

# Ozark Visitor



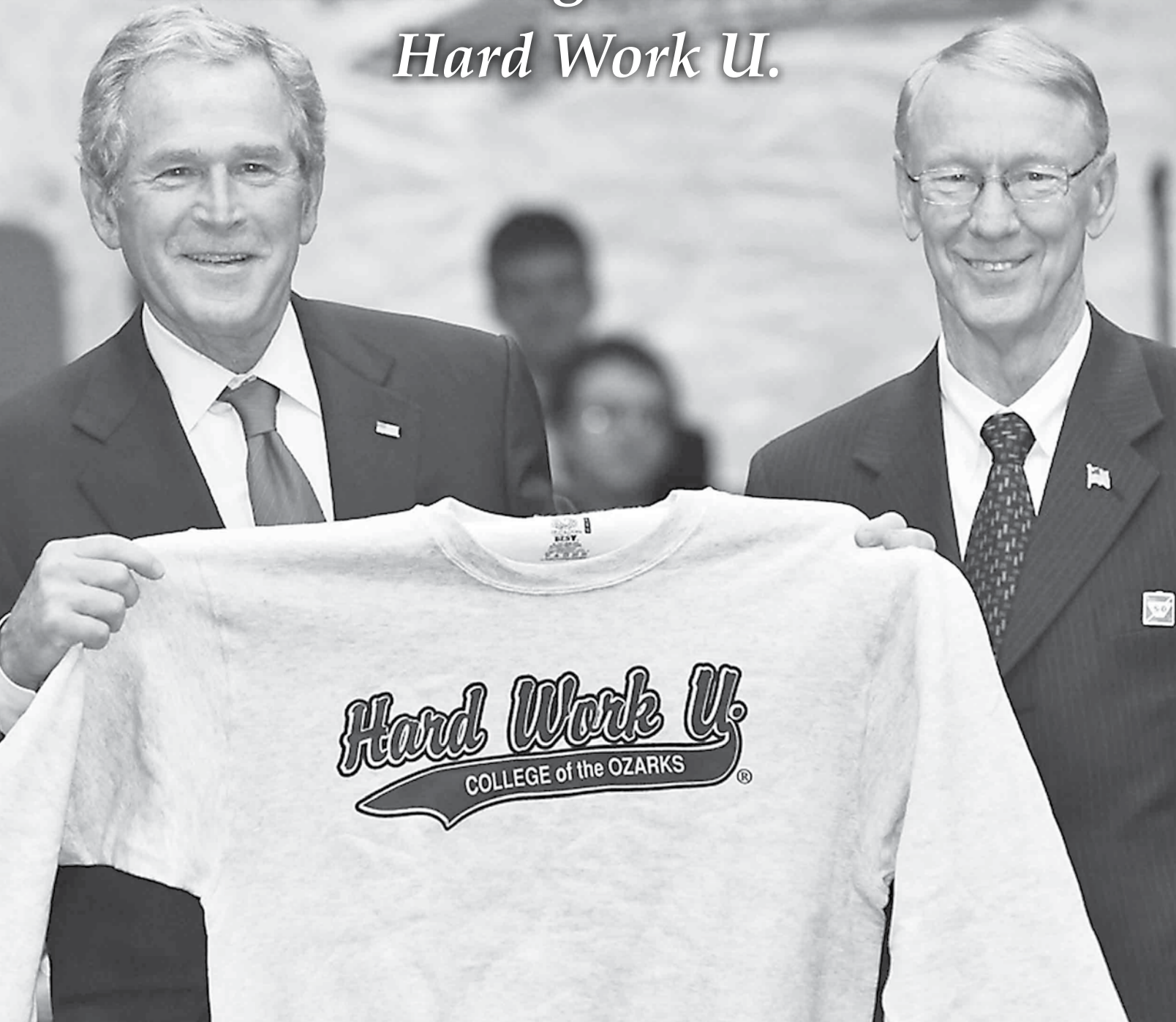
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*College of the Ozarks... "Hard Work U.®" • [www.cofo.edu](http://www.cofo.edu) • Point Lookout, MO 65726*

## President George W. Bush Visits *Hard Work U.*



### SPECIAL EDITION

# PROMISES TO KEEP

## Leadership and Character



**Jerry C. Davis, President**

College of the Ozarks experienced a memorable spring. Students took part in several historical events, including the Spring Leadership and Character Forum with the 43rd United States President George W. Bush as the special guest. President Bush, along with other exemplary leaders, spoke to students on "Leadership and Character."

Plenary speakers were former U. S. Marine Corps Assistant Commandant General Terrence R. Dake, who shared on "Leadership and Character in the Military," Hobby Lobby Founder and CEO David Green, who spoke on "Leadership and Character in Free Enterprise," former General Motors Vice-Chairman Robert Lutz, who offered advice on "Leadership and Character in Industry," and former U. S. Attorney General John Ashcroft, who spoke on "Leadership and Character in Public Service."

President Bush served as the keynote speaker of the Forum and provided insight on some of his most difficult decisions as our nation's leader. He was impressed by the emphasis on work ethic and patrio-

tism at College of the Ozarks. You may read more about his visit and what he had to say to students on pages 8-10.

During the Forum events, the College dedicated Veterans Grove, comprised of 51 Sugar Maple trees planted in honor of the World War II Veterans who have accompanied students as part of the College's Patriotic Education Travel Program. A total of 31 Veterans and two wives of deceased Veterans took part in the formal dedication. The occasion served as a time for countless hugs and tears as the Veterans reunited with the student trip escorts. To read about the dedication of Veterans Grove, please turn to pages 6-7.

During a private reception following the dedication, President Bush personally thanked each of the Veterans for their sacrifices. He also unveiled a bronze plaque that will become a permanent part of Veterans Grove.

The events that took place during the Spring 2011 Leadership and Character Forum serve as highpoints in the College's history, steeped in traditional, American values. Those values are not only reinforced, but celebrated at *Hard Work U.* Among them is the importance of working, *not borrowing*, to acquire things such as a college education.

