPEN - Third place Public Speaking*

LA TOYA PHILLIPS - First place Management Concepts

JULIE SUAREZ - First place Business Communication

CHRISTINA MILBURN (not pictured) - Fourth place

Accounting Principles*

*Qualified to compete at nationals as alternates.

Phi Beta Lambda is a professional business organization dedicated to providing college business students useful business and leadership skills through participation in civic, chapter, state and national programs and activities. Members gain a competitive advantage in the business world by forming relationships with future business leaders and interacting with companies and their executives. Members can compete at the state and national levels in events pertaining to every area of business study. SFA College of Business lecturer Henry Dunn is the faculty adviser.





SFA Beta Gamma Sigma Honor Society inductees and officers for 2013

Rusche outstanding faculty award winners for 2013

From left: DR. GEORGE HUNT, Outstanding Service Award; MARIE KELLY, Teaching Innovation Award; DR. TREBA MARSH, Outstanding Faculty Member and Outstanding Researcher Award; DR. KELLY NOE, Outstanding Intellectual Contribution Award; and DR. KEATON GRUBBS, Marlin C. Young Teaching Excellence Award.

Not pictured: DR. JUDI WELLS, Oustanding Adjunct Award.





Stephen F. Austin State University and the Nelson Rusche College of Business hosted the Regional Phi Beta Lambda Conference in April.

International presentations

Beta Gamma Sigma International Business Honor Society celebrated business students from 20 countries. Students who presented are (from left): SURESH ADHIKARI, business economics junior from Kathmandu, Nepal; THEUNIS OLIPHANT, international business senior from Tshwane, Gauteng, South Africa; XUEYA XU (YAYA), accounting junior from Panzhihua Sichuan Province, China.



SFA athletes honored by Nelson Rusche College of Business

The Department of Economics and Finance held its annual Academic Excellence Award Ceremony, and four student-athletes were recognized as honorees.

SFA redshirt sophomore quarterback JOE MINDEN (left) earned the High Ranking Finance Junior Award, which is the highest honor for a junior finance student that the department offers. Minden also was one of 15 students named as Fundamentals of Finance Honorees.

Other award-winners included sophomore sprinter JOSHUA TAYLOR, who earned an SFA Alumni Association Scholarship, while senior golfer ALLISON FLAKE was named an Entrepreneur Honoree.

Lastly, former baseball catcher and senior JARID SCARAFIOTTI was chosen as an Asset-Liability Management Honoree.