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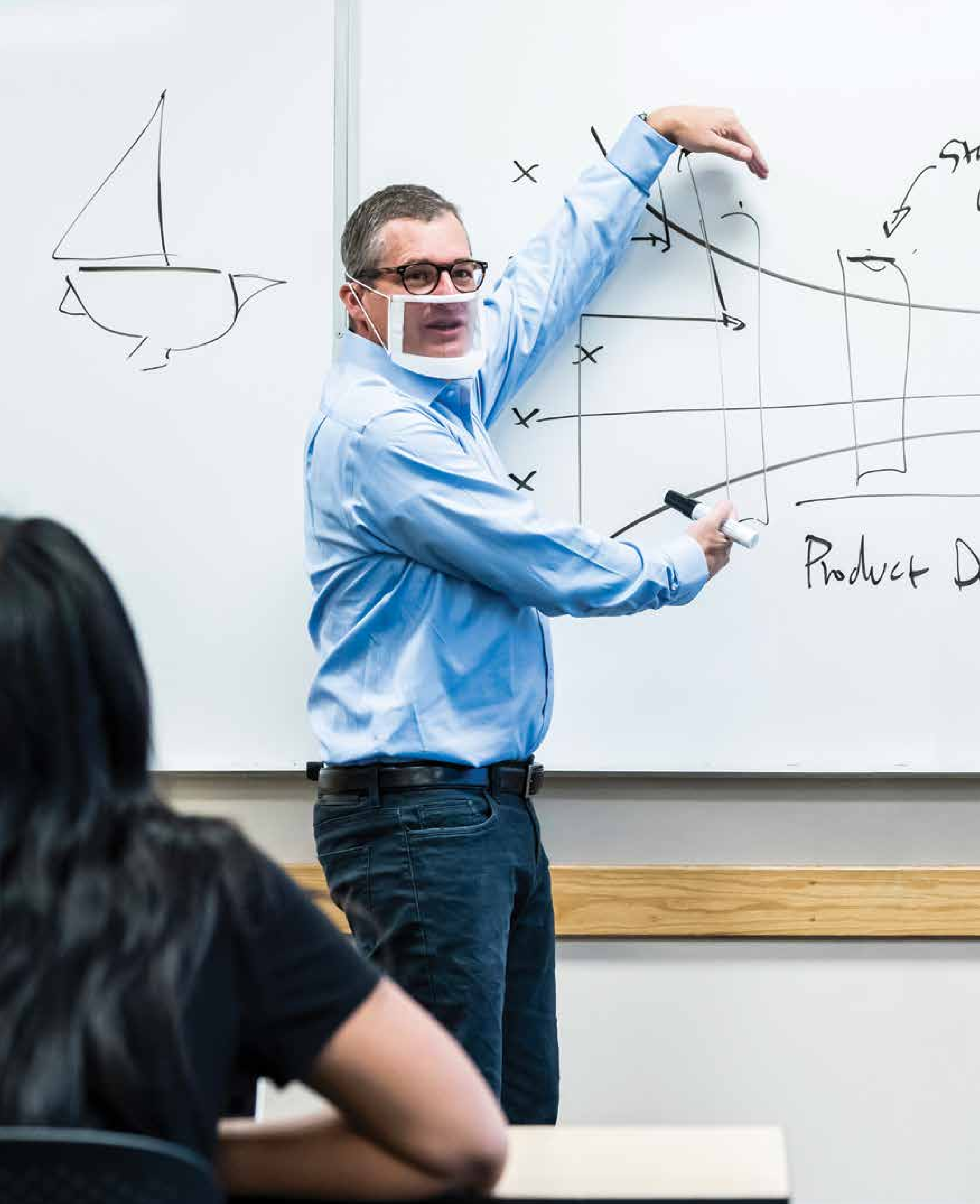
MARRIOTT

ALUMNI MAGAZINE

FALL 2020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◀ DAN SNOW, DIRECTOR OF THE BYU MARRIOTT MBA PROGRAM, WEARS A FACE COVERING AS HE TEACHES A CLASS IN THE TANNER BUILDING. AFTER SIX MONTHS OF REMOTE LEARNING, BYU ON-CAMPUS CLASSES RESUMED IN FALL 2020 WITH COVID-19 SAFETY PRECAUTIONS IN PLACE. PHOTO BY NATE EDWARDS.

OVERHEARD IN THE TANNER

It will take a little while to get used to this. • You left—I'm claiming it. • Only four to an elevator? The stairs are definitely going to be faster. • I need to buy a soda. • You sure you don't want to come? *Don't tempt me. I have to study!* • Just fake it till you make it, man! • Last year I pulled sixteen all-nighters in one semester. • I thought I was failing, but it turns out I passed. • When we got to the hot springs, they were lukewarm. • So whenever I log on to Zoom, the class just shows up. • It's harder to talk when we're sitting so far apart. • She's only three months old, and she's sleeping through the night. • I gave up after I ran a half-marathon. • It's not because you're confused. *I'm* confused. • Boom, boom! That's how it's done! • I'm moving to India. • I buy a bag, and I can't resist eating the whole thing, so I have to buy a small one because I know I won't stop. • My classes are still hard even though they're online. • I'm still tying loose ends from last semester. • Dude, his legs look so skinny. • Math skills, one to ten? *Zero.* • Should I take it? Yeah, I'm going to take it. Any last words of advice? • I'm tired of this already. • Guess who got zero hours of sleep last night? • Cram session? *Yes, cram session!* • My mom gave this to me, and I thought, "I don't even want this." • Sometimes I don't know what I don't know. • I've lost my fluff! • How do you say "church" in Chinese? • I'll get out of your hair in a minute. • We should probably do some introductions really quick. • He's a total legend on the organ. • I can talk all day. • Are you superstitious about it? • I always set strong passwords. • They said they were big fans of BYU consulting. • I introduced my roommate to a new video game, and he's been staying up until 3 a.m. playing it. • This business minor is the way to go. • I sent my DNA test to Ancestry. It told me I was a huge coffee drinker and had an extremely agreeable personality. I think they mixed me up with someone else's gene pool. • The quesadilla is good. It's like it wants to become a burrito. • You don't read for his class? It's the only one I read for. • She said I'm too dramatic. I'm just expressive! • On the last test, I used nine pages of scratch paper. • Look at those shoes! You're flexin'. • I'm stalking his Instagram. • What have we accomplished today? *Let's not talk about it.* • I didn't even know you could have your own business. • You're like the dad I never had. • You're allowed to text people, right? • Don't eavesdrop on our conversation, it's private.

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Features

Plus . . .

Cover photo by Bradley Slade

Karen Peterson
MBA, 2003

A Blend of Both

By Sara Smith Atwood
Photography by Bradley Slade

America's Founding Fathers may have been an inspired bunch who forever changed the world, but they definitely aren't known for diversity: half of the signers of the Declaration of Independence were lawyers, and all were white and male, with an average age of forty-four.

Their modern descendants, however, are another story.

In 2017 Karen Peterson, then Ancestry's senior VP of marketing, looked around at twenty-nine descendants of the signers of the Declaration of Independence gathered together in one space, and she felt her breath catch. Women and men of varied ages and backgrounds posed to re-create the famous John Trumbull painting of the declaration signers as part of a Fourth of July–themed campaign.

"A few of them knew that they were descended from a signer," says Peterson, a 2003 Marriott MBA alum. "But for a lot of them, we discovered that for them. Just having people of all different backgrounds, races, professions—and all of these people made these connections to a Founding Father and to each other. It was just such an amazing human experience to have."

The campaign ran as a national TV spot, the signers' descendants repeating the words of the famous declaration, and included a mural of the group painted on a building in New York City. This was one of Peterson's final projects at Ancestry, capping off her thirteen-year tenure at the family-history tech giant.

Peterson has built her marketing career—which continues to soar—on a creative flair for telling a great story plus a scientific mind grounded in analytics. This rare winning combo moved her from a senior marketer to interim chief marketing officer (CMO) at Ancestry before she pioneered that role at two growing Silicon Slopes tech firms. She's now CMO at Lendio, where she's taking the lead to connect vulnerable business owners with needed capital as the world grapples with COVID-19.

"Marketers are data-driven technologists, especially in today's modern times," Peterson says. "The field really is a blend of creativity and data. It's the study of language and behavior—it's this beautiful interconnection of so many disciplines. I love it. I love everything about it."

The Best Experience

One of the highest compliments you can give Peterson is to call her a nerd. Since her childhood in a Virginia suburb when she rode her bike along dusty roads, built forts with her sister in the nearby woods, and delved into more books than she could count, Peterson has been in love with learning.

Peterson's high-school years were filled with STEM-oriented passions—statistics, math, biology—but when she headed to Radford University in Virginia on a full-ride scholarship, she opted to study English and criminal justice. After working briefly in contract law, Peterson enrolled in the executive MBA program at the University of North Carolina, Charlotte. "I took a marketing class and found all of my interests—math, science, humanities, communications—in one discipline," she says. "It just felt like marketing was built for me, or I was built for marketing."

BYU Marriott wasn't even on her radar—until a trip to Utah brought BYU, and so much more, into her life. Peterson flew out during the summer of 2000 to visit a childhood friend and had a life-changing experience at Temple Square that sparked serious interest in The Church of Jesus Christ of Latter-day Saints. She was also introduced to Jeff Peterson. The two wouldn't marry for another two years, but she says, "From the minute I met him, I never dated anyone else, and neither did he."

Peterson returned to North Carolina, where she continued her investigation of the Church with support, but never pressure, from her friends in Utah. Eventually Jeff baptized her, and she moved out to Utah, where she started BYU Marriott's full-time MBA marketing track.

"At BYU I was caught up in the magic of being a new member," Peterson remembers. "I was out West for the first time. I was making friends. I was surrounded by people who answered my questions about the gospel and asked their own. I was in love, and I was learning. It was the best experience for me."

BYU Marriott marketing professor Michael Swenson says Peterson stood out in his MBA marketing management class. He has followed her career closely since then, and twice a year he invites her to speak to his students.

"Karen has grown from a bright, eager-to-learn MBA student to a determined, insightful, resilient, experienced, wise, and successful business person," Swenson says. "She represents the BYU Marriott brand: competent, motivated, hardworking, professional, ethical, honor, integrity, goodness. Her career success is a result of these attributes."

Telling Stories

After earning her MBA in 2003 and then working at Park City B2B firm Nutraceutical for a year, Peterson heard of an opening at Ancestry, a family-history research company that has since become a staple success story in the Wasatch Front's booming tech industry. At eight months pregnant with her first child, she landed the job.

"I loved that it was a consumer-facing company and such a mission-driven brand," Peterson says. "They hired me to help the marketing team evolve to be more product oriented, focused on the historical records."

Peterson led out in shaping how the historical content foundational to family history research—census records and obituaries, for example—is released and marketed. "We would combine records from a certain location or time period, and then I would create a story that the marketing team could use to sell to a specific audience," Peterson explains. "We evolved the way marketing was done by focusing on stories."

After working two years in the US market, Peterson was asked to manage the Canadian market from Toronto, where she moved with her young family in 2008 to lead from the field.

The Right Challenge

Her family arrived in Toronto on 1 July—Canada Day—and Peterson rolled up her sleeves and got to work, becoming something of an entrepreneur. Her first tasks were scouting out office space and making the company's first Canadian hires while building out Ancestry.ca from scratch.

She created ads, launched TV spots, and collaborated with the Canadian government to acquire and release historical records, all amid balancing life with her family and commuting regularly to Ancestry's international headquarters in London.

"I got to experience the excitement of owning my own business with the support of an amazing enterprise," Peterson says. "I did everything from soup to nuts, including helping with acquisition, marketing, being a spokesperson for interviews, and just general business ownership."

It was a challenge for sure, Peterson says, but it was the right one for her. "We were a very small team with very big growth goals, and we had to become very good at prioritizing and being agile and adaptive," she says.

The Peterson family quickly found their place in the world's most diverse city. They made friends fast, thanks in large part to their

Karen and Jeff Peterson with their children Autumn, age fifteen; Gavin, thirteen; Gage, nine; and Garrett, eight.

Adaptability

When Karen and Jeff Peterson welcomed their second child, Gavin, into the family, they had no idea how he would shape their future. Diagnosed with spina bifida at birth, Gavin has limited mobility and gets around in a wheelchair or on crutches.

"He's a total athletic stud now," Peterson says. Gavin, age thirteen, plays competitive wheelchair basketball, dabbles in wheelchair tennis and hockey, goes monoskiing, and rides motorbikes. The whole family, in fact, has taken up motorsports because it's something they can all do together. Their motorbiking is pretty hard-core, says Peterson, taking them off trails and into the mountains.

The family has invested heavily in giving Gavin access to sports. "If an able-bodied kid wants to play basketball, you get them tennis shoes and a ball and go find a hoop," Peterson says. "When you want to play basketball in a wheelchair, that's a whole different level of commitment."

Recognizing that not all families have the means—or even knowledge of the opportunity—to get their kids with disabilities into sports, the Petersons are in the early stages of founding a nonprofit to increase awareness and accessibility of adaptive sports.

"If I could, I would snap my fingers right now and have Gavin be able to run and ride a bike," Peterson says. "It's so hard. But I absolutely recognize what a difference he has made in my perspective and my compassion and my understanding. His presence in our family has shaped us so much in good ways."

church connections, and considered themselves lucky to rub shoulders with immigrants and converts, especially when ward activities served food from around the world.

The move to Toronto also led to new shifts in their family. The Petersons had two young children, and the youngest, Gavin, was born with spina bifida and suffered significant ongoing physical challenges. To support Gavin's needs, Jeff sold his small business and became a stay-at-home dad.

"You become strengthened through hard times," Peterson says. "Moving to another country was a big deal then. My husband became Gavin's main physical therapist; Jeff even built Gavin a tricycle he could ride to build his strength. Moving was the best possible thing for our family—and for my career too. To have that opportunity was a complete game changer."

Coming Home

After three years, Peterson decided it was time to return to the United States when she found out she was pregnant with her third child. With the physical and emotional trauma of Gavin's birth fresh in mind, she wanted to be home, close to her doctors, and in a more stable situation.

"I wasn't even sure what my role was going to be at Ancestry when I came back," Peterson says. "But they were supportive of me. The US team was so big that I was able to take on a big piece of the marketing team right away."

Within a year, Peterson became a marketing VP, and near the end of her time at Ancestry, she was appointed interim CMO, an exciting role that had her traveling out of state at least every other week.

"That was a period of time when my job took way more time away from my family than normal," Peterson recalls. "But it was a season—a period of investment and a conscious decision that my husband and I made together."

Ultimately, Peterson decided to leave Ancestry. She had seen the company grow into a multibillion-dollar company and was interested in bringing her expertise to a firm in earlier stages of growth. Plus she wanted to be home more. In 2018 she found the right fit as the first CMO at BrainStorm, a B2B Silicon Slopes software company, where she focused on positioning the brand for growth.

Helping the Underserved

After a couple of years at BrainStorm, Peterson again pioneered the CMO spot at a Utah-based tech startup. She began talks with the C-suite at Lendio in early 2020 and officially got started in May.

"We were looking for a CMO who has the ability to not only be creative around the brand and knows how to build and expand the brand, but also to be data driven around analytics," says Brock Blake, CEO of Lendio and also a BYU Marriott alum. "Usually you only find one or the other: either the right-brain creative or the left brain who gets data science. Karen is a unique blend of both."

Lendio is a marketplace for small-business owners to find capital by connecting with lenders around the country—a role that's become even more important as entrepreneurs struggle through the pandemic-induced economic downturn.