The College intentionally seeks to provide students with an education focused on work ethic, personal finance, and good stewardship. It does this several ways: requiring all full-time students to work campus jobs in exchange for their education, not participating in any government student-loan programs, and providing ongoing education on personal finance for students. You may read about all the ways the College helps students build a foundation for good financial principles on page 14.

Please enjoy this special edition of the *Ozark Visitor*.

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# SPRING BREAK

## *Students Aid in Relief Efforts*

By Veronica Barrientos

College of the Ozarks senior Paul Baker noticed Hurricane Katrina's footprints are still scattered throughout New Orleans.

In March, Baker and nine other students, including one faculty member, flew to New Orleans to aid TouchGlobal, a relief agency of the Evangelical Free Church of America that sponsors underprivileged children, teaching opportunities overseas, medical care training, and crisis response. In addition to students, TouchGlobal enlists individuals from around the affected area who volunteer their time on a regular basis. The C of O student mission team helped with the reconstruction to erase the damage still left behind by the destructive hurricane that hit in August of 2005.

"We spent the week with about 70 other students from schools and churches throughout the Midwest, including [students] from John Brown University," Baker said.



For the most part, the trash is picked up, houses are rebuilt, and boats are back in the water, the C of O senior explained.

Baker reminisced on a moment of the trip when he and a fellow student, Buddy Daboin, visited with a man named Robert Green from Lower Ninth Ward, one of the hardest-hit areas in New Orleans. Green's entire house was demolished by the hurricane except for three concrete steps that remain in his front yard.

The loss of a house did not compare, though, to the loss of family. Green's mother and granddaughters were killed in the disaster. His family members added to the total of nearly 1,850 people killed from Hur-

*"The real work now is reaching the people who are struggling with emptiness and loss that can't be bought or rebuilt."*

ricane Katrina. As Daboin and Baker talked with Green, he invited the two students into his house, showed them photos of the devastation, and shared stories of the circumstances that he and his family went through in the six years since Katrina.

"This is my most memorable moment, because I got to see and hear from a man who lived through the reason why I was in New Orleans in the first place," Baker said.

Nearly six years after the tragedy, "The real work now is reaching the people who are struggling with emptiness and loss that can't be bought or rebuilt," he said. "New Orleans is a place full of people who need fulfillment far greater than that of plastic Mardi Gras beads."

From his eye-opening experience, Baker concluded, "The people of New Orleans need community, hope, and most importantly, to know the love of God."



Damage from Hurricane Katrina is still visible in the Lower Garden District of New Orleans.



# Memorial Gifts

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# GODLY MEN AND WOMEN

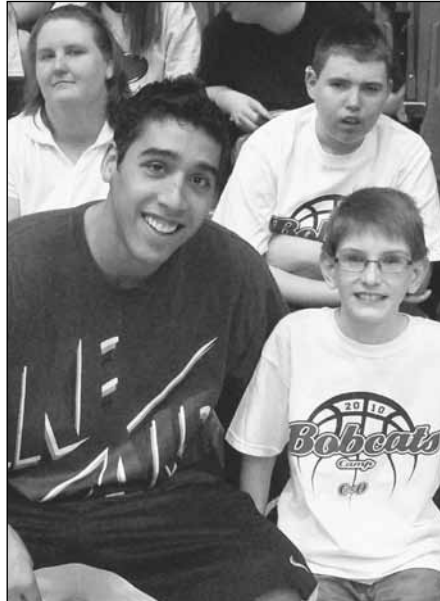
## *On and Off the Court*

By Ashley Bench

**F**or some college athletic teams, winning is number one, and the importance of character finds its way to the bottom rung of the priorities ladder. This can occur when a coach selects players who have star athletic abilities but no values. C of O basketball coaches Steve Shepherd (Head Coach of the Bobcats) and George Wilson (Head Coach of the Lady Cats) have a different strategy. They have shaped teams that place a relationship with God first. The selection of virtuous players, who possess qualities of Christ-like character, has always been the recruitment goal for Shepherd and Wilson. At College of the Ozarks, members of the Bobcats and Lady Cats demonstrate character on and off the court.

Before and after every game they have special speakers (local pastors, youth leaders, alumni, etc.) to encourage the team—reminding them of their true purpose: to glorify God with their abilities. Bobcat junior Weston Weibe, a starter who began playing in the fall of 2009, expresses his gratitude to have a team that focuses on God. “The players and the coaches stress their relationship with God over all things,” says Weibe. “And a lot of teams have talent but never learn to come together, because the most important thing is a Christian foundation.” Their actions on and off the court exemplify an overflow of their relationship with Christ and the brotherhood that they have as a team.

The Lady Cats endured various trials this past season, yet maintained composure. The team used these times to grow closer together and to continue to strive for success as the season progressed. These difficult times gave the girls an opportunity to look within themselves and support each other. Wilson confirms his confidence in his Lady Cats. “I



**C of O Bobcat Bruno Neves enjoys time with a Bobcat fan.**

was not concerned for the team,” he says. “I knew they would pull together and support one another.” From the results of the season, (qualifying for the NAIA Championship in Sioux City, Iowa) it is clear that they rose to the challenges. “The communication between each girl improved immensely, creating an encouraging environment which helped the Lady Cats be successful at the end of the season,” says Lady Cats junior Morgan Hickey. The Lady Cats looked to their foundation in Christ and counted on one another to excel as a family.

Each member of the team is accountable to one another. While some teams would view a win as a good reason to celebrate, sophomore Darian Kelly says it is different for the Bobcats. “It is so easy to get caught up in your own success, and that is why it is truly important to be accountable to one another,” says Kelly. “There are so many distractions that can get your eyes off of the focus of playing hard, giving everything, showing character, and living life to the fullest for Christ.”

To make sure the teams don’t lose sight of what is truly important, the Bobcats and Lady Cats volunteer with the Special Olympics Program and Toys for Tots, read to children at local schools, and mentor at the Boys and Girls Club.

True acts of service are those which are done in humility. The Bobcats and Lady Cats do not flaunt their successes or good deeds. In fact, most people do not have knowledge about the time they spend with the children in Special Olympics or the time they take to visit the kids at the local schools. Shepherd says that senior Jared Howerton has been known to bring a few of the kids to practice to just show them that they are valued. “When I first went and read to the kindergarteners at Hollister Elementary, I was taken back,” says Hickey. “The kids just wanted someone to spend time with them, and I was able to show them I truly cared.” Both teams recognize the great impact they have on peers and young people.

During the 2011 NAIA Men’s Division II Championship the Bobcats advanced to the semifinals, and C of O fans displayed an incredible enthusiasm for the Bobcats. They were not there solely for the fun of watching the game. They came to support them for their dedication. “The C of O teams’ character shown on and off the court is held to a higher standard that they successfully uphold,” says C of O student Veronica Barrientos. For the Bobcats and Lady Cats, living a Christ-centered life does not go unnoticed. Their off-the-court ministries are changing the lives of others.

Shepherd says that the Bobcats’ quality teamwork on the court is in direct correlation with their individual relationships; it is not about one person being in control but a group

*continued on page 13*

# A LASTING LEGACY

## Veterans Grove Dedication

By Chelsea Kliethermes

On Thursday, April 7, 31 World War II Veterans and their families came to the C of O campus for a dedication of Veterans Grove, planted in their honor. The Veterans were reunited with the students who escorted them to World War II battle sites. Over the past two years, Veterans and students have traveled to England, France, Germany, Belgium, Italy, Tunisia, The Netherlands, Okinawa, and Iwo Jima.



**Veteran Albert Schultz unveils his plaque.**

College of the Ozarks student Doug Melton, who participated in the trip to Belgium honoring the 101st Airborne Division, suggested to Professor of History Dr. David Dalton, that the College should plant Veterans Grove to honor the Veterans who have taken part in the patriotic trips.



**Jerica Gardner, Dr. David Dalton, Veteran Albert Schultz, Melissa Roach, Paul Cain, Charlotte Guittar, Alex Vanderboom, and Judy Cain**

Each Veteran is honored with the planting of a Sugar Maple, which is aligned with others to create the same unique pattern of the marble crosses at the American cemeteries in Europe. Next to each Sugar Maple is a bronze marker with a Veteran's name. The College Historians student organization assisted with the planting and will help with maintenance of Veterans Grove.

Mr. Raymond Schmitt, a 93-year-old U.S. Army Veteran who fought at the Battle of the Bulge, traveled 15 hours with his granddaughter to be a part of the Veterans Grove Dedication. "I think it's great for the college kids," he said. "They gain more experience going on trips like these than reading in a book. They will remember this for the rest of their lives."

Mrs. Helen Snapp, who participated in the Victory in Europe trip in May 2010, was one of 1,000 women

pilots who served in the Air Force during World War II. Mrs. Snapp said, "The Federal Aviation Authority contacted my sister and me to become pilots because of the shortage of men available and air planes stuck at the factories." Snapp emphasized that she did not intend to make a career out of flying, but because of the need, she stepped up and served her country.

The legacy of the Veterans honored at Veterans Grove will continue to inspire future generations as a reminder of the sacrifices made by those men and women of "The Greatest Generation."

*Editor's Note: The Veterans Grove Dedication was one of several events that occurred during the 2011 Spring Character Forum with special guest President George W. Bush. President Bush privately met with the Veterans following the Dedication.*

*Our debt to the heroic men and valiant women in the service of our country can never be repaid. They have earned our undying gratitude. America will never forget their sacrifices. — President Harry S. Truman*