From April to the end of June, Lendio helped 100,000 small businesses access $8 billion worth of loan funding made available through the Paycheck Protection Program under the CARES Act, passed to provide coronavirus-related economic relief. For comparison, Lendio had previously facilitated a total of $2 billion in loans since it was founded in 2011.

Peterson feels humbled to see these numbers and honored to be on a team that's offering a solution for so many entrepreneurs during a difficult time. She says she's developed a passion for helping this group and loves working for a brand she can get behind. "You can feel the mission in the culture of the company," she says. "We're helping an underserved market."

A New Normal

As workplaces across the globe grappled with a new normal, Peterson kicked off her new CMO role from home, meeting her team for the first time on Zoom and getting to know their personalities through the GIFs they posted on Slack.

After cautiously coming to work in the office, Peterson was sent right back home to isolate—when her own COVID-19 test returned positive. "It was brutal!" she says. "I could barely breathe. And I was the careful one in my family."

Now recovered, Peterson is focused on doing right by America's small-business owners as she navigates her new role. During a recent leadership training meeting, Peterson and her colleagues listed one hundred dreams they have for the future.

"That exercise is easy for kids," Peterson says. "But as you become an older adult, you start to limit yourself."

As she considered the possibilities, Peterson initially thought about her new position and her goal to become a change agent at Lendio, to be a part of its growth and build an amazing marketing team along the way; ultimately, her thoughts turned to simpler, more personal dreams.

"I want to be an awesome mom," she says. "I want to be an awesome wife. I want to have created a family where we enjoy being together. I want my kids and eventually grandkids to come and sit around the dinner table together for holidays. It sounds like the most basic of things, but I feel like it's probably the most important thing. The most important influence you can have is on the people you're around every single day." M

"I want to be an awesome mom.
I want to be an awesome wife.
I want to have created a family
where we enjoy being together."

About the Author

Sara Smith Atwood is an associate editor at BYU Magazine *and holds a bachelor's degree in English language and a master's degree in linguistics, both from BYU. She lives in Orem, Utah, with her husband and two children.*

Open to Opportunity

Some points in Peterson's career have offered plenty of time for making dinner for her family and helping her four kids with homework. At other times, she's barely made it home for bedtime. In her own version of every working parent's quest to "have it all," she's realized that for her there's no such thing as balance—just adjusting for different seasons.

This is the message that marketing professor Michael Swenson hopes she shares with his students when she speaks to his classes.

"Her life demonstrates her ability to adjust and adapt her business goals and personal and family goals to changes in her life," Swenson says. "I want my students to know that their career objectives and goals may emerge over time as they adapt to changes and difficult situations."

MBA students, says Peterson, feel a lot of pressure to find competitive positions at big-name companies: "But the reality is, these students, especially the women, will say things like, 'I don't want to move out of state' or 'I'm trying to decide whether we're going to follow my spouse's job opportunity or my job opportunity. Is that bad?' No! Having a dream is totally different than having rigid expectations of what you think your life is going to be.

"Students should be open to opportunity," she continues. "One of the best qualities of a leader is flexibility and agility. They have resilience, and they can deal with a lot of different circumstances. Everybody's path is not going to be the same; one path is not better than the other or more successful than the other. You live your best life and control what you can."

THE LEVITE, THE PRIEST, *AND THE* GOOD SAMARITAN *IN A WORLD OF* RACIAL INJUSTICE

By **BRIGITTE C. MADRIAN**

ARTWORK *from* ST. PATRICK'S CATHEDRAL, ARMAGH, NORTHERN IRELAND

The many instances of sometimes lethal violence and discrimination against Black people that have been widely publicized in the news media in the last several months have been deeply disturbing to me and to many others. While media coverage has largely focused on police violence, the ensuing protests, and disparities in justice, the current coronavirus pandemic has also laid bare a whole set of other inequities, including access to healthcare, employment outcomes, education, and housing conditions.

BYU president Kevin J Worthen enunciated BYU's position on racism and violence in a statement released on 2 June 2020: "BYU stands firmly against racism and violence in any form and is committed to promoting a culture of safety, kindness, respect, and love. As we continue to move forward together, let us do so with charity. Let us be kind. Let us respect others. Let us listen. Let us follow the example of Jesus Christ."

The previous day, Russell M. Nelson, president of The Church of Jesus Christ of Latter-day Saints, released a similar statement that did not mince words: "The Creator of us all calls on each of us to abandon attitudes of prejudice against any group of God's children. Any of us who has prejudice toward another race needs to repent! During the Savior's earthly mission, He constantly ministered to those who were excluded, marginalized, judged, overlooked, abused, and discounted. As His followers, can we do anything less?"

President Nelson's call to repent has settled deeply in my soul. What do I *personally* need to do to repent? But the question is much broader than that. As the leader of an institution, I have been grappling with the question of what it means for an *institution* to repent. What is the responsibility of organizations to combat racism in today's world? What is my role as a leader in bringing about institutional reform at BYU Marriott?

Some have felt compelled to join in the hundreds of protests that have occurred around the world in the past few months. More than fifty years ago, George Romney, namesake of the Romney Institute of Public Service and Ethics here at BYU Marriott, was one of those who marched for civil rights.

Then, as now, these protests sometimes turned violent. Then, as now, force was used to quell these riots. But George Romney correctly noted that "force alone will not eliminate riots. . . . We must eliminate the problems from which they stem." More than fifty years later, we have not eliminated the underlying problems. Should we then be surprised that more than fifty years later we still see protests that sometimes turn violent?

In a joint statement issued on 8 June 2020, President Nelson and leaders of the NAACP made an appeal to the institutions in our civil society to be leaders in eliminating racism at all levels: "We likewise call on government, business, and educational leaders at every level to review processes, laws, and organizational attitudes regarding racism and root them out once and for all. It is past time for every one of us to elevate our conversations above divisive and polarizing rhetoric. Treating others with respect matters. Treating each other as sons and daughters of God matters."

President Nelson did not exempt BYU from this injunction. What should we do at BYU Marriott to address racism? What is our part in eradicating the problems from which the fundamental inequalities in our society stem?

As I have thought about what we can do—and what we should do—at BYU Marriott, I have come back again and again to the parable of the good Samaritan. In the New Testament, the Savior taught that we should love the Lord and that we should love our neighbor. He gave this parable in response to the question "Who is my neighbor?" (see Luke 10:29). I would like to focus on just a few of the many lessons we can learn from this story.

What did the Samaritan do? First and foremost, he had compassion. This compassion was shown in part by being physically present. Significantly, the Samaritan went to the side of the injured man and tended to his wounds. He then took the man to an inn where he would be safe and further attended to. Finally, the Samaritan paid for his care. (See Luke 10:33–35.)

Equally important are lessons learned from the inaction of the Levite and the priest who chose to pass by on the other side of the road. What explains their failure to minister to a fellow child of God?

- Perhaps they had a busy day and simply could not spare the time to help.
- Perhaps they didn't care or, even worse, had contempt for someone who was not like them.
- Perhaps they were worried about their own discomfort upon seeing the great injustice done to this man and potentially confronting their role in it.
- Perhaps they wanted to avoid the possibility of a difficult conversation with a man who might not react kindly to their attention.
- Perhaps they reasoned that they might come across someone more deserving of their help farther down the road.
- Perhaps they felt incapable of rendering aid because they had not been adequately trained to do so.

Finally, how might this parable apply to our situation today? Clearly, the Savior's intention with this parable was to encourage us to behave more like the Samaritan than either the Levite or the priest. I ask myself:

- Would the good Samaritan make a banner, march in an anti-violence protest, and call it good for the day?
- Would he tweet to the world a declaration that he is not a racist, congratulating himself for having fulfilled his moral obligation in 140 characters or less?
- Would he tend to the man but then leave him on the road rather than take him to the inn because rooms in the inn were limited, and if the wounded man took the last room in the inn, the Samaritan might find himself sleeping on the street?
- Would he pat himself on the back for having removed the barrier that allowed the man equal access to the road, content that he had done his part to create a more equal world?
- Would he blame the man for his misfortune? After all, didn't he know the road to Jericho was populated by thieves?
- Would he pull out his checkbook and donate to a local charity deemed to be in a better position to help the man?
- Would he have concluded that perhaps the greater systemic problems leading to

violence on the road to Jericho were better handled by institutions such as churches or the government?

- Would he stand by passively, reasoning that since he had not robbed and injured the man, he had no responsibility in addressing the predicament at hand?

Alumni and friends of BYU Marriott, love is an action verb. And love is sometimes messy and uncomfortable and hard work. Whether or not we feel like we have any part in the racism that pervades our society, we, like the Samaritan, must act. If we are not part of the solution, we are part of the problem. The opposite of racism is not *not racism*, it is *anti-racism*. It is actively doing things to love our neighbors of all races and to ensure that their lives are as good as our own in all the ways that matter.

While we press forward with the process of examining how we can address racism at BYU Marriott, I invite you to assess how you can be part of a similar effort in your communities. What can we all do to help create a more equal world where we love our neighbors as much as we love ourselves, and where they believe it because of our actions?

In the past six months, we have witnessed countries around the world brought to a virtual standstill in a concerted attempt to stop a lethal virus from indiscriminately killing people. What would our world look like if we could bring the same resources to bear in the fight against racism?

In his April 2020 general conference talk, Elder Jeffrey R. Holland expressed this hope: "When we have conquered this [pandemic]—and we will—may we be equally committed to freeing the world from the virus of hunger, freeing neighborhoods and nations from the virus of poverty. May we hope for schools where students are taught—not terrified they will be shot—and for the gift of personal dignity for every child of God, unmarred by *any* form of racial, ethnic, or religious prejudice."

My fervent hope is that we can redouble our efforts at BYU Marriott in bringing to pass Elder Holland's apostolic vision. M

This article is adapted from remarks made by Dean Brigitte C. Madrian during a BYU Marriott town hall meeting held 11 June 2020.

LOVE

IS AN

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AND LOVE IS SOMETIMES MESSY AND UNCOMFORTABLE AND HARD WORK. WHETHER OR NOT WE FEEL LIKE WE HAVE ANY PART IN THE RACISM THAT PERVADES OUR SOCIETY, WE, LIKE THE SAMARITAN,

MUST ACT.

Andreas F. Borchert

Coping with COVID-19

On 12 March, BYU announced that classes would be canceled through March 17 and then resume completely online. This unprecedented decision came as COVID-19 reached pandemic levels. Almost every aspect of society has experienced tremendous disruption, with the world of education among the most significantly impacted.

2,200,236

THE NUMBER OF PARTICIPANTS IN BYU ZOOM MEETINGS HELD FROM 13 MARCH THROUGH MID-JULY 2020.

Participants logged in from an estimated 160 countries, with about 97 percent logging in from the United States. Brazil and Canada came in second and third, respectively.

276,591

THE NUMBER OF TOTAL BYU ZOOM MEETINGS HELD FROM 13 MARCH THROUGH MID-JULY 2020.

Those meetings included more than 1.6 million hours of collaboration.

18 MARCH 2020

THE DAY CLASSES RESUMED AT BYU.

Faculty had five days to move their curriculum entirely online. When they returned to digital classes on Wednesday, more than 25,000 BYU faculty and students participated in 1,902 classes and meetings via Zoom.

62 MILLION

THE NUMBER OF TIMES BUSINESS CONFERENCING APPS WERE DOWNLOADED WORLDWIDE DURING THE WEEK OF 14–21 MARCH 2020.

Much of the growth came from increased use of apps such as Google Meet, Microsoft Teams, and Zoom. In fact, Zoom's daily users exploded to more than 200 million in March, up from 10 million three months earlier.

Sources: *techcrunch.com/2020/03/30/video-conferencing-apps-saw-a-record-62m-downloads-during-one-week-in-march and venturebeat.com/2020/04/02/zooms-daily-active-users-jumped-from-10-million-to-over-200-million-in-3-months*

67%

THE DECREASE IN CLASSROOM CAPACITY IN THE TANNER BUILDING AS PREPARATIONS WERE MADE FOR FALL 2020 SEMESTER.

The building seats 3,210 at any one time during a typical semester. For Fall 2020, planned seating capacity dropped to 1,049 in order to maintain social distancing.

900

THE NUMBER OF LARGE CANISTERS OF DISINFECTING WIPES ORDERED FOR USE BY BYU MARRIOTT EMPLOYEES DURING FALL 2020 SEMESTER.

The school also ordered 5,500 face masks sporting a BYU Marriott logo—enough to give one to every BYU Marriott student and employee.

Information was provided by the BYU Marriott Deans Office and the BYU Office of Information Technology, unless otherwise noted.

the CASE of the RISING NUMBERS

Research by a BYU Marriott professor indicates that increases in tuition may be linked to the amount of money students are allowed to borrow.

by Todd Hollingsworth **Illustrations by Eric Chow**

To put it mildly, universities have had their hands full in responding to the COVID-19 pandemic. On 6 March 2020, the University of Washington announced plans to move to online-only coursework, and within a few days, the entire higher education industry was turned on its head.

At Brigham Young University, President Kevin J Worthen announced on 12 March that the winter semester would shift to remote learning, and then the university followed with remote-only spring and summer terms. As Fall 2020 approached, many universities announced plans to again be online only.

While some schools are attempting hybrid models, one thing is clear: education may never be the same. The impact on students has been extreme, and now, months past the original first wave of the novel coronavirus, students are wondering if the tuition they are paying is still worth the education they are getting with only online courses. It's a debate worth having, especially since tuition costs across the country have skyrocketed in the last two decades.

Exactly why tuition has increased so sharply has been a topic of debate for years. Some argue that inflation plays a role. Some posit that the value of a degree justifies the increasing expenses. But BYU Marriott professor Taylor Nadauld has a different explanation—and a study to back it up: higher ed tuition is rising lockstep with the amount of money the federal government is allowing students to borrow.

"When you think about what is happening with student loans, you have a big chicken-and-egg problem: Is higher tuition causing people to borrow more? Or because people can borrow more, are universities charging more for tuition?" notes Nadauld, BYU Marriott's H. Taylor Peery Professor of Finance. "We can say with some confidence that increased access to federal-student-loan borrowing results in higher tuition."

Rising Costs

According to Nadauld's research, between 2001 and 2012, average sticker-price tuition rose a staggering 46 percent, from $6,500 a semester to more than $10,000 a semester. The following seven years saw tuition jump almost another 25 percent, according to a 2019 report from the Center on Budget and Policy Priorities. And right alongside rising tuition has been a crisis in exploding student-loan debt.

In 2004, the total debt balance for student loans across the country was a bit over $250 billion, according to the New York Federal Reserve Consumer Credit Panel. At that same point, auto-loan and credit-card debt far outweighed student loans, with auto loans at more than $700 billion and credit cards just under $700 billion. Today, student-loan debt far outpaces both: at more than $1.5 trillion, student loans represent the largest form of nonmortgage liability for households.

For St. John's University Law student Jayne Price Edwards, the sticker shock going into her first year was eye popping. The recent BYU grad started law school in the fall of 2019 with a per-semester tuition price of $31,645 ($63,290 a year). Multiply that out over three years of law school and—not accounting for any tuition increases over the next two years—that is just shy of $190,000.

Edwards received a half-tuition scholarship, and her family helps out a bit, thanks to a 529 savings account that was set up years ago, but the cost is still substantial. "I knew it would be significantly more expensive than BYU obviously, but $63,290 is a big chunk of change," she says. (For comparison, BYU Law's tuition is $6,930 a semester or $13,860 a year.) "One of the biggest issues with high tuition is that it stands as a barrier to entry for a lot of marginalized people. But I don't really see the cost of tuition changing because it's high everywhere."

According to Nadauld's research, tuition costs aren't high just because education is expensive. His research, which recently won the Michael J. Brennan Award for the best paper published in the *Review of Financial Studies* in 2019, looks very closely at how specific legislative changes in the maximum amounts that students are eligible to borrow, which went into effect in 2007 and 2008, directly precipitated significant tuition increases at institutions of higher learning across the country.