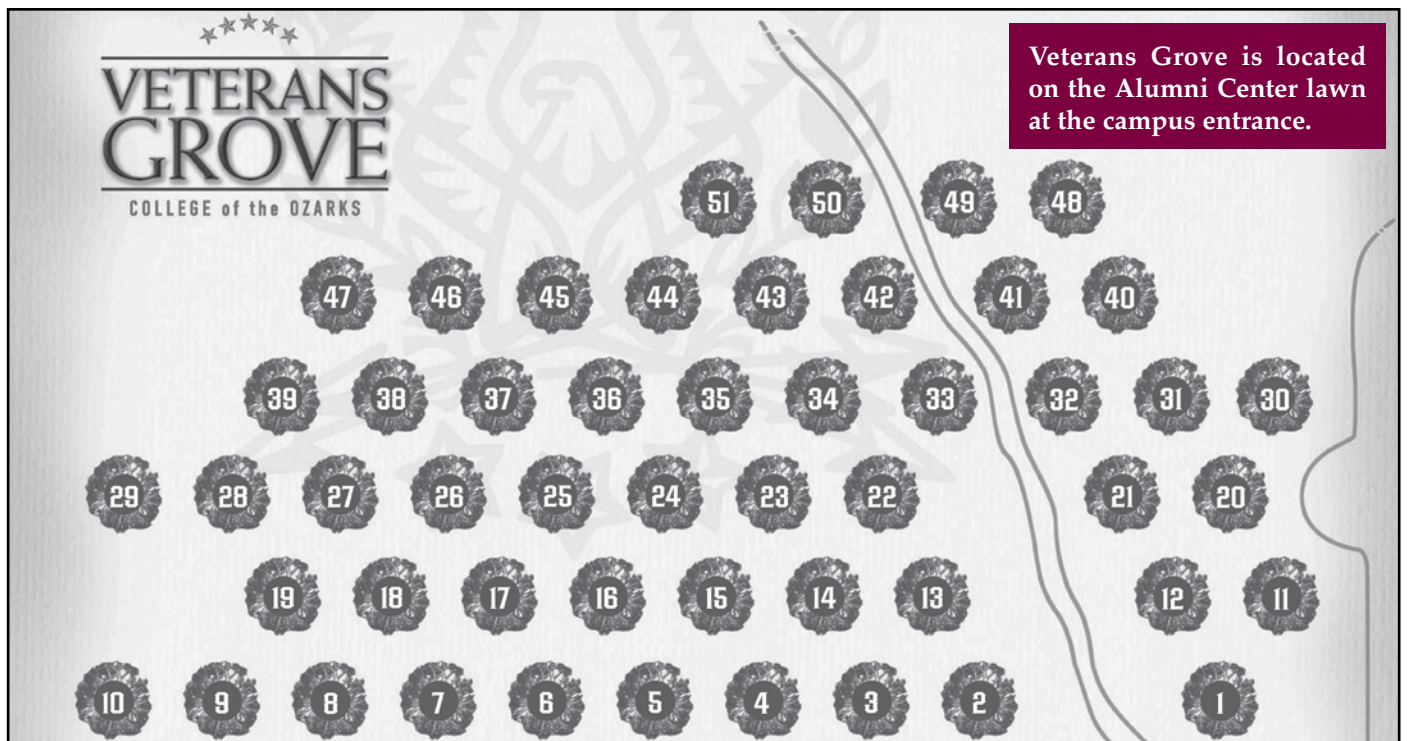


**Bryanne Jamison with Johnnie Finkbeiner, widow of Veteran Ted Finkbeiner, and daughter Beverly Flowers**



**John Cipolla unveils his plaque with Chelsia Harris, Michelle Boillot, Chris Enss, and June Jansen.**

Veteran	Tree Number	Veteran	Tree Number
Donald Allen	25	Alfred Jennings	26
Quentin Allen	43	William Kamsler	5
George Beden	50	Thomas Kilker	11
James Blane	29	Ned Knapp	21
William Brannan	9	Albert Mampre	14
Max Brown	30	Ralph Manley	13
Jack Callowhill	44	Charlie Mann	45
William Christensen	40	Mario Patruno	17
Frank Chuk	39	Guy Piper	49
John Cipolla	1	Parke Piper	48
Wilson Colwell	3	Raymond Schmitt	24
Austin Cox	8	Albert Schultz	47
Hugh Cummings	33	Lewis Seago	36
Theodore Finkbeiner	15	Buster Simmons	4
Guadalupe Flores	19	William Simpkins	6
Homer Goodman	7	Gordon Sims	41
Ed Gray	23	Hiram Skeens	31
Walter Greve	20	Helen Snapp	37
Roy Hanna	18	Bryan Sperry	22
William Hannigan	16	Alice Starr	38
E. Bruce Heilman	35	Harold Steinberg	10
Jack Helm	32	Joe Weinmeier	28
Alvin Henderson	2	Donald Whipple	27
Jack Holman	51	Robert White	34
Edward Janosik	42	Robert Yank	46
		Harry Zimmerman	12



# COVER STORY

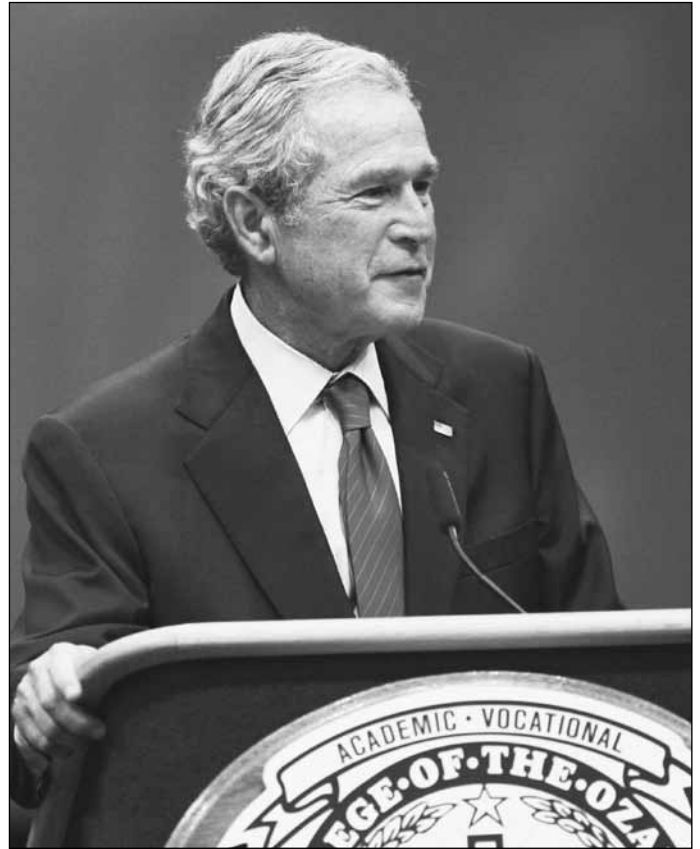
## *President George W. Bush— Decisive Leader, Faithful Patriot*

by Matt Farmer

**A**pril 7, 2011, will forever be a monumental date in College of the Ozarks history. It will be remembered as the day the 43rd President of the United States taught the students of *Hard Work U.* about faith, honor, leadership, and character.

President George W. Bush was the keynote speaker for the Keeter Center for Character Education's 2011 Spring Forum. The Forum highlighted leadership and character with distinguished speakers former U. S. Attorney General John Ashcroft, former Assistant Commandant, USMC, General Terrence R. Dake, Hobby Lobby Founder and CEO David Green, and former General Motors Vice-Chairman Robert Lutz.

The event began with Dr. Jerry C. Davis welcoming the students, faculty, and community to the special convocation. The presentation of the colors followed with a solemn silence from the audience as they watched the College's Army ROTC color guard carry the flags to the stage. Dr. Bruce Gerlach led the national anthem and Colonel Donald E. Ballard, Missouri's only living Medal of Honor recipient, led the Pledge of Allegiance. The echoes of patriotism resonated against the walls of Keeter Gymnasium during the opening ceremonies, which provided



**General Terrence Dake, C of O Board of Trustees Chairman and retired Assistant Commandant of the U.S. Marine Corps, presents President Bush with a "Great American Award."**

a flawless shift to the recognition of military academies. President Bush and Dr. Davis joined to recognize four military academies and their representative with a plaque honoring their patriotism and service to the country. The opening ceremonies concluded with an inspiring rendition of "The Battle Hymn of the Republic" by the College of the Ozarks Chorale, Chapel Choir, and Concert Band.