More Money, More Problems

The Higher Education Reconciliation Act (HERA), passed by Congress in 2006 and effective 1 July 2007, significantly increased the yearly subsidized-loan-borrowing cap for students for the first time since 1992. With that change, freshmen were able to borrow $3,500 (up from $2,625) and sophomores could borrow $4,500 (up from $3,500).

Combing through student loan data from subsequent years provided by the Federal Student Aid Office, Nadauld and coauthors David Lucca and Karen Shen found HERA substantially increased how much students were borrowing. In 2007–08, the subsidized loan originations to undergrads jumped from $16.8 billion to $20.4 billion and the average loan rose from $3,300 to $3,700.

Then, in 2008, the Ensuring Continued Access to Student Loans Act increased the maximum annual borrowing limit on unsubsidized loans by $2,000 for undergraduate students. Once again, students borrowed significantly more money, with unsubsidized loan originations jumping from less than $15 billion to $26 billion in one year.

"The major beneficiaries of these federal so-called 'student' financial assistance programs are **THE UNIVERSITIES**, not students."

All of this newly available money was no secret to universities, and it turns out they were happy to get their hands on it. An anecdote the researchers dug up illustrates the point. In their paper, Nadauld and his coauthors quote from the transcript of an earnings call of the Apollo Education Group, one of the most prominent for-profit education companies and the parent organization for the University of Phoenix. A participant on the call asked about the decision to increase tuition costs.

Management responded with the following: "The rationale for the price increase . . . had to do with Title IV loan limit increases. We raised it to a level we thought was acceptable in the short run knowing that we want to leave some room for modest 2 to 3% increases in the next number of years. And so, it definitely was done under the guise of what the student can afford to borrow."

A simple analogy from Nadauld helps paint the picture more clearly: "If I walked around BYU Marriott and gave every student a $50 prepaid ATM or debit card but then told them they could only use that money to buy milk in the Blue Line Deli, the price of milk would definitely go up. Unless, of course, they increased the supply of milk," he says. "If I give everyone who is eighteen to twenty-four years old access to a bunch of money and say you can only use it at universities, then the price at those universities is going to go up."

Crunching the Numbers

Milk analogies aside, establishing the connection between the increased borrowing amounts and increases in tuition required a little more effort. Starting back in 2014, Nadauld, Lucca, and Shen spent six months sifting through tuition and enrollment data from IPEDS (a system of surveys conducted each year by the National Center of Education Statistics) and student loan data from the Title IV Administration's Federal Student Aid Office. At that time, both Shen and Lucca were employed at the Federal Reserve Bank of New York (Lucca still is; Shen is now at Harvard University) and Nadauld was a visiting scholar there.

With detailed tuition, enrollment, and loan data, the trio employed a series of "difference-in-differences" statistical tests to isolate the causal effect of increased credit access on tuition costs. The analysis revealed a significant pass-through effect on tuition from the increases in student loan maximums. With piles of empirical evidence, the statistical analysis took a meaningful step towards resolving the chicken-and-egg question: universities appeared to be raising tuition because students were able to borrow more money from the federal government.

According to their calculations, university tuition increased roughly sixty cents for every dollar in increased subsidized loans and twenty cents for every dollar of increased unsubsidized loans. The researchers also found that for-profit institutions, two-year institutions, and the priciest private schools were some of the schools most likely to take advantage of the increased loan availability to students, and these schools also exhibited the most disproportionate tuition increases.

"Nearly 80 percent of the revenue of for-profit universities, such as University of Phoenix, Grand Canyon University, and Devry University, comes through the form of federal aid," Nadauld says. "They recruit students aggressively and help them access student aid so they can attend. We were not surprised to find these institutions were some of the most likely to react to federal aid changes with tuition increases."

The three researchers first published their findings in a staff report for the New York Fed in 2015, and a year later, they found themselves testifying before Congress. In writing about the report for *Forbes* in 2015, Richard Vedder, the director of the Center for College Affordability and Productivity, said the study once again confirmed the Bennett hypothesis—the idea first attributed to former US Secretary of Education Bill Bennett that as federal aid goes up, tuition goes up.

"The major beneficiaries of these federal so-called 'student' financial assistance programs are the universities, not students," Vedder wrote. "Following the money, we see a huge portion of the increment financial largess has gone to fund increased nonteaching staff, super salaries for a small but meaningful portion of the senior faculty and administration, etc."

Publish, Congress, Impact

It's been a few years since the research first surfaced, but the initial response, according to Nadauld, was divided along political lines. For conservatives, the paper represented more evidence of the federal government interjecting itself in markets, and for liberals, the paper caused concerns about limiting student access to federal funding.

In the years since the paper first surfaced, Congress has been hesitant to do anything that might curb access to education, such as limiting how students obtain federal money, a move that Nadauld largely supports. A few meaningful aspects of the federal student loan market have been altered since the paper was first published, though Nadauld does not believe any of the changes were necessarily in response to the findings of the paper.

For example, the government has placed new limitations on for-profit universities by introducing default-based performance requirements. In addition, the federal government has since made payment plans more flexible for student loans.

"Students are now able to make payments on their loans based on the amount of income they make," Nadauld says. "Default rates are still pretty high, but they haven't really increased since 2014. However, they are likely to start spiking again during the COVID-19-induced recession. When people lose their jobs, recent research has shown that the first loan they default on is their student loans."

For Nadauld, the escalating student-loan debt crisis was the reason he embarked on this study in the first place. Looking back at the beginning of his career at Goldman Sachs, he believes he was the only new employee in his Global Investment Research Division that graduated from a school west of the Mississippi other than Stanford. Nearly all of his new colleagues had towering student debt loads that paralyzed them when making career choices. He saw firsthand evidence of the research that indicates high student-loan debts delay major life choices for college graduates, including starting a family, returning to graduate school, or looking for different job opportunities.

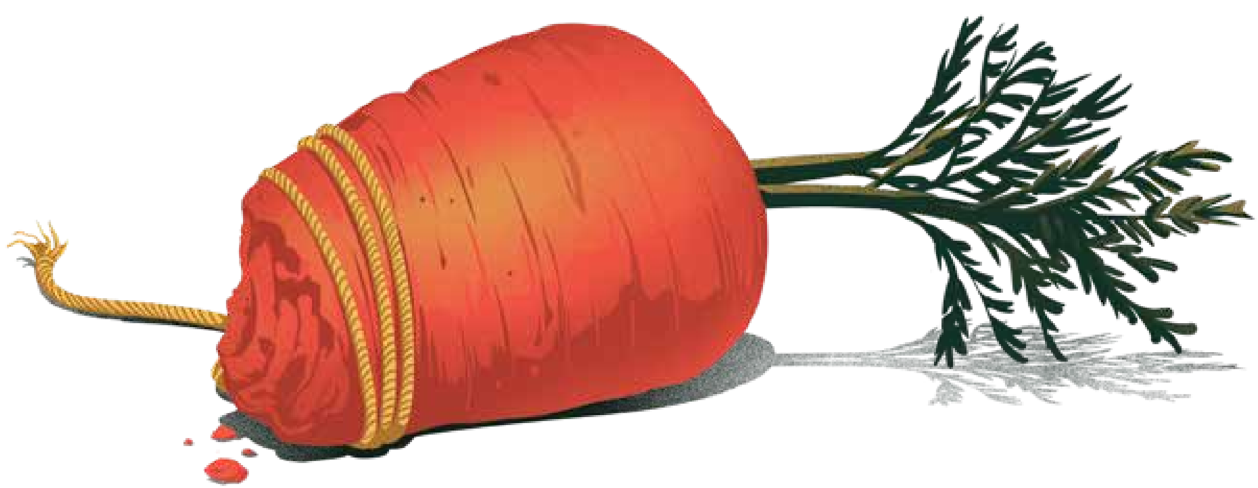
Nadauld, with an undergraduate degree from BYU and nearly no student debt, felt confident in his path to start a family and even return to graduate school because his family could handle some additional debt. He does not want to see new graduates feeling constrained in their career, education, and family choices because of student debt. He believes BYU offers low tuition for that exact reason.

"I don't think people—students in particular—give BYU enough credit for this," he says. "I don't think they appreciate the magnitude of the financial benefit that BYU provides. Given the cost of tuition at comparable quality private universities, any student who is accepted to BYU is getting a $30K or $40K scholarship right off the top.

"It's important to recognize that a university education is still the best investment an individual can make," Nadauld continues. "The gap between the wage of a college graduate and a high school graduate is the largest it has ever been—and it's increasing. Just be careful as you incur student debt. While the investment is worth it, you still want to be able to make major life choices without student loans weighing you down." M

About the Author

Todd Hollingshead is a media relations manager in BYU's University Communications office. A former journalist, Hollingshead holds a bachelor's degree in journalism and a master's degree in mass communications from BYU. He lives in Springville, Utah, with his wife, Natalie; their four children; and a pug and a cat.



Plan Like a Pioneer

MANY NINETEENTH-CENTURY MEMBERS of The Church of Jesus Christ of Latter-day Saints trekked more than a thousand miles across North America, pulling handcarts loaded with supplies and other precious possessions for the journey. Out of necessity, they "had to be good logisticians," says Scott Webb, associate teaching professor of global supply chain at BYU Marriott. "They were moving out west from city to city and founding cities. Those are all things that you have to plan for."

Carrying on that cultural heritage, Webb says that many of the biggest carriers in the Western United States were founded by members of the Church. He invokes this legacy as he teaches his students to be great logisticians themselves.

In Global Supply Chain Management 404: Supply Chain Logistics, students learn planning and execution of inventory and all the processes surrounding it, Webb says. In other words, logistics includes everything that occurs between you placing an order online and the arrival of that package on your doorstep. Because the field of logistics is largely behind the scenes, many supply-chain professionals' work goes unnoticed unless something goes wrong. "If an order doesn't arrive on time, it causes problems throughout the entire business supply chain," Webb explains. "I train these students in how to make high-quality decisions before things go bad."

Webb uses an analogy of a three-legged stool to explain the key skills of a logistician. Effective decision-making, incisive questioning and analysis, and quality presentations are each equally important; and like the legs of a stool, if one of them is underdeveloped, it throws off the balance of the whole.

To give his students hands-on experience with analysis, Webb asks them to complete several projects he describes as "messy." Solely teaching math and economics makes for a disconnected class, he explains. "Instead, I give students various projects where they discover and learn about the complexity of the problem and allow them to dig to understand how it all actually works," he says. One project requires students to sift through more than 45,000 rows of data in a spreadsheet from a real company to determine ways to best save the company money.

One project requires students to sift through more than 45,000 rows of data in a spreadsheet.

Another important takeaway from the class is learning to present with finesse. Webb instructs his students in slide design, elocution, and body language to "raise the level of the messenger to that of the message," he says. These skills have been particularly important for course teaching assistant Olivia Smith. "This course showed me that I have a knack for presenting and, as a result, has instilled in me a new sense of confidence," she says.

Another course TA, Luana Tu'ua, says Webb's class has been a highlight of her coursework. "Professor Webb challenged us to become strong thinkers, analysts, and leaders in an environment with others," she says.

These skills are exactly what Webb hopes students will take away from the class. "I want them to learn how to take initiative and apply these principles to real problems and fix them," he says.

—CLARISSA MCINTIRE

"If an order doesn't arrive on time, it causes problems throughout the entire business supply chain. I train these students in how to make high-quality decisions before things go bad."

SCAM SAVVY

SAFEGUARDING AGAINST DIGITAL FRAUD

- *By Emily Edmonds*
- *Photography by Bradley Slade*

When Mark Roberts began working at the FBI in 2002, its cyber program was small. "Almost nonexistent," he says. "And the cases were mostly child pornography."

Now cyber investigations are a top priority for the FBI, only behind international terrorism and counterintelligence. "Fraud has exploded over the last eighteen years," says Roberts, a BYU Marriott information systems grad who is part of Salt Lake City's cyber task force. "Every office has a cybersquad; some have multiple. The number of agents is exponentially higher than when I first started."

The stats indicate why. In 2001, 325,519 incidents of fraud, identity theft, and the like were reported in the United States. Last year that number totaled 3,200,329, according to the *Consumer Sentinel Network Data Book 2019*.

"A lot of in-person victimizations have disappeared, and criminals are turning to the internet," says Roberts, who was initially drawn to the FBI because his uncle was an agent. "It's a lot safer for them to hide behind a computer, and the chances of getting caught are much lower."

Fraud is becoming more broadly executed, says Cam Tovey, head of information security for Confluent, and jumping into the scamming sector doesn't take much skill. "If a unique and complex attack is successful, it gets people interested and becomes available on the dark web," says Tovey, who earned his BS in information systems from BYU Marriott. "You don't have to be super knowledgeable; you don't have to program. You just have to read through a description to buy it and be a jerk."

Jeff Jenkins, a BYU Marriott associate professor of information systems, notes that, in the earlier days of fraud, a lone hacker trying to make a few quick bucks was typical. "Now there are large, sophisticated fraud rings, where they have great skills and lots of resources," he says.

Whether at work or at home, the task of outsmarting those who are trying to outsmart you is an ever-changing battle. Carving out time to put a few safeguarding tactics to work for you is well worth the effort.

AT WORK

The one thing all breaches have in common? Employees.

"I can put all kinds of security controls in place," says Tyler Theys, chief technical officer for BroadWall. "I can stop a lot of viruses and create effective code, but I cannot monitor the human element. People are always the risk, not the virus or the malware. Quite often cybercrime is the result of someone's actions."

It's not that people are stupid or malicious, Tovey adds, they're just human. "It doesn't necessarily mean someone is being nefarious," he says. "It's usually just an accident, but the consequences can still be pretty bad."

Gone Phishing

Seemingly innocent emails, typically from a family member or trusted coworker, can be fishy. Often a password or credit card number request—or even just an invitation to open a document or click on a link—is actually a type of fraud called phishing. "It's easy to make an email look like it's coming from your mom," Jenkins says.

Staying safe means staying skeptical. Be suspicious of entities claiming to be PayPal or Amazon that send emails warning of account issues. Instead of clicking on the enclosed links, go directly to the specific website, log in, and see if similar messages can be found there.

If an email is not from an organization you have an account with, that's an even more obvious sign someone is out to get you—hook, line, and sinker.

Bad Wiring

Once an organization's email is compromised, it's easy for fraudsters to monitor company messages and wait for the right moment to insert themselves with a fake email under the guise of a coworker, requesting a large wire transfer to a fake account.

"We've seen companies lose hundreds of thousands of dollars, and you can imagine the impact that could have on a small business," says Roberts. "One comes to mind where $20 million was lost.

"If we're notified quickly there's a decent chance we can get it back—we did with the $20 million," he continues. "But if there's a few days' lapse, tracking down the money is much harder. If funds are wired domestically, they can be gone within hours."

Scammers know that a perfect time to pounce is when executives are out of the office or traveling; employees don't want to bother their vacationing boss or coworker. "Businesses need a process to verify their wire transfers to avoid this type of fraud," Roberts says. "Without that, these cases can go on for months without people figuring it out."

Doing the Two-Step

"Two heads are better than one" is an adage that can potentially spare unnecessary headaches. Where there is too much autonomy, the likelihood of fraud increases. "If I'm going to commit fraud, I want to be in charge of that whole process," Tovey observes. "Separating duties is one of the big controls for financial fraud."

Small businesses often run lean, so they have to work on a model of trust, he explains. "Security is always a balance. It's expensive, like buying insurance. If you're a small business, then you have to make a tough choice about what to invest in," he says.