When the 43rd President of the United States was introduced and approached the podium, every attendee greeted him with a standing ovation. The honor was well deserved. The two-term President led the country during one of the most significant events in American history, the terrorist attacks of September 11, 2001. His decisive leadership saw the United States through the attacks and defended freedom as a right to every man, woman, and child worldwide. "I was eager to hear his opinion of the different aspects of leadership," said College of the Ozarks junior Chelsea Kliethermes.

President Bush shared both sobering and light-hearted moments from his time in the Oval Office, saying the toughest decision he ever made as president was to send people into combat and that his first day out of office,

*continued on page 10*

**THE OZARK VISITOR**



## *More Highlights from President George W. Bush's Visit*



President Bush assisted in recognizing the Military Academies. (From L): Brigadier General Stephen A. Cheney of the Marine Military Academy, Mr. Dalton C. Wright representing the U.S. Military Academy at West Point, Vice Admiral Michael H. Miller of the United States Naval Academy, and Colonel Tamra L. Rank of the United States Air Force Academy



President Bush personally thanks WWII Veterans.



President Bush met with some of the Veterans who have participated in the College's Patriotic Education Travel Program.





C of O students Colby Reed and Allison Press presented President Bush with a basket of student-made products and a custom-designed clock from the College's Stained Glass Department.

former First Lady Mrs. Laura Bush informed him of his new domestic policy—washing dishes and mowing the lawn.

President Bush focused his talk on decision making in leadership and the core principles behind most of his decisions, which are expounded in his memoir, *Decision Points*. He said that a leader must develop good principles and then articulate, believe, and defend them. "I believe

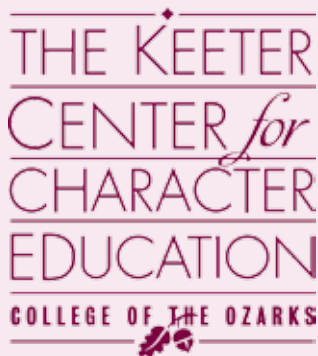
in the God Almighty," he said first. "And I believe a gift from that Almighty to every man, woman, and child is freedom." President Bush also said that he believed in helping people realize that the hope for freedom ultimately lays the foundation for peace. After thinking "long and hard" about how people develop leadership qualities, Bush said that he had concluded, "it's through your faith, family, and where you're raised."

President Bush's words were meaningful to College of the Ozarks senior Veronica Barrientos. "When President Bush explained his belief that all life is precious, I realized his heart and how he truly cares," Barrientos said.

During that evening, College of the Ozarks presented President Bush with a "Great American Award," an honor it reserves for exceptional individuals whose lives, careers, and service reflect the highest ideals of American values—those shared by College of the Ozarks. "He's a leader not a follower," Dr. Davis said, "and as a president, he left a legacy of character for all the world to see."

This is the second time a United States President has spoken at College of the Ozarks. In 2000, President Gerald Ford spoke at the College's Citizenship Forum. The College has hosted other internationally-renowned speakers, recognized for their character and leadership, who provide a keynote address reinforcing institutional values. Past speakers include First Lady Barbara Bush, British Prime Minister Margaret Thatcher, and Israeli Prime Minister Benjamin Netanyahu.

## Character Convocation and Forum Series



This spring, the College's Keeter Center for Character Education hosted the Leadership and Character Forum. Every spring, the Center hosts an annual Forum on a specific topic that relates to the mission of the Col-

lege. The two-day event includes students from College of the Ozarks and guests from visiting U. S. Military Academies, colleges, and universities. All of the Forum participants

contribute in an in-depth study of the topic.

Special guests of this year's Forum include former Assistant Commandant, United States Marine Corps, General Terrence

R. Dake, Hobby Lobby Founder and CEO David Green, former General Motors Vice-Chairman Robert Lutz, and former U. S. Attorney General John Ashcroft. Each guest speaker shared on leadership and character. Between the sessions, Forum participants broke into small groups to discuss topics the speakers raised.

The College's patriotic mission is "to encourage an understanding of American heritage, civic responsibilities, love of country, and willingness to defend it."





# LEADERSHIP AND CHARACTER IN THE MILITARY

## *Former Assistant Commandant, U.S. Marine Corps General Terrence R. Dake*

by Matt Farmer

**F**ormer Assistant Commandant, United States Marine Corps General Terrence R. Dake served as the Leadership and Character Forum's first speaker. He focused on the topic of "Leadership in the Military."

General Dake attended and received his undergraduate degrees from College of the Ozarks and the University of Arkansas. He holds an M.A. from Pepperdine University. The Marine Corps commissioned him as a second lieutenant in October 1966, and he advanced to the rank of General as the Assistant Commandant of the U.S. Marine Corps.

During his speech, he emphasized to students the importance of obtaining their degrees, dreaming



**General Dake was honored by President George W. Bush.**

big, and the significance of character. General Dake quoted President Ronald Reagan saying, "Democracy is not something that we pass on to

our bloodstream, it is something that must be fought for..."

General Dake retired after serving 34 years and became the Senior Vice President for Bell Helicopter Textron. After retiring from Textron, he became a Senior Advisor to the CEO of Avall Services, Inc. Since 1999, he has served as a member of the College of the Ozarks Board of Trustees and as Chairman of the Board since 2007.



# LEADERSHIP AND CHARACTER IN FREE ENTERPRISE

## *Hobby Lobby Founder/CEO David Green*

by Matt Farmer

**M**r. David Green, Founder and CEO of Hobby Lobby, served as the Forum's second session speaker and focused on the topic of "Leadership and Character in Free Enterprise." As a teenager, he began working at a five-and-dime store, where he met his wife, Barbara. Mr. Green enjoyed retail business and set goals to become a district



supervisor and eventually start his own business.