This is where dual authorization comes in. Does a wire need to be sent or a check cut? Have the controller *and* the supervisor sign off. Similarly, have a rule that emailed financial instructions must also be verbally verified, just in case the request is phony.

Schooled in Security

Theys believes combating the human element should be focused on three basic areas: instituting policies, training employees, and empowering employees.

Having policies on how to utilize technologies is paramount, Theys notes. These rules often mean extra to-dos for employees, but it's the little things, such as changing

passwords, that help an organization run smoothly.

After policies have been set, follow up with regular security training to avoid unfortunate situations. "Security isn't just an annual training," Jenkins says. "It's reminders in the break rooms and activities where you role-play."

One effective exercise, says Roberts, may be to send out a mock phishing email, followed up with a kind conversation with those who take the bait.

Once employees are schooled in security, the next step is to empower them. "Listen to your users, understand where they're challenged, and figure out a way to enable them without lessening their abilities," Theys says. If this doesn't happen, he continues, users will find ways to do their jobs, even if

it means circumventing the organizations' rules, which may come back to bite you.

Got Your Back

Another area of concern is data backup—or the lack thereof.

"I'm shocked that a lot of companies don't have backups of critical data," Roberts says. "In this day and age, there is no good excuse not to have either cloud storage or large hard drives."

Backing up data not only safeguards a company against computer viruses but also protects the organization against ransomware: when hackers infiltrate a company's network, steal its data, and demand a payment to regain access.

"Ransomware seemed to go dormant for a while, but recently it surged back up," Roberts says. "The encryption is at such a level, there is no way to decrypt a file."

Tovey adds, "If you're in trouble and decide to pay the ransom, you have no guarantees that you'll really get your data back." Ransomware can be a nonissue, however, if companies have their data backed up.

Finders Keepers?

Let's say you stumble upon a stray USB in the parking lot. It may seem altruistic to plug it into your computer and try to figure out which coworker it belongs to. But this could be a sneaky way for a hacker to infiltrate and compromise your organization's network, Tovey says. Like opening a sinister link or attachment, the USB could be a way to install malicious files on your computer in order to steal confidential information.

OTHER RED FLAGS

- Gift certificate requests
- Strange links, either in text messages or emails
- Misspellings in communications
- Work-from-home job offers
- Social media games in which people share common security questions
- Phone calls from government agencies that threaten your arrest or say you owe taxes
- Notifications that you've won grant money or a lottery
- Money requests sent through social media or from someone you don't personally know

Passwords and Beyond

We may see the end of passwords as we know it. New technology is enabling computers to recognize the typing cadence and mannerisms of its users.

"There are all kinds of uniqueness in the way people type," says Tovey. "Not just your speed, but maybe you only use the shift key with your left hand and the space bar with your right hand." Profiling an individual's typing style, also known as keystroke dynamics, is another way of ensuring that the people logging on are legitimate.

Similarly, behavioral analytics—how users interact with websites versus a scammer's interactions—has also been shown to be effective. "Data is king in detecting fraud, especially in ecommerce and financial institutions," Jenkins says. "There are indicators, like how someone fills out a form, that may suggest they're not who they say they are."

TOP-TEN FRAUD CATEGORIES (US 2019)

- Impostor scams
- Telephone and mobile services
- Healthcare
- Foreign money offers and counterfeit check scams
- Online shopping and negative reviews
- Prizes, sweepstakes, and lotteries
- Travel, vacations, and timeshare plans
- Internet services
- Business and job opportunities
- Advance payments for credit services

Source: *Consumer Sentinel Network Data Book 2019, ftc.gov/data*

Cut Some Slack

Instant messaging is a quick way to connect with coworkers, but it's not immune from rules of safe communication practices.

"There have been cases where organizations had their Slack accounts compromised," Tovey says. "It's the modern-day water cooler, especially in the COVID universe."

In these spaces, people often say things that are more casual and relaxed, he continues, and those conversations could be hacked and made public. Instant messages could also be potentially subpoenaed. Be cautious with the info you share via this medium.

AT HOME

Many of the rules that apply in the organizational realm cross over into the home.

"Absolutely educate your kids," Theys says. "As businesses train employees, a great statement to include is, 'Don't hesitate to share this information with your family and friends.'"

And just as a business should back up its files, you should have somewhere to turn when family photos and other valuable information is at stake. "At some point your computer will die, and you will need to get that data back," Jenkins warns. "It will happen."

Guard Your Greenbacks

Checking your bank and credit card accounts takes only a few minutes, but monitoring them daily is one of the top ways you can be vigilant. "Whenever there's a purchase on a credit card, I get a text," Jenkins says. "No one is going on a shopping spree without me knowing."

When it comes to online shopping, Tovey says credit cards are the best way to go. "If a fraudulent charge hits your bank account first and then your mortgage goes out, you could be bouncing checks and accruing fees," he points out. "But when you use a credit card, you can dispute a bad charge and go about your normal purchasing without bouncing checks."

In the last few years, the United States has largely moved from swipe to chip credit cards, which was a direct response to fraud. The good news? Making fake credit cards is harder now. "It hasn't solved the problem, but it solved an enormous part of the problem," Jenkins says.

Password Prowess

You've heard it before, but now is the time to sit down and make it happen: create long passwords that are Superman strong, and store them in a password manager.

"Having strength to your password stops a lot of issues," Theys says, "and using the same password for multiple sites is a no-no."

Examples of huge breaches and people losing everything because of reusing passwords are plentiful, Jenkins adds: "Use two-factor authentication wherever you can. I have it on every one of my bank accounts."

Also teach your kids about picking—and protecting—good passwords. "Don't let your children share their phone passcodes with friends. Friends are cute, but they make bad choices," Tovey says.

On the Rocks

Freeze! The three main credit bureaus (TransUnion, Equifax, and Experian) offer freezing services for credit score reports in hopes that it will stop identity thieves from opening fraudulent accounts.

Placing a credit freeze is easy, and if you need to temporarily unfreeze it—say, if you're applying for a new car loan—it takes only a minute to lift the restriction.

Credit freezes are a good option for children too. "It's a free service, so freeze all your kids' credit," Jenkins says. "You don't want someone taking out loans in their names."

Tweaking the Truth

Yes, lying is undesirable. However, fudging your birthday on social media can help restrict crooks' access to an important piece of identifying information if they happen to infiltrate your account."Anonymizing your data as much as you can is a good surface protection," Theys says. "The less the greater internet knows about me, the better."

Receiving birthday wishes is one reason people still keep their Facebook account active, but think of how much fun it would be to receive well wishes a day or two early. It will be our little secret.

Money Where Your Mouse Is

Who doesn't love finding a good deal online? But what if it's too good to be true?

"I wanted a 360-degree camera," Jenkins says. "I found a website that listed it for half the price, and in the rush of the excitement to get a good deal, I entered my credit card and hit submit."

But then Jenkins started to feel uneasy about his online find. "I googled the company and found out it was a fraudulent site, so I called my credit card company to cancel it," he says.

Moral of the story: Before you proceed to checkout, dig a little deeper on sites you're not familiar with.

Mortgage Fraud

A growing—and devastating—type of fraud happens when impostors infiltrate communications with a soon-to-be homeowner.

"If a title company or loan processor's email gets compromised, the attackers will simply watch the communication and when it's ready, they'll jump in and say, 'Here's the wire transfer information.' They're nefarious and sneaky," Tovey says.

As with business wire fraud, any time you need to transfer money, Tovey recommends using an out-of-band communication, or a different means of communication, to confirm the transfer. You can call the person directly or reach out to them by email or text.

"This approach is such an easy way for scammers to get a lot of money in a short amount of time," Roberts says.

Criminal Minds

Often it's the path of least resistance that makes people the most vulnerable. "Humans do everything we can to make our lives easier, which opens us to fraud of any kind," Theys says.

By committing time, operating with a healthy dose of skepticism, and staying on top of the latest scams, you'll be able to guard your family and stay out of hot water at work.

"Digital fraud is a real thing; you've got to protect yourself at all angles," Theys says. "It can affect your name, reputation, bottom line. When you protect yourself, it makes it more difficult for bad actors to mimic who you are." M

ABOUT THE AUTHOR

Emily Edmonds is a former editor of Marriott Alumni Magazine. *She is considering letting her toddler create all her passwords from now on.*

THERAPEUTIC REC: *A Celebration of Humanity*

By Kellene Ricks Adams

Stephanie Janczak felt nervous when she walked into professor Ramon Zabriskie's classroom for the first time. A BYU Marriott therapeutic recreation and management (TRM) major, Janczak knew that she would be working alongside the other TRM students in the class for the next two years as the cohort progressed toward graduation.

"We were all awkward," she says. "It's what happens on the first day of class. Dr. Z walked in and within minutes had us scoot the desks back and sit on the floor in a circle around a pile of stuffed animals. We played a name game where we introduced ourselves using an iteration of our name using a descriptor that started with the same letter as our first name. He was Reeling Ramon. I introduced myself as Sunshine Stephanie. Then we threw the stuffed animals to each other and had to say the person's name who threw it to us. All of a sudden, the anxiety and nervousness was gone, and we were having fun.

"My cohort and professors are my second family. I feel so blessed to have had powerful experiences with those in the TRM community."

"I still call my TRM friends by the name they chose in that circle," she continues. "I saw how a simple activity could be used to bring people together and help people learn at the same time."

Activities have been a major focus of BYU Marriott's TRM program, where students specialized in the design, delivery, evaluation, and management of therapeutic and transformative experiences. TRM students have primarily focused on the use of recreation and other experiences as a treatment modality to help people with illnesses and disabilities improve functional behavior and quality of life while developing skills and abilities related to leisure and well-being. The foundational business courses provided by BYU Marriott's TRM program were designed to prepare students for upward mobility into leadership positions in healthcare and other related fields.

Janczak and a handful of other TRM students who served as brand ambassadors were instrumental in planning one of the final activities for BYU Marriott's TRM major, as the program will officially come to an end this school year. That gathering, held in December 2019, drew past and present TRM professors, students, alumni, family, and friends together for a bittersweet evening during which they celebrated the lifelong friendships they'd made and the end of a remarkable program.

The TRM program—which began in 1971 and was initially housed in BYU's College of Health and Human Performance—moved over in 2009 to the BYU Marriott School of Business, where students added business classes to their traditional TRM coursework. "We offered a unique option because our major met all external requirements for TRM programs nationwide plus added requirements for business classes," says Zabriskie, an experience design and management (ExDM) professor who has taught TRM classes at BYU since 2000 and will now be teaching diversity and inclusion classes for the school. "That means our students are not only equipped to become great clinicians and great therapists but also great managers of departments and agencies as well as entrepreneurs. The demand for our program and its graduates has been high."

So the question is obvious: Why was the program discontinued? "Many different options were explored," says Neil Lundberg, ExDM professor and department chair. "Arriving where we did was difficult. The therapeutic recreation and management program has been consistently ranked by the National Council for Therapeutic Recreation Certification as one of the top in the country, and we have more students pass the national certifying exam every year than most other programs. Finally, however, the hard decision was made because of fit and lack of resources."

While the decision to end the program was met with disappointment and sadness, current TRM students (who will finish the program and earn their degrees), grads, and faculty members are focusing on the powerful impact the program has had in their lives. "Therapeutic rec is a people-person profession," Zabriskie says. "We learn how to use experiences and recreation of all different kinds to impact and even transform the lives of those we work with, especially people with illnesses and disabilities. And being involved in the transformation of other people's lives transforms our own as well."

Janczak agrees. "TRM is a celebration of humanity," she declares. "This major has not only allowed students to change the lives of thousands of people throughout the country, but it also has empowered each of its students to grow and become more resilient, compassionate, and aware of the humanity around us. I have never felt so loved and accepted as within BYU Marriott. My cohort and professors are my second family. I feel so blessed to have learned valuable lessons and had powerful experiences with those in the TRM community." M

An Education Show-stopper

WRITTEN BY CLARISSA MCINTIRE

ILLUSTRATIONS BY ADAM NICKEL

When *Les Misérables* opened in London's West End in 1985, many critics gave it an unfavorable review, declaring it bloated, dreadful, and "witless."[1] Despite the negativity, performances sold out quickly, and the original run lasted more than thirty years. *Les Misérables* remains one of the most popular musicals of all time.

The musical also happens to be a favorite of Clark Gilbert's. President of BYU–Pathway Worldwide (BYU–Pathway) and former president of BYU–Idaho, Gilbert says, "Seeing *Les Misérables* live on the West End or on Broadway, with all the talent, technical production, and audience interaction, is simply magical. I worried when they made the 2012 film version that it would lose some of the magic of the live theater production. Fortunately, the creators asked, 'What's unique that we can do in film that you can't do onstage?'" The result was a revolutionary new take on film musicals, featuring live singing and dramatic visuals that are virtually impossible to achieve in the theater.

"Rather than replicating the theater and just trying to do it digitally, they've taken advantage of the native medium of film," Gilbert says. "Similarly, quality online learning requires you take advantage of the media, use technology to allow students to interact in teams within cohorts, measure learning, and give the instructors access to data about student engagement and performance. This is all unique to an online environment."

Though public perception of the industry has long been colored by for-profit programs of questionable caliber, online-learning offerings have expanded dramatically in the last two decades, with increasingly high-quality educational programs that are recognized for their value.

Historically, education has been considered the silver bullet when it comes to alleviating prejudice, reducing poverty, lowering crime, and addressing other social issues. But as traditional formal education is not feasible for many people, increasing the reach and decreasing the cost of educational opportunities—particularly in postsecondary education—requires its own panacea: online modality.

A TOUGH ACT TO FOLLOW

Just like the *Les Misérables* stage production, online learning received a fair amount of criticism when it initially emerged in the late 1990s. However, an increasing number of education experts now hail web-supported learning as a game changer; in fact, the president of MIT wrote, "digital learning is the most important innovation in education since the printing press."[2]

The evidence supports that. One series of studies found that online instruction is "as good as or better" for students than face-to-face education.[3] In 2002 an estimated 1.6 million students enrolled in at least one online course[4]; in fall 2018 more than 6.9 million students—over one-third of all higher-education students that year—signed up for online learning.[5]

But how do employers feel about degrees from distance-learning programs? Perhaps more favorably than you might think: as many as 83 percent of executives believe degrees earned online are as legitimate as degrees earned traditionally.[6]

"It depends on the quality of the program and the quality of the students," Gilbert notes. "Some online programs have high placement rates, and some have rates that are embarrassingly low." Thus, for many employers, the deciding factor isn't how a degree is earned but where. Accreditation, reputation, and proven alumni success are the most important considerations. "A student who goes to a high-quality online program in today's world can do very well, particularly in some of the professions such as technology, healthcare, and business," he says.

SETTING THE SCENE

Though online courses are delivered via the internet, most aren't cobbled together quickly like some web content might be, such as social media posts. The best distance-learning courses are deliberate and purposeful, and adhere to high academic standards. Online courses are not synonymous with remote-learning courses, however. Using web tools to deliver an in-classroom learning model results in a different experience which, as in the case of the global turn to remote learning due to the COVID-19 pandemic, may lead to inferior educational experiences (see sidebar, page 35).

Internet-supported courses include (1) web-facilitated courses, which utilize web-based technology to support course objectives but meet in person; (2) hybrid (or blended) courses, which deliver much of the course content online and have regular or occasional face-to-face interaction (such as BYU Marriott's Accounting 200 course, which features the famed instructional videos by former professor of accounting Norm Nemrow); and (3) online courses, which present more than 80 percent of the content online and rarely hold face-to-face meetings.[7]

The majority of on-campus BYU courses are web-facilitated, with many students and faculty using the learning-management system BYU Learning Suite. In this article, we refer to both the latter two categories—hybrid and online courses—with the terms *distance* or *online*.