In 1970, Mr. Green started a picture frame company. He and a friend borrowed \$600 from the bank and bought a frame chopper, and he and his family began making frames on the kitchen table. Mr. Green took the kitchen table endeavor from a \$600 loan to a thriving enterprise that will have 3.5 billion dollars in sales this year. He said, "Our success is God-given because we put Him first." He also said that with a small beginning and a lot of hard work, God can bless you.

Mr. Green demonstrates that God is first in his company in many ways. He has ensured that all Hobby Lobby stores are closed on Sundays. In addition, all managers start their workweek with a devotion.

Mr. Green serves as a chairman of eight affiliated companies, includ-



**Hobby Lobby Founder/CEO David Green was honored by President George W. Bush.**

ing Mardel Christian and Educational Supply and Hemispheres, a fine furnishings store. He described the secret to success as hard work and putting God first in all your endeavors.

# LEADERSHIP AND CHARACTER IN INDUSTRY

## *Former General Motors Vice-Chairman Robert Lutz*

by Matt Farmer

**M**r. Robert Lutz, former General Motors Vice-Chairman, was the third session speaker of the Forum. He addressed the topic of "Leadership and Character in Industry." Mr. Lutz received his bachelor's degree in production management from the University of California-Berkeley in 1961, where he earned distinction as a Phi Beta Kappa. He received a master's degree in marketing, with highest honors, from the University of California-Berkeley in 1962. Mr. Lutz served in the United States Marine Corps from 1954 to 1965



as a jet-attack aviator, attaining the rank of captain.

The former car industry executive emphasized the importance of values and ethics. He spoke of his experiences with many companies that were morally bankrupt and explained how he "dragged them out of the mud." He used these stories to call attention to ethics as the building blocks of character.

Forum participants heard Mr. Lutz teach that moral relativism is the root of degradation of culture today. The characteristics of leadership he emphasized were flexibility, participation, confidence, and conviction. "When a leader encounters immoral

doing, he/she needs to root it out immediately," Lutz said.



**Former G.M. Vice-Chairman Robert Lutz was honored by President Bush.**

# LEADERSHIP AND CHARACTER IN PUBLIC SERVICE

## *Former U. S. Attorney General John Ashcroft*

by Matt Farmer

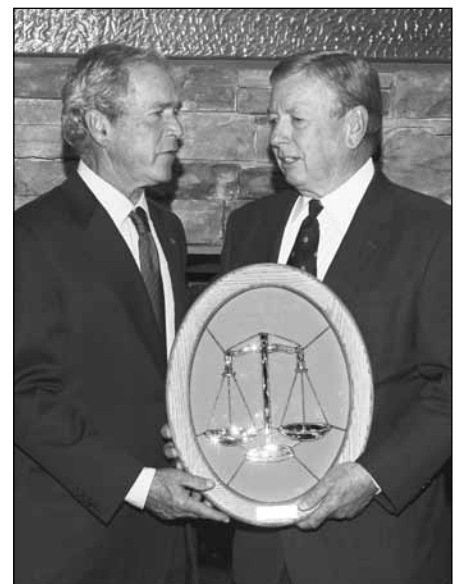
**T**he fourth session speaker for the Forum was former Missouri Governor and 80th U. S. Attorney General John Ashcroft, who spoke about "Leadership and Character in Public Service." He was raised in Springfield, Missouri, and graduated with honors from Yale in 1964. Mr. Ashcroft received his Juris Doctorate from the University of Chicago in 1967. He served as Governor of Missouri from 1985 through 1993 and was elected to the U. S. Senate in 1994. In December 2000, President George W. Bush appointed him to be the U. S. Attorney General. He then led the U. S. law enforcement community through the challenging and transfor-



mational period following the terrorist attacks of September 11, 2001.

Leadership, according to Mr. Ashcroft, is defined by modeling and inspiration, and that "sacrifice is the currency of leadership." He gave the example of Jesus, who did not mandate or impose new laws but inspired and modeled true character and leadership. He provided attributes that a person must exhibit to be a good leader. First, a leader "accepts noble objectives." Second, a leader has to be willing to pursue the objective with "such a passion that it pulls others in to achieve it." Ashcroft added that, "You cannot push someone into greatness, but you can pull them." The last attribute essential for good character, according to Mr.

Ashcroft, is integrity. He said, "God expects leaders to make mistakes, but he doesn't expect them to operate without integrity."



**President Bush honors former U. S. Attorney General John Ashcroft.**



# ACCOLADES

## Hayes Receives Prestigious Fellowship; Head To Participate in Hellenic Studies Seminar



College of the Ozarks adjunct professor/ABC News Correspondent Erin Hayes was named a 2011 Fellow with the Peter Jennings Project for Journalists and the Constitution, a program designed to help journalists and students deepen their constitutional understanding.

Fellows attend an intensive conference, as well as additional programs held throughout the year. Additionally, Fellows are asked to apply what they have learned in their published, aired or posted on-line work during the calendar year to follow.

Only 36 journalists were selected as 2011 Peter Jennings Project Fellows. Other notable 2011 Fellows include Kassie Bracken (*The New York Times*), Carrie Johnson (NPR), and Brian Wingfield (*Forbes*).

Hayes, an award-winning ABC News Correspondent with "World News Tonight with Diane Sawyer," currently teaches Broadcast News Writing and Feature Writing at College of the Ozarks.

A 25-year veteran of broadcast news, Hayes has won numerous national awards for her reporting. Her work has been seen on "ABC World News Tonight with Peter Jennings," "Good Morning America," and "Nightline," as well as heard on ABCNEWS Radio.

She is a four-time recipient of the prestigious Edward R. Murrow award and a winner of both the national Sigma Delta Chi Award for Investigative Reporting and the National Investigative Reporters and Editors Award. Hayes has also received three DuPont Columbia awards

and was most recently recognized for her work during ABCNEWS' 9/11 coverage.