"There are three essential elements of an online-learning experience," says Carolyn Andrews, academic product manager at BYU's Division of Continuing Education and an April 2020 graduate of BYU's instructional psychology and technology doctoral program. "The first is course design. Instructional designers (IDs) are critical, and there are a host of online-course standards that must be followed, including federal laws requiring regular and substantive interaction and compliance to the Americans with Disabilities Act and copyright laws. Well-designed online courses take a considerable amount of time to develop. Many IDs and experienced faculty report taking four to six months or longer to develop a course. It is an iterative, continuous improvement process."

Courses offered through BYU Online also adhere to the US Department of Education's distance-learning regulations, the Online Learning Consortium's best practices, and Quality Matters standards, and steps are taken to ensure that all online courses conform with the learning outcomes of their traditional equivalents.

The other two necessary elements of a successful online-learning experience, Andrews says, are instructors who are trained to teach online and students who are dedicated not only to course completion but to content mastery and deep learning. "Students need to take responsibility for their learning," she says. "Skipping over content to complete graded assessments is short-changing the learning experience."

Though it's easy to focus on the weaknesses of and obstacles presented by distance learning, this educational option offers myriad opportunities unique to the modality. Students can engage with course content by

> "Students need to take responsibility for their learning. Skipping over content to complete graded assessments is short-changing the learning experience."

using web-based tools, such as collaborative digital-learning spaces, articles and videos that support learning objectives, and text annotation software such as Hypothesis. Online modality also allows students to learn at their own pace and easily go back and review, enabling mastery. Students can build relationships with the instructors and with each other through online forums, collaborative assignments, and even personalized avatars (depending on software) and other methods of sharing their personalities.

"The ideal situation is to have all three essential elements of online learning. In truth, just like in-person classes, there's always going to be variation," Andrews says. "But excellent course design and an engaged course instructor will always matter much more than course delivery mode."

THE HIDDEN MANY

The online learning field has grown exponentially in the past twenty years, and programs affiliated with The Church of Jesus Christ of Latter-day Saints and BYU have quickly become leaders in the industry. In 2018, BYU–Idaho was identified as one of only seven US higher-education institutions that enroll more than one thousand distance-education students studying from outside the US and the only institution with more than five thousand such students.[8] And BYU–Pathway's enrollment in 2020 is expected to total over 50,000 students in more than 150 countries. But Kim B. Clark, former president of BYU–Idaho and current NAC Professor of Business at BYU Marriott, remembers a time when the university's online offerings were just beginning to take root.

One of Clark's priorities upon assuming the presidency of BYU–Idaho in 2005 was to explore ways to use technology to bring education to people not currently enrolled in postsecondary-level coursework. This led to the 2009 launch of BYU–Pathway's pilot, PathwayConnect—a hybrid learning program combining online learning with weekly face-to-face gatherings—which prepares students for higher education.

"It became clear after just a little while that there was a real hunger for education out there and that many, many people face significant barriers to education," Clark says. "The data now shows that about 70 percent of students have no other option for higher education. So to judge the program's efficacy, we were comparing online learning with zero learning, no education. And in that context, the impact of online learning for those students was tremendous."

Targeting this population is an important part of the BYU–Pathway mission, Gilbert says, and distinguishes the program from others that focus on traditional students. "There are three forms of online innovation happening in the industry," he explains. "The first extends the traditional model for traditional students with online options for on-campus students; the second replaces the traditional model but still serves traditional students, offering an education solely online; and the third serves a different population altogether—a new model for a new student population. That is where BYU–Pathway is focused and why it is growing so fast."

Gilbert calls this group "the hidden many": nontraditional students who would not typically be able to access a higher education.

By helping the hidden many explore online-learning options, he says, BYU–Pathway and other Church-affiliated learning programs are tapping into an underserved population: those who may not be able to participate in the traditional college experience, for reasons including academic confidence, financial concerns, disability, extracurricular activities, mental health issues, work conflicts, or family responsibilities. To better serve these students, BYU–Pathway employs innovative techniques including predictive analytics, remote-student mentoring, and a certificate-first program that offers a credential after only one year of schooling, creating immediate value should a student be unable to persist to the bachelor's degree.[9]

By nature, the program can be considered a social entrepreneurship venture, as it has a strong mission that dramatically impacts lives and is financially stable and scalable. "About 55 percent of Church members in the United States and 85 percent of members internationally have no associate's or bachelor's degree," Gilbert says. "We're trying to make this as affordable as possible for the student while still providing a high-quality education."

STEALING THE GLOBAL SCENE

Onnastasia Cole struggled to graduate from high school because she grew up in an unstable environment lacking necessary academic support. She didn't initially consider college as an option, but the Pathway program provided her an accessible entry point.

"Pathway definitely helped me build the confidence I needed to succeed in the classroom again," Cole says. "The hybrid learning format was great for me because it gave me plenty of time to study—plus face-to-face interaction with my peers once a week. I'm grateful that Pathway was an option because it opened so many more doors than I thought possible." She graduated with a certificate from BYU–Pathway in 2015 and with a BA in professional writing from BYU–Idaho in 2019.

Students such as Cole are one of the primary motivations behind the many Church-supported, distance-learning programs, says Stephanie Allen Egbert, a 2020 BYU Marriott MPA graduate, associate in the Office of the Commissioner of Church Education and director of the Church's Global Education Initiative, an education support effort for youth in developing countries. "I can give you all the reasons, from a corporate perspective, that a company would want to do an online-learning program, such as cost savings and return on investment," she says. "But truly, when I talk to people in Church programs, they say, 'We just want to reach more people. We just want more students to come and be blessed with the gospel of Jesus Christ.'"

BYU–Pathway's partnership with BYU–Idaho was recently expanded to Ensign College (formerly LDS Business College). Other Church-supported programs include online seminary and online institute; EnglishConnect, which teaches English as a second language; BYU Online; and BYU Independent Study middle and high school courses, which now can culminate in a high school diploma through the new BYU online high school program.

"No matter where you live, with The Church of Jesus Christ of Latter-day Saints, you have access to a high-quality, affordable, spiritually based education," Gilbert says.

Rather than devaluing classroom education, distance learning complements it by providing another vehicle to reach the same learning objectives.

WAITING IN THE WINGS

Looking to the future, Clark believes that the Church's involvement in the online education industry will only grow. "I believe that, in time, BYU will play a huge role in online education across the whole Church, across the whole earth," he says.

Of course, no one predicts that online education will ever replace traditional education, just as made-for-film musicals will never supplant the productions on Broadway or in the West End. Instead, they balance each other out, says Egbert. Rather than devaluing classroom education, distance learning complements it by providing another vehicle to reach the same learning objectives. For example, quiet students might thrive in a distance course, since "online learning is open to more personality types and ways of thinking rather than privileging those who think quickly and speak first in face-to-face classes," Egbert says.

"Online learning is not going away. We need to figure out how to embrace it," she continues. "It actually prepares you for work in a global world with virtual teams. Online learning sets you up for success in our multimodal world." M

NOTES

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Online, Not Remote

Distance education got a lot of attention in spring 2020 as traditional classes from kindergarten to college transitioned to online delivery due to the COVID-19 pandemic. However, comparing native online learning with remote learning is like comparing a made-for-film musical with a filmed stage musical: one is intentionally designed for viewers at home while the other is not.

"Online learning got a bad rap during that pivot to remote teaching," says Carolyn Andrews, academic product manager at BYU's Division of Continuing Education. Many students around the world "were finishing their semester courses in a new modality. This pivot to remote teaching left the instructor with insufficient time to master the web technologies and no time at all to learn effective online pedagogy and teaching best practices. Instructional designers, hailed as the sherpas of a course development team, were either unavailable or scarce on campuses across the globe. And both instructors and students were dealing with economic, physical, social, or mental health," she says.

Kim B. Clark, NAC Professor of Business at BYU Marriott, believes that native online-learning programs will likely see growth due to the sudden demand for distance learning. "The pandemic has actually shown how valuable and how powerful it is to have these technologies," he says, applauding the massive accomplishment of BYU faculty in transitioning to online classes in only three days, partly due to the many resources made available through the university.

Clark notes that increased mass exposure to the online modality will be beneficial not just during the duration of pandemic restrictions but afterward as well. More students may consider distance learning in the future, and skills that teachers acquire as they learn online pedagogy—through resources such as the BYU Center for Teaching and Learning's Teach Anywhere instruction series for faculty—can help them further integrate web-based technologies in future classes or simply provide new perspectives on important objectives, such as increasing student engagement.

If anything's for certain, it's that the distance-education industry will only continue to expand. "For nearly two decades, online learning has been the fastest area of growth in higher education," says Andrews. "That will continue to be true post-COVID."

School News

New Associate Dean, IS Chair

Bonnie Anderson

Stephen Liddle

Dean **Brigitte C. Madrian** announced the appointment of **Bonnie Anderson** as the school's newest associate dean. Anderson took over for previous associate dean **Keith Vorkink** on 18 May. In addition, Dean Madrian announced the appointment of **Stephen Liddle** as the new chair for the Department of Information Systems. Liddle also began his new role on 18 May, taking over for Anderson.

"Bonnie is well respected by all who have worked with her and will be a tremendous asset in the Deans Office," Madrian says. "Her duties will include college oversight regarding matters related to research and faculty. She is highly qualified to assume these responsibilities, and we're excited to continue learning from her and working with her."

Anderson graduated from BYU Marriott with both a bachelor's and master's degree in accounting and information systems in 1995. She returned to BYU Marriott after receiving her PhD from Carnegie Mellon University in 2001. In addition to teaching, Anderson has served in a number of capacities at BYU, including as director of the master of information systems management program for ten years, cochair of the Faculty Advisory Council, and president of the Faculty Women's Association.

"Keith has done an excellent job in this role for so many years, and it will be difficult to fill his shoes," Anderson says. "But I'm looking forward to this new opportunity to work with the amazing BYU Marriott faculty, staff, and Deans Office as we continue to develop our students and further fulfill the mission of BYU Marriott."

Liddle has served for the last twenty years with the Rollins Center for Entrepreneurship and Technology. "We are grateful for his many, many years of service there," says Madrian, "and we are excited to see the wonderful work and innovations that will be created by the Department of Information Systems under Steve's leadership."

After earning his PhD in computer science from BYU in 1995, Liddle joined BYU's business school faculty. While at BYU Marriott, Liddle has taken on many different roles including faculty advisor, interim director, director, academic director, and executive director of the Rollins Center, which began as the Rollins Center for eBusiness and later merged with the BYU Center for Entrepreneurship.

Liddle has held the J. Owen Cherrington Professorship in the Department of Information Systems since 2015. He has also taught mobile app development, web development, systems design, and other topics related to the practical application of computer systems and conceptual modeling. In addition to teaching, Liddle has authored and coauthored approximately seventy refereed academic papers and is the technical developer of the Scripture Citation Index.

"I am excited to serve as chair of the Department of Information Systems. We have great colleagues who are dynamic and productive," Liddle says. "Our programs offer tremendous value to students. Our students are excellent and highly engaged. Our alumni and industry partners are helping us improve continuously. I look forward to working with all of our stakeholders as we continue to look for ways to build BYU Marriott and be difference makers."

Snow Appointed as New Director of MBA Program

Dean Madrian announced the appointment of **Daniel C. Snow** as the new

director of the BYU Marriott MBA program. Snow returns to BYU Marriott from a faculty position at Oxford's Saïd School of Business; he takes over for **Grant McQueen**, who will now return to the Department of Finance faculty. This assignment took effect 15 June.

"We're thrilled to welcome Dan Snow back to BYU," Madrian says. "Dan's passion for student success and learning, coupled with his commitment to the mission and aims of a BYU education, make him an ideal candidate to lead the MBA programs. We look forward to great things from Dan."

Snow, a researcher and educator in technology and operations management, is a BYU alumnus himself, graduating in 1996 with a bachelor's degree in international relations and in 1998 with an MBA in finance and operations. In addition to teaching at BYU Marriott and Oxford's Saïd School of Business, Snow has taught at several other business schools, including Harvard Business School, the Wharton School of the University of Pennsylvania, and Dartmouth's Tuck School of Business.

"The BYU Marriott MBA and EMBA programs are world-class," Snow says. "Our faculty and program staff are at the tops of their fields. Our alumni and support network are second-to-none. And the current students are first-rate. Being associated with them is humbling as an alumnus myself."

FACULTY NEWS

SOA Professor Receives National Mentoring Honor

Doug Prawitt, director of the School of Accountancy, was recently awarded the prestigious KPMG Mentoring Award from the American Accounting Association.

The award ceremony was broadcast virtually on 11 August 2020.

"I am honored to receive the KPMG Mentoring Award from the American Accounting Association," says Prawitt, who is also BYU Marriott's LeRay McAllister/Deloitte Foundation Distinguished Professor. "I often describe my work as both a teacher and mentor as helping people fulfill their potential and achieve their goals. I am grateful to receive this award because it acknowledges my efforts, as humble and simple as they may be, to be of service to my students."

The KPMG Mentoring Award recognizes a mentor who has significantly impacted the lives of accounting students for at least ten years. Prawitt has worked with students at BYU Marriott for double that length of time. "The most fulfilling aspect of my career has been mentoring my students," he says. "I've assisted more than 150 students in preparing for and entering high-quality PhD programs in accounting for the past twenty years."

The successes and accomplishments of an individual's former students is an important part of the criteria for this award. Prawitt asserts that many of his students have led notable and impressive careers. "Many of the students I mentored are now professors at universities all over the country. At the end of the day, what puts a smile on my face is to think

BYU Announces New Sorensen Center for Moral and Ethical Leadership

Brigham Young University has announced the creation of the David E. and Verla A. Sorensen Center for Moral and Ethical Leadership. The new center was made possible by a $40 million endowment from the Sorensen family, longtime supporters of BYU and members of the BYU President's Leadership Council.

The mission of the new center is to encourage ethical and moral behavior by supporting the development of moral and ethical leaders through teaching, scholarship and policy engagement. The Sorensen Center will be a university-run initiative accessible to all colleges and departments across campus.

"We are incredibly grateful for the generosity of the Sorensen family, especially Verla Sorensen and her husband, the late David Sorensen," says President Kevin J Worthen. "Because of their willingness to fund this important project, the center will forever enhance our ability and capacity to develop students who will leave BYU with the tools and commitment to be moral and ethical leaders."

The Sorensen Center will support classroom teaching and student-focused inspiring and experiential learning activities related to moral and ethical leadership across campus. It will also support faculty and student scholarship on moral and ethical leadership, its impact on society, and how to promote ethical behavior through grants and faculty fellowships and professorships. The center will also serve as a resource for faculty worldwide on how to teach moral and ethical leadership.

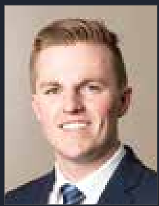
"I think this center will speak to the world and will speak to all the people who believe in the importance of high morals and unflinching ethics," Verla Sorensen said. "We are honored to have this center bear our names and to humbly honor David, who always honored moral and ethical leadership."

David Sorensen, who passed away in 2014, was a general authority of The Church of Jesus Christ of Latter-day Saints from 1992 until his death. An alum of BYU, David spent his career as a business owner, operating a healthcare services company in California. Verla Sorensen also attended BYU, as have each of their seven children.

While the Sorensen Center will start operations immediately, a formal ribbon cutting will be scheduled later during the 2020–21 academic school year when COVID-19 restrictions can be properly addressed. An executive committee comprised of several university deans, including BYU Marriott Dean **Brigitte C. Madrian**, will oversee the governance of the Sorensen Center, with Associate Academic Vice President Laura Bridgewater serving as chair of the executive committee.

In addition to serving as a member of the executive committee, Dean Madrian will help manage the day-to-day operations of the Sorensen Center. "We are thrilled about the new Sorensen Center and are grateful for the support it will provide in better teaching and training our students to become moral and ethical leaders in their professions, communities and homes," she says.

Eleven Receive Bateman Award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Brynn Carter


Mary Swindler Davis


Leticia Foster


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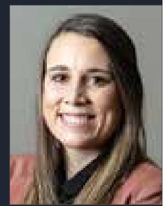
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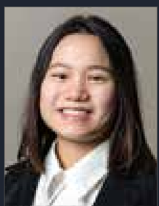
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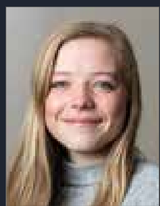
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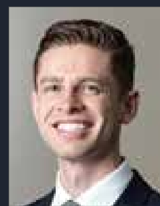

Joseph Sobczak

Eleven recent BYU Marriott graduates have received the school's 2020 Merrill J. Bateman Outstanding Student Award. Named after the former president of Brigham Young University and former dean of BYU Marriott, the annual award goes to an accomplished student from each undergraduate program in the BYU Marriott School of Business. The award is given to these selected students in recognition of their academic achievement, commitment to BYU Marriott, and service to their program. Each student recipient is given a certificate and award through a generous donation from Elder **Merrill J. Bateman**.

"We are proud to present the Bateman Outstanding Student Award to these students," says BYU Marriott administrative dean **Eric Teel**. "We have many amazing students at BYU Marriott, and these eleven graduating seniors stood out as exemplifying service, teamwork, academic success, and resilience in all phases of their lives. They have truly made a difference during their time here, and we are excited for them to continue to represent BYU Marriott in their future careers and communities."

Award recipients include **Dallas Anderson**, **Brynn Carter**, **Mary Swindler Davis**, **Leticia Foster**, **Justin Hunsaker**, **Hailey Krey**, **Iwen Liao Lyon**, **Erin McNeely**, **Hunter Riches**, **Rebekah Simmons**, and **Joseph Sobczak**.

of my students and their successes and to know that I have had a small part in their accomplishments," he says.

Innovation in Accounting Award

David Wood, Andersen Fellow and professor in the School of Accountancy (SOA), along with his team of colleagues, recently received the distinguished Innovation in Accounting Education Award from the American Accounting Association (AAA). The award was originally planned to be presented in Atlanta at the association's annual business meeting; however, due to the COVID-19 pandemic, the award ceremony took place virtually on 11 August 2020.

"I was grateful when I discovered that our team received the Innovation in Accounting Education Award," says Wood. "The award is prestigious, and being part of the team that was recognized with this award is an incredible honor. The experience was truly humbling and exciting."

Wood is part of a five-person team called the Ernst & Young (EY) Academic Resource Center, sponsored by the EY Foundation. In addition to Wood, the team consists of professors and scholars from other universities and from EY: Margaret Christ, a professor from the University of Georgia; BYU Marriott alum **Scott Emett**, a professor at Arizona State University; BYU Marriott alum **Jason Guthrie**, an executive director at EY; and Bill Titera, a retired EY partner.

Wood and his teammates created a set of materials that feature twenty-seven accounting cases to help students develop an "analytics mindset." Wood says this mindset teaches students to ask questions, analyze the resulting data using various techniques, and share the results. To date, these materials have been accessed by 870 academic institutions and more than 3,200 faculty from forty-one countries across the world.

The development of these materials earned Wood and his team this distinctive award. According to the AAA's website, the Innovation in Accounting Education Award "recognizes significant programmatic changes or a significant activity, concept, or set of educational materials."

Wood feels immense gratitude that his team's work was recognized. "Winning this award validates the many hours our team put into improving instruction for students. All of us love our students and want them to be successful," he says. "Creating valuable content for students to help them learn is one of the ways we strive to prepare them for success in their careers."

Wood is the third BYU Marriott SOA professor to receive the award. "The Innovation in Accounting Education Award is one of the most prestigious awards the American Accounting Association offers," says **Doug Prawitt**, SOA director. "Wood's efforts have had a significant impact on both accounting education and on the accounting profession. Receiving this award speaks highly of Professor Wood and his colleagues and of the School of Accountancy's continuing success at staying at the leading edge of accounting programs across the nation."

Nadauld and Team Receive Best Paper Award

Associate professor of finance and Goldman Sachs Distinguished Faculty Fellow **Taylor Nadauld** and several colleagues recently won the Michael J. Brennan Best Paper Award from the *Review of Financial Studies* (*RFS*). Nadauld,

along with David O. Lucca, who works at the Federal Reserve Bank of New York, and Karen Shen, a PhD student at Harvard University, received the award in recognition of the research published in their article, "Credit Supply and the Rise in College Tuition: Evidence from the Expansion in Federal Student Aid Programs." The winning trio also received a $10,000 prize. See "The Case of the Rising Numbers" on page 16 to read more about Nadauld's research.

For Nadauld, the recognition of his group's work is an important accomplishment. "We try to do careful work that makes an impact. We are grateful for the professional acknowledgment this award represents," he says. "*The Review of Financial Studies* receives thousands of submissions each year, and we were selected and published as the best paper for 2020."

Every year, the *RFS* presents four main awards to those who have made a significant impact in the financial world. Submissions for the Michael J. Brennan Best Paper Award, established in 1989, go through multiple rounds of approval before the *RFS* editorial board determines the winning paper.

In their research, Nadauld and his coauthors used fifteen years of detailed student financial data to study the relationship between federal assistance for students and the cost of college tuition. The winning article addresses the issue of rising tuition costs with the increase of federal assistance and acknowledges the ensuing financial problems for schools and college students. Nadauld explains that schools such as BYU try hard to alleviate financial problems. "I hope that students appreciate the benefits they receive by going to BYU and gaining a high-quality education for low cost," Nadauld says.

Craig Merrill, chair of BYU Marriott's Department of Finance, noted the significance of Nadauld's accomplishment. "The *Review of Financial Studies* is one of the top journals in finance research. Only about 6 percent of papers submitted to the journal are published," Merrill says. "As a department, we are happy to have Taylor working on such high-impact research here at BYU Marriott."

Agle Elected to Distinguished Fellowship

Brad Agle, BYU Marriott's George W. Romney Endowed Professor of ethics and leadership, has been elected as a fellow of the International Association for Business and Society (IABS). His election to this distinguished group comes as a result of years of dedication and contribution both inside the classroom and in the world of business scholars.

"I was humbled to receive such an incredible honor," says Agle. "The IABS Fellows are a group of senior scholars I've known and looked up to my entire career. Having my professional colleagues acknowledge my career accomplishments and service in this way was deeply meaningful. Becoming a member of the fellows is particularly significant to me because my career has largely paralleled the development of the IABS professional association. I gave my first academic presentation at the first annual conference of IABS as a second-year doctoral student in 1990."

Agle's career prepared him to qualify for this honor and will enable him to help IABS reach its goals in the future. During his seventeen years at the University of Pittsburgh and eleven years at BYU, he has served in various leadership positions, including as president of IABS and on the editorial board of *Business Ethics Quarterly*.

In addition to his teaching and leadership experience, Agle has conducted research on a variety of topics such as stakeholder management, religious influences on business, CEO leadership, and business ethics. Many of his articles are influential and heavily cited.

Both his 1997 and 2016 articles on stakeholder management received the annual IABS Best Article Award. His 1997 article, "Toward a Theory of Stakeholder Identification and Salience: Defining the Principle of Who and What Really Counts," is currently the most cited article in the field of corporate social responsibility. His 2016 book, *The Business Ethics Field Guide*, was runner-up for Best Scholarly Book Award in the Academy of Management's Social Issues in Management Division.

Lori Wadsworth, director of the BYU Marriott MPA program, says of Agle, "We are grateful for the work Brad has done at the Romney Institute of Public Service and Ethics and BYU Marriott to increase our knowledge and expertise in ethics and help our students be better prepared to make ethical decisions in their workplaces, their communities, and their homes."

Helpers Emerge as Leaders Online

When work meetings shifted online in spring 2020, some may have noticed new standouts among their colleagues. According to recent research from a team that included BYU Marriott assistant professor of organizational behavior and human resources **Cody Reeves**, members of virtual teams identify leaders in significantly different ways compared to members of in-person teams.

The new study looked at "emergent leaders"—those who lack formal authority but are recognized as leaders by team members—in teams with varying levels of virtual interaction. Researchers found that in face-to-face gatherings, team members value those with "classic" leadership characteristics, such as extroversion and intelligence, but in virtual settings, those qualities take a back seat.

Perhaps because in an online setting there are fewer cues available for human interaction and more opportunities for miscommunication, team members gravitate toward those who take concrete steps to ensure achievement. "On a virtual team, it's more important than in a face-to-face meeting to stand out as the one who helps others," says Reeves. "Those who take the time to pause and assist others with tasks are more likely to be viewed as leaders."

Perceived differences between virtual and in-person leaders were "stark," according to Reeves. While it remained essential for leaders in virtual teams to connect socially, successful leadership online was driven primarily by small actions such as monitoring timelines, providing feedback, and coordinating teamwork.

For the study, Reeves and his colleagues observed 220 student teams at two Midwestern universities. The teams they studied met to work on assigned projects mostly virtually, mostly in person, or in a mix of the two. The students completed surveys and provided information about their own and their team members' characteristics and behaviors, as well as whom they considered to be team leaders. Combining that data with transcripts of the students' virtual interactions, the researchers identified patterns in how leaders emerge across the spectrum of virtual to in-person teams.

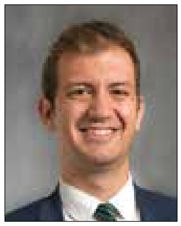
As virtual work becomes more common for organizations of all kinds, managers and team members alike would benefit from understanding that leadership traits and behaviors impact leadership perceptions differently in different virtual contexts, study authors say. For example, organizations should not automatically promote individuals who have distinguished themselves as emergent leaders in an in-person (low-virtual) context to leadership roles in a highly virtual context.

The study's lead author was Radostina Purvanova of Drake University; other coauthors included Lindsey M. Greco of Oklahoma State University and Steven Charlier of Georgia Southern University. The study was published in the *Journal of Business and Psychology*.

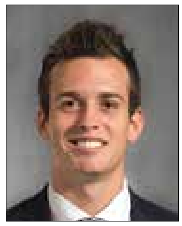
STUDENT NEWS

SOA Alumni Recognized for CPA Scores

On 17 April 2020, the American Institute of Certified Public Accountants (AICPA) announced the winners of the 2019 Elijah Watt Sells Award. This award is given to individuals who score above an average of 95.5 across all four sections of the CPA exam. Of the 75,000 individuals who took the CPA exam in 2019, 137 students qualified for this award, including four from the School of Accountancy (SOA) at BYU Marriott. This is the tenth year in a row that graduates from the SOA have earned the award.

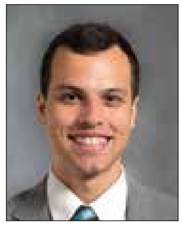


Nathan Bartholomew



Carson Lord

Mariana Bravo Salazar



Nicholas Underwood

The SOA alumni who received the award this year were **Nathan Bartholomew** of Salt Lake City; **Carson Lord** of Tysons, Virginia; **Mariana Bravo Salazar** of Pittsburgh; and **Nicholas Underwood** of Phoenix.

Many consider simply passing the CPA exam quite an accomplishment. The rigorous test consists of four sections: auditing and attestation, business environment and concepts, financial accounting and reporting, and regulation. Each section takes four hours to complete, and the four sections can be taken separately over a period of eighteen months.

Because the exam covers such a large variety of topics, the studying process requires an extensive time commitment. "The AICPA recommends studying for 120 hours, on average, for each section," Lord explains. Underwood and Lord both spent most of their time during the summer following graduation preparing for the exam.

While 480 hours of study may seem daunting to some, BYU Marriott SOA grads are familiar with this level of commitment. "The accounting program is known for being especially rigorous during the junior year, and that kind of rigor helped me develop the discipline of being able to study all day long and not get totally burned out," says Underwood.

BYU Marriott Students Succeed at AIS Competition

Though COVID-19 presented challenges for students competing in the annual Association for Information Systems (AIS) Student Chapter Leadership Conference this year—including preventing them from competing in person—two teams of BYU Marriott information system (IS) students quickly and successfully adapted to this new and unexpected situation. At the national competition held 27 March, teams placed second in both the blockchain and the software innovation categories, with each team taking home a prize of $1,000.

The winning teams each consisted of four students. The blockchain team included MISM seniors **Caleb Olson** from Sammamish, Washington, and **Ben Walbrecht** from Stafford, Virginia. The software innovation team included IS seniors **Victoria Black** from Highland, Utah, and **Seth Erickson** from Wellsville, Utah. In addition, first-year MISM students **Joslyn Bunderson** from St. Louis and **Spencer Jensen** from Spokane, Washington, competed on both the blockchain and the software innovation teams.

Students began preparing for the competition in mid-January. However, instead of presenting in front of a crowd in Illinois as originally planned, teams presented to a panel of judges during a Zoom video conference. "Adapting to the challenges presented by the COVID-19 situation and seeing success was rewarding," says Jensen. "Working remotely was difficult, but we were able to alter our original plans and prepare for the competition."

Teams competing in the blockchain category were tasked with helping Heifer International, a global nonprofit working to eradicate poverty and hunger. "Our group decided to write a web application for the products, allowing the company to more easily track where products were in the supply chain," says Jensen.

Whitmore Center Name Change Reflects Focus on Global Business

The Brigham Young University Board of Trustees has approved a name change for the Whitmore Global Management Center; the center has been renamed the Kay and Yvonne Whitmore Global Business Center.

"We're pleased to announce this new name change," says **Bruce Money**, Whitmore Center executive director. "While the work done inside the center will remain the same, our new name will help communicate more clearly our mission to help students make an impact in the global business market."

The center is named after Kay Whitmore, former CEO of the Eastman Kodak Company, and his wife, Yvonne. Kay and Yvonne's belief in hard work and fostering an international community are at the core of the center's mission and purpose.

Since 2002 the Whitmore Global Business Center has provided resources, training, and professional development to students and faculty at BYU Marriott as well as to the local business community. The center assists in global business research and outreach by providing educational opportunities to help students find success in global business. Students from more than 65 majors across campus are involved in its various certificates, minors, and international experiences.

"In the Whitmore Global Business Center, we are focused on creating global leaders for today and the future," says **Jonathon Wood**, the center's managing director. "To be effective, these students will not only need knowledge and frameworks to guide them but also hands-on personal experiences navigating the world and its cultures."

The United States Department of Education designated the Whitmore Center as one of only seventeen Centers for International Business Education and Research (CIBER) around the country. In its role as a CIBER, the Whitmore Center works to increase and promote faculty research globally and fund international learning experiences for students from BYU as well as local Utah high schools.

"We wanted the information to be easy to understand and accessible for our audience, which ranged from farmers to shippers and merchants."

For the competition, the software innovation team needed to create an IS-centered solution to support one of the United Nation's current seventeen sustainable development goals. With this prompt, the team designed an app called Good Riding, which would award points to people when they use public transportation and culminate in a donation to a charity of their choice. "Donating would incentivize people to ride public transportation and create a healthy community and a better world through their donations," says Bunderson.

Prior to entering the competition, BYU Marriott IS students interested in participating were asked to take a survey as part of their applications. From those applications, BYU Marriott IS professors and team coaches **Degan Kettles** and **Tom Meservy** handpicked students for each team.

A Stepping-Stone to Test-Taking Success

Achieving the highest student CMA score worldwide is no easy feat, but for BYU Marriott recent MAcc grad **Josh Mortensen**, studying for the CMA exam was like preparing for one of his competitive piano competitions: daunting but rewarding.