She received her bachelor's in English and Speech/Drama in 1979 from the College of the Ozarks.

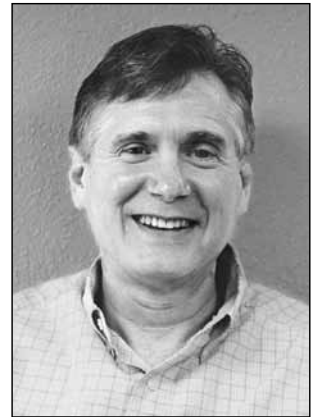
By Matt Farmer

College of the Ozarks Professor of English Dr. Hayden Head has been selected by the Council of Independent Colleges and Harvard's Center for Hellenic Studies to participate in a seminar on Lyrical Poetry. The seminar will be led by Professors Gregory Nagy and Kenneth Scott Morrell in Washington, D.C., August 9-13, 2011.

Head is one of only 18 faculty members selected from 62 high-quality nominations for participation.

Dr. Hayden Head serves as a Professor of English at College of the Ozarks. He received his M.A. (1994) and Ph.D. (1998) in literature from the Institute of Philosophic Studies at the University of Dallas. Before coming to C of O, Head served as Associate Dean of Students and adjunct professor of English at the University of Dallas.

He arrived at C of O in August of 1999. Dr. Head designed the Character Curriculum at C of O and teaches a variety of courses in that program. He and his wife, Dr. Sue Head, have two children—Heno and Lainie.



## ON AND OFF THE COURT

continued from page 5

of people working together to achieve a goal. Wilson strongly agrees with Shepherd. "Before every game, the girls won't let me leave the locker room without saying two things," says Wilson, "Play hard and have fun. They carry this out into action on the court, and it makes me proud." Kelly stresses the same idea. "There are several leaders, and each playing different roles, but most

importantly the leadership that is displayed within the team is not just words but action." Words may inspire but they mean nothing without action. As the apostle James wrote, "Faith without works is dead." Christ-like character and service demonstrates that members of the Bobcats and Lady Cats are godly men and women on and off the court.

# EDUCATION ON FINANCE

## *Avoid Debt*

by Matt Farmer

According to the U. S. Department of Education, two-thirds of college students borrow to pay for college, and the average debt load is more than \$23,000 by the time a student graduates. These statistics do not surprise College of the Ozarks' Criminal Justice Professor David Vogt, who teaches financial education courses to C of O students. He said that students today have "a real hunger for financial education." To satisfy the need for good financial teaching, Vogt and other C of O faculty are now providing students with common-sense financial education to help them not become debt-laden students. The reason for this "hunger" is that most students at College of the Ozarks are in financial need. The mission of the College is to provide an education to students who are without means to procure a Christian education and who are willing to work. At other colleges, students often borrow to pay for expenses and tuition. "College of the Ozarks views debt as something that should be avoided and discourages student debt several ways," said C of O President Jerry C. Davis. "The College does not participate in government student loan programs. It provides the opportunity for students to work, not borrow money, for their education. It offers students workshops and courses on managing personal finances. Most importantly, the College leads by example and does not have debt of any kind."

The moment a new student enters the "Gates of Opportunity," financial education begins. For the past two semesters, a financial education workshop has been included in the freshman orientation Character Camp. Vogt teaches the financial workshop during Character Camp to introduce the biblical principles for fiscal



financial stability. The education does not stop there. C of O Students in Free Enterprise (COSIFE) has made financial literacy its goal for all students. Associate Accounting Professor and COSIFE advisor Rachel Mullinax defines financial literacy as "having the knowledge and skills to make informed decisions regarding money matters. As consumers, we are confronted with financial choices that have huge implications for us and our families." COSIFE coor-

dinates various activities and programs to promote financial literacy within the student body. Last spring, COSIFE sponsored the first Financial Peace University (FPU) class on our campus with much success. FPU is Dave Ramsey's most popular class. This curriculum is utilized by many organizations, such as public schools, colleges, churches, non-profit organizations, and companies all across the nation. During this spring semester, Christian Healthcare Ministries (a Christian organization that helps individuals afford health insurance through cost sharing) sponsored 50 C of O students to take the college curriculum, "Foundations for Life and Money." It is an informative five-chapter study about saving, debt, budgeting, and career planning created by Dave Ramsey, who teaches biblically-based financial education around the nation. Both Vogt and Mullinax anticipate more students taking the class in the future.

Along with the five-chapter study, COSIFE sponsored a financial convocation featuring Rachel Ramsey Cruze, daughter of Dave Ramsey. Cruze said her goal is for students to be, "informed of financial common sense and biblical truth." She believes that the primary problem students have today with money is a lack of knowledge. Compared to other colleges, Cruze said that College of the Ozarks is, "a completely different culture" and "on the right track," regarding financial education. Vogt agrees. He reports that C of O students as young as 19 and 20 years old share with him that they are starting investments for retirement.

Current C of O students are at an advantage. The faculty and various organizations intentionally focus on building financial education into the curriculum. A majority of the students who participated in the "Foundations for Life and Money" course reported confidence in making and managing their own budget. In challenging economic times, common sense approaches are vital to handling money properly, and College of the Ozarks helps to lay a foundation for wise stewardship. Students have graduated debt-free for years due to the work program. Now students know how to remain debt-free for life.