Mortensen, who is from Eagle Mountain, Utah, grew up performing in classical piano competitions. "I always had a drive to do well and be detail oriented in whatever I was doing," says Mortensen. "This is still true as I begin to

build a career. I attribute a lot of that to my background in piano."

After deciding to attend BYU, Mortensen chose to major in accounting after he met the BYU Marriott faculty. "I explored a few different fields of study," he explains. "I studied some classes in the medical field as well as in the business school. The accounting faculty stood out to me; they were kind and welcoming."

Mortensen initially thought he would use his accounting degree in another field, but he quickly realized that he wanted to work in accounting long term. "Even though I knew I wanted to do accounting, I had a hard time deciding on a specific path," he says. "Then I took a research seminar class and found I enjoyed learning about accounting standards and where decisions are made about the accounting profession."

With this career path in mind, Mortensen decided to take the Certified Management Accountant (CMA) exam. "To go into the career field I wanted, you need to have a comprehensive, or holistic, view of not only accounting but also business to succeed," says Mortensen.

Mortensen's background in piano prepared him for the rigorous studying necessary to prepare for the CMA exam. He earned the highest student score not just in the United States but in the whole world. "Studying and earning the CMA certification was one way to expand my knowledge and become more familiar with how to make not just good accounting decisions but good business decisions as well," says Mortensen.

After his graduation in April 2020, Mortensen, his wife, Marissa, and their baby boy moved to New Jersey, where Mortensen now works for Financial Executives International as an accounting policy manager.

"This job I accepted is a two-year position that gives me an opportunity to learn as much as I can and use it as a stepping-stone to the next phase in my career," he says. "I enjoy technical accounting, so I anticipate finding a career in that sphere."

Mortensen attributes his test-taking success to the program and faculty at BYU Marriott. "One of the biggest highlights of the accounting program has been working with professors and learning from their experience," says Mortensen. "Interacting with professors and learning from them, not only in the class but outside the class, has proved invaluable."

Lake Honored as WCC Scholar-Athlete of the Year

MAcc student **Mary Lake**, a member of the BYU women's volleyball team, was named a 2019–20 West Coast Conference Mike Gilleran Scholar-Athlete of the Year.

A four-year starter for the Cougars from 2016 to 2019, Lake was a three-time All-American, three-time All-WCC First Team honoree, and a two-time WCC Defender of the Year. In summer 2019, Lake joined the United States National Team, helping Team USA win the prestigious Volleyball Women's Nations League and qualify for the Tokyo Summer Olympics.

Last season, Lake became the Cougars' all-time leader in career digs, finishing with 1,898. The Palm Springs, California, native also finished third in sets played and seventh in aces in the rally era career program rankings as she helped BYU win three WCC titles and advance to the NCAA tournament all four years of her career, which included a No. 1 ranking and NCAA semifinal appearance in 2018.

On the academic side, Lake is concurrently earning her MAcc degree. For her efforts she has been named CoSIDA Academic All-District twice and to the WCC All-Academic Team three times.

Three of the last four women to win the Scholar-Athlete of the Year award have come from the BYU women's volleyball program, including Roni Jones-Perry in 2019 and Amy Boswell in 2017.

The Mike Gilleran Scholar-Athlete of the Year is selected by a vote of the WCC's Executive Council to recognize the finest accomplishments in athletics, academics, and community service by individuals who have completed their collegiate eligibility. The award is named in honor of the conference's first full-time commissioner, Mike Gilleran.

Alumni News

MANAGEMENT SOCIETY

Webinar Roundup

When COVID-19 was declared a pandemic in early 2020, many Management Society chapters transitioned to hosting mainly virtual events. Society members attended chapter- and organization-wide webinars to continue networking and building their skills professionally and personally. Some of the webinars held by chapters around the world included the following:

Thoughtful Leadership

On 21 May 2020, the BYU Management Society (BYUMS) held a global webinar with BYU alum Steve Young, a former professional football player with the San Francisco 49ers for thirteen seasons, member of the Pro Football Hall of Fame, and president and cofounder at private equity firm HGGC. The event was part of the BYUMS Global Webinar Series, which began in 2019 and has featured other well-known alumni such as Stephen M. R. Covey and Vai Sikahema.

Young spoke on the topic "Thoughtful Leadership," using anecdotes from his football career to illustrate the importance of striving to be the best one can be. He also drew upon an October 2019 BYU forum address by political commentator David Brooks, titled "Finding the Road to Character," which emphasized the importance of leading selflessly and with others' needs in mind. "We will rot if we are self-focused, even for the right reasons," Young said, adding that he's found that in all areas of his life, "There's no context in which this doesn't become true."

More than 250 people watched the live video, and the recorded version has been viewed more than 6,000 times. Event organizers received overwhelmingly positive feedback and look forward to engaging with BYUMS members around the world in future global webinars.

Supporting Members in India

One of the most recently formed Management Society chapters, the India Chapter has made supporting its members a priority. Its webinar series, *Plan B: Learn One Skill Each Week*, aims to help members build their skill sets. "We've done some research on the needs of the poor and unemployed members in India and how we can help them," says Kiran Kota, chapter president. "The objective of this webinar series is to help people earn money by teaching them skills that can be learned easily in a short period of time."

One of the workshops in this series, a photography master class held 24 May 2020, filled this need by instructing viewers on the basics of photography. Photographer and CEO of Phoenix Studioz in Southern India, Alice Priya answered questions on technique, necessary equipment, starting a photography business, and creating and selling stock photography. After the event, more than 220 people continued to receive instruction virtually for three months, after which they were awarded a certificate of completion by the BYUMS India Chapter.

"Prior to this, we conducted a baking workshop in December 2019," Kota says. "There were sixty women who participated, and some of them are earning money by selling cakes and confectioneries." Another webinar in June 2020, titled "100+ Ideas for Home-Based Business," continued the series, and Kota looks forward to providing more opportunities for member learning in the future.

Cooking with Tara Teaspoon

More than sixty people joined celebrity chef Tara Bench (also known as Tara Teaspoon) in a virtual cooking class on 28 May 2020, hosted by the BYUMS Salt Lake Chapter. Attendees learned to make chicken-and-asparagus roll-ups with guidance from Bench, founder of Tara Teaspoon Inc., former food editor at *Martha Stewart Living*, and former food and entertaining director at *Ladies' Home Journal*.

"We wanted to facilitate a more personal connection with our society members by hosting a family-friendly activity," says **Kristina Southam**, an MPA grad and manager of alumni relations in the BYU Alumni Association. "With Zoom fatigue, this was a great way to engage remotely. We hopped on our feet, buzzed about the kitchen, learned new skills, and discussed flavors together."

Instruction was geared toward both novices in the kitchen and experienced cooks, and Bench engaged in a Q&A afterward with participants, who enjoyed socializing and eating together virtually.

"We were grateful our members from around the world invited us into their kitchens to share time with loved ones," Southam says. "Even though we were miles apart, our community was connected through cooking."

CLASS NOTES

1954

After **Ron Salisbury** graduated from BYU Marriott with a degree in business core in 1954, he put his education to work right away as he joined the family business. Salisbury's grandfather had established Restaurant Business Inc., where Salisbury now fills the role of CEO. He has overseen the growth of a single Mexican restaurant into a restaurant chain numbering six, and he also maintains three fine-dining locations. He and his wife, Darlene, reside in Newport Beach, California. Salisbury has seven children, eighteen grandchildren, and six great-grandchildren. Aside from his work with Restaurant Business, Salisbury aids the community through various organizations, including helping to raise over a million dollars for charity. He spends his free time skiing, traveling, reading, and writing. Salisbury enjoys being "100 percent involved," he says. "It's been—and still is—a great life!"

1966

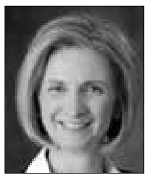
Since graduating with a BS in accounting in 1964 and an MBA in 1966, **Wes Hoover** has constantly sought out new opportunities, both professionally and personally. He took a position with Ford Aeronautic in Newport Beach, California, after leaving BYU Marriott and was promoted from financial analyst to financial manager, overseeing several units. A desire for another challenge led Hoover to transition to real estate sales. With investment real estate brokerage company Marcus & Millichap, he purchased more than one hundred single-family homes, eighty-five apartment units, and an office building. He then joined WSR Preservation, a general contractor in Riverside, California, as vice president and general manager, where he handled preservation for foreclosed properties and oversaw more than 130 employees. Now retired, Hoover works part-time as a financial manager for his son's oral surgery practice. Hoover and his late wife, Michele, have seven children and sixteen grandchildren. Hoover resides in Corona, California, where he enjoys writing, playing tennis and golf, and strumming on the ukulele.

1983

Sixteen years into his career, **Michael P. Mangum** had a difficult decision to

make. The 1983 MBA grad had been working in brand management for packaged food companies, including Nestle and the H. J. Heinz Company, when an opportunity arose to enter the field of medical device sales. Mangum decided to make the switch and is still grateful that he had the courage to do so. Nineteen years later, he is a territory consultant at Medtronic, where he assists with the sales of spine-injury instruments and implants. In his free time, Mangum goes skiing, fishing, or hunting near his home in Eagle, Idaho, or spends time with his wife, Karen Clifford Mangum, and their five children and four grandchildren. Each of the Mangums' children received NCAA athletic scholarships.

1985



Stephanie Dearden Cooley earned a BS in information management in 1985 and was recruited by Electronic Data Systems (EDS), an information technology equipment and services company. She moved to Detroit for several years to work with accounts for General Motors and later returned to Utah to support EDS's Credit Union Services account. In addition to earning an EMBA at the University of Utah in 2015, Cooley has completed her certifications in Information Technology Infrastructure Library, IT Financial Management, and Six Sigma Green Belt. Now employed at Zions Bancorporation, she is a vice president and the business technology platform services manager; she oversees all processing of transactions for deposit, savings, and CRL accounts. Cooley has sat on the University of Utah's David Eccles School of Business alumni board and the Susan G. Komen Utah Board. She resides in Murray, Utah, with her husband, C. Frank Cooley, and has three children and two grandchildren.

For **Susan Jamison Engberson**, finding her major in information systems and her first job in the field was "good fortune." An academic advisor suggested she pursue the field when it was a relatively new

degree, and Engberson found it to be a good fit. She graduated from BYU Marriott in 1985 and later moved with her late husband, Lorin, to the Washington, DC, area. Searching for a new opportunity, Engberson applied for work at a temp agency, which soon led to a full-time position. She worked at the University of Maryland as a microcomputer coordinator for seven years and then as a data analyst for thirteen years at Commodities Risk Analysis, then headquartered in Providence, Utah. When her husband's health began to decline, Engberson earned an MISM at Utah State University. She is now employed as a data analyst at N-Hance, a Logan, Utah, wood-refinishing franchisor. Engberson has two children and enjoys reading, cooking, writing, and family history.

1991

Glenn Fernstrom earned a BS in business management from BYU Marriott in 1991. Since then, he has been a manager for household-name retailers including Walmart, Home Depot, Lowes, Floor and Decor, and Lumber Liquidators (now LL Flooring). For a time, Fernstrom worked in the mortgage industry before working in retail. Ultimately, he returned to the mortgage industry when a want ad caught his attention. He is now employed as a mortgage loan originator with Utah-based Security Home Mortgage, where he works with residential home loan financing. He was recently designated a principal lending manager, one of the highest designations a mortgage loan originator can achieve. Fernstrom enjoys golf and outdoor sports. Residents of Alpine, Utah, he and his wife, Kim, have eight children and seventeen grandchildren.

1992

As Davis County commissioner representing the city of Kaysville, **Lorene Kamalu** doesn't give up when the going gets tough and challenges must be faced. In 1989, with one class to go to earn her degree in human resources, Kamalu moved to Missouri with her husband, Layne, for his medical schooling. Despite being busy supporting her husband and working alongside him to raise their children, she completed the class and graduated in 1992. After graduating, Kamalu worked in public relations before starting a scrapbook supplies business with photo album company Creative Memories, which she was involved with for approximately twenty years. In 2014, the mayor of Kaysville appointed her to the city's planning commission. Kamalu says she "felt strongly about my pivot to public service," so she enrolled in the University of Utah's Executive MPA program, graduating in 2018. While completing her schooling, and after unsuccessfully running for public office twice, she undertook a third campaign, this time for commissioner. Winning that election is one of Kamalu's proudest accomplishments—along with raising her five children.

1997

Michelle Ray Hammond's husband, Greg, calls her a "rescuer" because she loves to help others. Two of the couple's six children were adopted from China, two from Ethiopia, and one from India. The couple also cares for three rescue dogs and one rescue Juliana pig. In addition, Hammond is a rescuer in another way: she helps at-risk youth find brighter futures. As a grant-writing and evaluation consultant with California-based nonprofit Project Youth OCBF, Hammond helps gather funding to aid disadvantaged youth who lack access to educational opportunities, struggle with addiction, or have come in contact with the juvenile justice system. Remote, part-time consultant work in the agency keeps Hammond busy from her home in Gilbert, Arizona, where she enjoys raising her children and planning her travels. (She and her husband have been to twenty-one countries.) Hammond graduated with an MPA from BYU Marriott in 1997 after earning a degree in family science from BYU in 1993.

Seeing Needs, Filling Needs

You don't meet a lot of people who can introduce themselves as inventors, but as the holder of sixty patents, **Marty Rasmussen** certainly can. He's also a real estate developer, business manager, and "serial entrepreneur." At age twenty-two, Rasmussen started his first venture with an objective befitting an inventor's company: "We take ideas, develop them, put them into production, and market them on a national scale," says Rasmussen.

In simple terms, Rasmussen's business strategy could be described as "see a need, fill a need." "Generally, I got started in these businesses because I was trying to help someone," he says. When his father developed a product to aid in the loading of campers onto pickup trucks but needed help marketing it, Rasmussen and his father founded Quadramics Inc.

After successfully marketing and selling their product, Rasmussen was drafted only a few months before graduating from BYU with a BS in mathematics, which necessitated the licensing of their product to another firm. He served for two years in the US Navy Seabees (Mobile Construction Battalion 9), providing support for the Marines by building roads, hospitals, and airways in Vietnam.

Post-military service, Rasmussen earned an MBA at BYU Marriott in 1970. "I began to realize that no matter who you are or what you do, you're in business," he says. "You're selling yourself, you're selling a product, or you're selling your services." While still in school he started HappiJac Co., a producer of tiedowns, jacks, slide outs, and bed lift systems for recreational vehicle manufacturers. This new source of income turned out to be a much-needed blessing, Rasmussen says. When a miscommunication resulted in his wife, Susan, giving birth without medical insurance coverage, "I ended up with a phenomenal hospital bill," he says. "I could have bought three nice homes for what that bill was."

Rasmussen again went to work filling a need when a friend asked for aid after investing in a struggling venture. While providing financial help, Rasmussen discovered one of his most successful products ever: the first sine-wave tracking surge suppressor. While conducting tests for possible defenses against electromagnetic pulses (EMPs)—"like nuclear blasts in the air that kill electronics," describes Rasmussen—he realized that he understood how to protect computers from these pulses and worked all night creating a prototype. "It worked. I had discovered the principle of suppression," he says. Rasmussen built upon his discovery to found and become CEO of EFI Electronics, which in the late 1980s was identified as the thirteenth fastest-growing private company in America.

Being willing to fill needs when he sees them is important to Rasmussen, partly because of an experience in which he hesitated to heed a call. Driving home one night, "an impression came and said, 'Marty, I would like you to be the next bishop in your ward.' And I said to myself, 'Oh, not now. I have this business,'" he remembers. "A new bishop was called, and it wasn't me." This powerful lesson has shaped Rasmussen's desire to be willing to serve others. A few years later, even while grappling with his wife's cancer diagnosis, Rasmussen accepted the call to be a bishop.

Currently Rasmussen is chair of Triot Trikes, a division of Recreation Systems Inc., which manufactures three-wheel trikes for the adaptive and recreational market, including electric assist trikes. Other companies he has led as CEO or president include DanMar Health Corporation, Tribute Music, and Access Park. He has a combined family of fourteen children and forty-five grandchildren with his wife, Carolyn Rich Rasmussen, and his deceased wives, Susan and Dana. He and Carolyn reside in Ogden, Utah, and Rasmussen spends his free time singing, ballroom dancing, designing homes, and—perhaps most of all—working. "This is what I've done all my life," he says. "I love working."

He also continues to serve others as a member of BYU's President's Leadership Council, the BYU Marriott National Advisory Council, BYU Founders, and ACET. "People like to do business with people they can trust, and BYU teaches integrity and personal honor," he says. "The most important product that we ever sell is your brand, who you are. That's what a BYU education will teach you to do."

The Best Medicine

When her experience in one particular computer science class showed her the field wasn't a good fit, **Jeneen Wilson Garbe** searched for a major that would allow her to blend her love of technology with other skills. She landed on information management, graduating with her BS in 1990, and would later blend her technology skills with another field: the pharmaceutical industry.

Garbe was employed at WordPerfect for three years following her graduation. She then became a stay-at-home parent for several years and raised four children. (One of her children, **Ryan Garbe**, is a current MAcc student at BYU Marriott.) When her youngest child was old enough to go to school, Garbe considered her options for full-time work outside her home. She saw an advertisement that piqued her interest: The Church of Jesus Christ of Latter-day Saints was seeking service missionaries, particularly individuals with experience in engineering and healthcare. "My husband is an engineer, and I felt like that was in a way calling me to be a pharmacist," Garbe says.

She enrolled in the doctor of pharmacy program at Creighton University, where a distance-learning model allowed her to take classes online with a few weeks of on-campus work each semester. Garbe recognized that her undergraduate education was an asset for her both during her doctoral program and after. "There's a lot of new technology involved in the pharmaceutical industry," she says. "I think that having my background in information management, where I was used to the technology and used to working with new things, helped me because technology wasn't scary. Even now as a pharmacist, I can work at a lot of different stores that use a lot of different software for their processes, and I pick it up pretty quickly."

After graduating with her PharmD in 2011, Garbe worked for insurance company Centene's health insurance sector as a clinical pharmacist, for Kroger as a pharmacy manager, and for another small independent chain as a relief pharmacist. In her current position as a pharmacist at Medicine Shoppe Pharmacy, an independent community pharmacy, Garbe is responsible for managing medication therapy for Medicare patients, dispensing medications and counseling patients on their proper use, and supervising technicians and interns.

Some say laughter is the best medicine, but for Garbe, community involvement has long been her best preventative care and an important part of her life. "Service has always been something that I try to do," she says. She previously volunteered as a tutor at local schools and taught first aid and CPR courses with the Red Cross. When she and her husband, Don, moved to Ottawa, Kansas, in 2019, she continued to volunteer her time as an indexer for BillionGraves. A certified black belt in karate, Garbe likes to stay active, run half-marathons, bike, travel, read, and quilt. She and her husband have two grandchildren.

Garbe continues to enjoy her work as a pharmacist for many reasons, including the opportunities it presents her to help others. "It's like any other job—it can be boring on occasion," Garbe says. "But every once in a while, you get those interactions where you can help somebody out. You notice the way that they're taking their medication isn't correct, and you can make it better. Or you can simplify something in their regimen that will improve their lives. Or even just talking to them. I've had so many experiences where I've just talked to people about the medicine, and they said, 'Nobody has ever explained that to me before.' Those are the gratifying moments of being a pharmacist."

2000

When **Adam Jacobsmeyer** graduated from BYU Marriott with a BS in information systems and an MISM in 2000, he felt fortunate to earn a degree in an emerging field and to receive instruction in a variety of business areas. His blended acumen in information technology, business, finance,

and auditing helped him earn positions with accounting firms Ernst & Young and Anton Collins Mitchell. A firm believer that learning is a lifelong pursuit, Jacobsmeyer transitioned to working in higher education in a variety of roles, including chief audit executive at BYU–Hawaii, audit manager at BYU, and executive director at Idaho State University. A licensed CISA, CIA, and CPA, he also lectured part-time at the University of Colorado. He currently holds the role of managing director of compliance, technology, oversight, and personnel at BYU–Idaho, where he is also an adjunct faculty member in accounting. Jacobsmeyer, his wife, Katie, and their six daughters currently call Pocatello, Idaho, home after living in Utah, California, Colorado, and Hawaii. Their oldest daughter is a freshman at BYU studying nursing.

2006

Mia Larson Evans graduated from BYU Marriott in 2006 with a degree in accounting. She joined PwC after completing an internship there and has been with the firm ever since. As a member of the Global Human Capital Leadership office, Evans works with leaders from PwC network firms and manages the daily operations of the global human capital team, which includes workforce planning, talent acquisition, learning and development, and overall people strategy. Some of her previous positions with PwC have included audit associate, business development manager, and employer branding manager. Evans attributes her career evolution to "hard work, great relationships, and not shying away from new and challenging opportunities," she says. She is also a CPA. Evans lives in Salt Lake City and likes to travel, ski, hike, and spend time with her husband, Nate, and her three children.

2009

After deciding to pursue dentistry, **Jimmer Standring** took the advice of his father, also a dentist: study business as an undergraduate. Standring decided to major in entrepreneurship through BYU Marriott while also taking prerequisite courses for dental school. He graduated in 2009 before beginning dental school at University of the Pacific, where he received a doctor of dental surgery degree. After an additional year of advanced education, Standring worked with **John Lohner**, 1986 graduate in finance, at Lexington Heights Dental. In January 2020, Standring began his own private practice, Vineyard Heights Dental. Though his main responsibility is providing clinical dentistry, he still draws upon his business education as he manages and operates his practice. Standring uses his talents to serve others by taking dental service trips to Guatemala. Standring and his wife, April, and their five children—with one on the way—enjoy living in American Fork, Utah.

2010

Lucas Handy doesn't hesitate to pursue what he wants. After working as a government consultant, a city manager's assistant, and an HR manager, the 2010 MPA alum contracted with Madison Memorial Hospital in Rexburg, Idaho, to redesign the organization's website. His results were so impressive that hospital officials brought him on full-time, and they even asked him to write his own job description. In his new role, he manages the digital marketing at Madison Memorial's hospital and clinics. In 2017, Handy also sought out new revenue opportunities when he successfully lobbied the Idaho state government for the allowance

Serving and Saving in the Military

Just before heading to the University of Iowa to join the university's swim team, **John Fellows** discovered a copy of the Book of Mormon on a bookshelf in his parents' home in Boise, Idaho. He packed it in his bags, and before long he called the missionaries wanting to know more. The combination of his baptism into The Church of Jesus Christ of Latter-day Saints and a swimming-prohibitive injury led him to transfer to BYU, where he joined the Army ROTC and discovered what would become his lifelong career.

Fellows graduated from BYU Marriott in 1986 with a BS in business management and an emphasis in operations. At the same time, he was recognized as a Distinguished Military Graduate (an honor given to the top 20 percent of graduates across the nation) and commissioned as an artillery officer. This became a jumping-off point for Fellows, leading to a twenty-three-year career in the military before he stepped into the C-suite position he currently holds at APT Research.

Fellows was first stationed in Nuremberg, Germany, and went on to serve in a variety of combat assignments during his career. As international tensions rose that would eventually lead to the Gulf War, Fellows's French language experience (a result of his Church mission to Belgium) aided him and his unit as he provided support to French forces for several weeks, earning him a Bronze Star Medal. Fellows and his wife, Julia, moved a total of eleven times in their first thirteen years of marriage; three children joined the family during that time. The Fellows family currently lives in Bremen, Alabama.

"People often wonder what the impact of military life is on the family," says Fellows. "My wife used to tell my children, 'Your best friends are your brother and sister, so you better treat them nicely, because they're the ones who're going to be moving with you to the next duty station.' Now they're very close."

In 1996 Fellows became an Army Acquisition Corps professional, beginning as an assistant product manager for the M109A6 Paladin/M992A2 Field Artillery Ammunition Support Vehicle Program Office. He transitioned in 2000 into the role of product and program manager of multiple radar programs for the Missile Defense Agency (MDA). His time with radar development programs, and especially his oversight of the development and production of a radar system currently operating in the Pacific area, earned Fellows column space in publications such as *Time* magazine and *Air and Space Magazine*. Fellows is proud to

have aided in saving innocent lives. "There's a lot of pride in developing any kind of capability that positively impacts human life," he says.

Fellows earned an MS in management from the Florida Institute of Technology in 2001 and took a brief leave of absence from his role at the MDA to pursue a master's degree in national resource strategy from the National Defense University in Washington, DC, from which he graduated in 2005.

After seven years as vice president of programs at Science Applications International Corporation, Fellows stepped into the role of CEO at APT Research, an employee-owned professional engineering services company, in 2015. Located in Huntsville, Alabama, with offices in other states, the company supports industry and federal organizations, including NASA and the MDA. "There's a culture change that goes with going from a sole proprietorship to an employee-owned company, but it's more collaborative," Fellows says. "It's rewarding to lead a team of good people."

Fellows is a national-level USA Swimming Official, cochair of the Alabama Birmingham Chapter of BYU's Alumni Association, and a high councilor in his stake of the Church. He loves to hike, go boating, swim, rep the Y, and serve others. Fellows is a director on the board of the Riley Center, a local nonprofit serving children with autism, and other community giving organizations. "I have a hard time saying no to getting involved," Fellows says. "We all have different talents and experiences, . . . and we can make a difference if we're involved in the."

A Creative Approach

A painter, dancer, and designer, **Kari Durrant** describes herself as a primarily right-brained person. She intended to major in dance at BYU, but after encountering recreational therapy as part of a class assignment, Durrant eventually made the switch to recreation management. Her new major, she discovered, would enable her to use her creative side in ways she hadn't expected.

After completing her degree in 2015, Durrant worked as a recreational therapist at Mountain View Hospital in Payson, Utah, and as a recreational therapist and data analyst at an addiction recovery center in Draper, Utah. Later, she taught English as a Second Language (ESL) for a year on VIPKid, an online education service, and started her own custom art and graphic design business, Kari On Creating. She also taught watercolor and lettering at the Art Cottage, an art school in West Jordan, Utah.

Exercising creativity was a key element of each of these positions. When Durrant joined the University of Utah School of Medicine as the continuing medical education project coordinator, she put her creative skills to a new use: analytics. "I fell in love with Excel in an information systems class at BYU," she says. "Over the years I've discovered my love for data and analytics, and I love that I can foster my creativity with numbers and problem-solving."

Durrant's responsibilities included coordinating more than 140 educational series comprising over 3,000 events per year. Her favorite thing about the job was "finding ways to make processes more efficient," she says. "I've almost never come across an issue or slow process that couldn't be made more efficient with a spreadsheet."

When she felt she needed more of a challenge in her work, Durrant accepted her current position as operations manager at a fitness and nutrition coaching company called L8R Lifestyle in South Jordan, Utah. She admits she wasn't sure about the company at first. "I interned in an eating disorder treatment center," she explains. "Most fitness companies and health products shout 'Get skinny now! Take this weight loss pill! Do this fad diet!' Most of these are scams and feed weight-loss culture in an unhealthy way." However, when Durrant learned that L8R Lifestyle provided education on a sustainable lifestyle, including healthy exercise and a science-based approach to eating well while still enjoying favorite foods, her concerns were settled.

Though they seemed disparate at the time, Durrant is grateful for the varied fields she's worked in because "a lot of my random skills all happened to apply to this job," she says. "I had experience running my own social media for my business and doing graphic design and project management." She currently manages the company's social media and client information, designs promotional materials and programs, and tracks and analyzes company statistics and scorecards.

Durrant continues to use her artistic skills by occasionally teaching hand-lettering workshops using the book she wrote, *Brush Lettering and Beyond*. From 2014 to 2016, she served on the board of the Utah Recreation Therapy Association and as the volunteer coordinator of Provo's Freedom Run. Aside from art, Durrant's hobbies include biking, hiking, traveling, and spending time with her husband, Tommy, and their two sons.

"I owe so much of my happiness to the gospel," Durrant says. She remembers falling on hard times during high school; when she no longer had money to buy coffee and a breakfast burrito at the local convenience store, the store manager offered her a burrito and orange juice for free each morning. Durrant became close with the manager's family, the Breedloves, who later introduced her to the gospel. "The Breedlove family were and continue to be great examples of Christ and His love," she says.

of short-term rentals, such as Airbnb. Handy, his wife, Mary, and their two children reside in Rexburg, where Handy enjoys huckleberry picking, elk hunting, and other outdoor activities. He enjoys being a Google trusted photographer and drone pilot. He also volunteers with the Idaho International Dance Festival and the Mesa Falls Marathon.

2014

After graduating with a degree in recreation management and youth leadership in

2014, **Mary Elizabeth Einfeldt** joined Provo City's special events team, where she had previously completed an internship. During her time there, Einfeldt and her team jokingly considered throwing an enormous cake fight to celebrate the third birthday of the Provo Recreation Center. The event eventually became a reality, and Einfeldt felt it was especially rewarding to watch it develop from ideation to successful execution. Everything went off so well that the event was repeated the following year. After four years with Provo City, Einfeldt joined Destinations Inc., a corporate and group incentive travel company, as a sales catalyst. She and her husband, **Luke** (a 2016 management alum), reside in Saratoga Springs, Utah, where Einfeldt volunteers as a piano teacher and soccer coach. Her hobbies include competitive paddleboarding, yoga, party planning, and traveling—especially to her favorite vacation spot, Egypt's Nile River.

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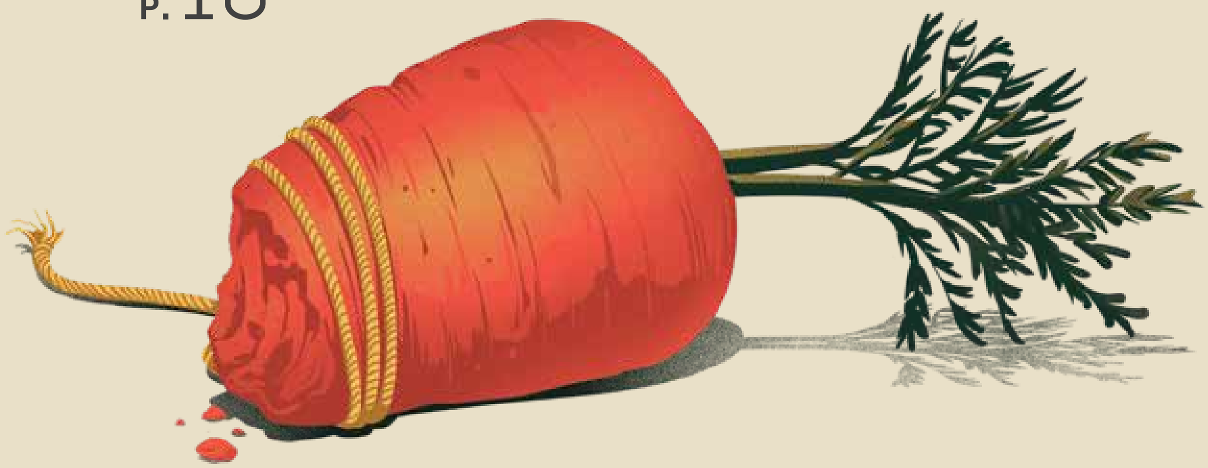

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