Rachel Ramsey Cruze with Terry Lawrence of Christian Healthcare Ministries



W. Luker, Denise Dearstyne, Mr. & Mrs. John Miller, Mr. & Mrs. Tom Herda, Vickie Crawford, Mr. & Mrs. Jerry Pledger, Mr. & Mrs. Dwain King, Mr. & Mrs. Gerald Rottinghaus, Lynda K. Jesse, Glenn J. Romano, Dr. & Mrs. Stephen Kneeshaw, Mr. & Mrs. John A. Bosshardt, Mr. Lee Wescott, Mr. & Mrs. Jim Brawner, Mr. & Mrs. Dwight Ellett, Mr. & Mrs. Edward Tremain, Jr., Mr. & Mrs. Richard Gudenkauf, Mr. & Mrs. Tim Huddleston, Cyndy Spencer, W.R. Chism, Fritz B. Fletcher, Luis Arguero, Joan R. Deberry, Mr. & Mrs. Kurt McDonald, Dr. & Mrs. Mark Rapinchuk, Mr. & Mrs. Eric J. Fink, Mr. & Mrs. Darrel Grollmes, Mr. Robert Miller, Mr. & Mrs. Kenneth Henry, Dr. & Mrs. Donn Russell, Mr. & Mrs. Emil Martinka, Arkansas Bankers Bank, Mr. & Mrs. James J. Crighton, Mr. & Mrs. James M. Crighton, Mr. & Mrs. Joey Sullinger, Dr. Anne Allman, Mr. & Mrs. Phil Lilley, Mr. & Mrs. Dennis Newkirk, Mr. & Mrs. Bob Powers, Commerce Bank, Mr. & Mrs. Joe Cotten, Mr. & Mrs. Lindal Loftis, Mr. & Mrs. Bob Phillips, Mr. & Mrs. James Waldo, Mr. & Mrs. Larry Mays, C of O Child Development Center Student Workers, Mr. & Mrs. Vernon Doyle, Charles Toler, Sharon Walker, Tri-Lakes Newspapers, Dr. & Mrs. Courtney Furman, Mr. & Mrs. Gary Waller, Mr. & Mrs. Robert Hanzelon, Mr. & Mrs. Darrell Brown, Mr. & Mrs. David Parker, Dr. & Mrs. Mayburn Davidson, Mr. & Mrs. Patrick D. Connell, Mr. & Mrs. Don Baker, Mr. & Mrs. Herb Keith, Charlotte Cobler, Susan Smith, Kim Cooper, Roger Newell, John Ervin, Mr. & Mrs. Larry Spittler, Mr. & Mrs. Steve Hancock, Shelley Evans, Mr. & Mrs. Randy Warner, Scott Roberts, Mr. & Mrs. Gary Jech, Mr. & Mrs. Larry Brandt, Dr. & Mrs. Fred Mullinax, Mr. & Mrs. Gary McDonald, Mr. & Mrs. John Shrader, Mr. & Mrs. Dale Utesch, Mr. & Mrs. Dan Troutt, Mr. & Mrs. James Thomason, Bob & Johnna Welch, Dr. Glen Cameron, Drs. Don & Dana McMahon, Dr. & Mrs. Jerry C. Davis, Mr. & Mrs. Jack Brown, Dr. & Mrs. Howell Keeter & Family, Zuercher & Company, Mr. & Mrs. Charles Ruyle, Citizens Bank of Rogersville, Ozark Mountain Bank, Mr. & Mrs. Kris Davison, Mr. & Mrs. Dennis Hanks, Mr. & Mrs. Robert Vestal, Mr. & Mrs. Rick Hughes, Mr. & Mrs. Jeff Schneider, Cheryl Marley, Dr. & Mrs. Al Dixon, Mr. & Mrs. Joe Southerland  
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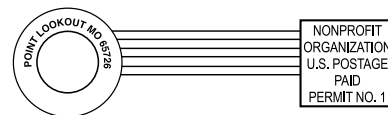
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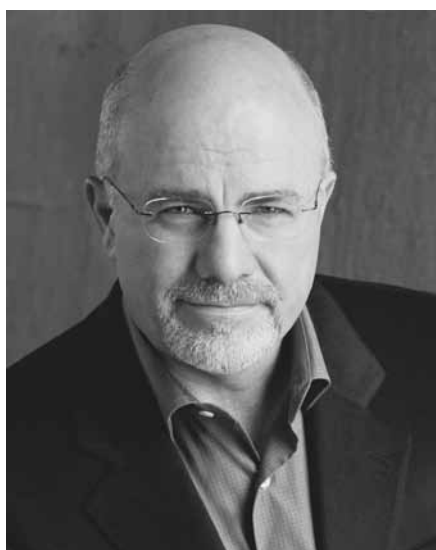
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America's trusted voice on money and business, Dave Ramsey is a personal money management expert and extremely popular national radio personality. His three *New York Times* best-selling books—*Financial Peace*, *More Than Enough* and *The Total Money Makeover*—have sold more than six million copies combined. His latest book, *EntreLeadership: 20 Years of Practical Business Wisdom from the Trenches*, releases in September 2011.

By age 26 he had established a four-million-dollar real estate portfolio, only to lose it by age 30. Using the wisdom he gained, Ramsey rebuilt his financial life and now teaches others how to be responsible with their money, so they can acquire enough wealth to take care of loved ones, retire with dignity, and give generously to others.

In 1992, Ramsey founded The Lampo Group, Inc. to provide finan-



cial counseling, through various means, to anyone who wants to better understand the principals of proper money management. Twenty years later, the company has grown from a card table in his living room to more than 300 team members and

has been voted one of the Best Places in Nashville to work five times in a row. Ramsey runs a multi-million dollar company with a nationally recognized brand, but he defines success by the number of lives changed through his message of hope.

Ramsey offers that life-changing message as host of a nationally syndicated radio program, "The Dave Ramsey Show," which is heard by 4.5 million listeners each week, on more than 475 radio stations throughout the United States. In 2009, he was honored as the National Association of Broadcasters Marconi Award winner.

He is the creator of Financial Peace University (FPU), a 13-week program that helps people dump their debt, get control of their money, and learn new behaviors around money that are founded on commitment and accountability. More than one million families have attended FPU classes at their workplace, church, military base, local nonprofit organization, community group, or Spanish speaking organization.

Ramsey offers his message of hope through a variety of mediums and products. His high school and college curriculums are offered in more than 10,000 schools and educational institutions. The "Dave Says" syndicated column is available to more than 16 million readers monthly.

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