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### Calendar of Events

#### FEBRUARY

1–28 National Career and Technical Education Month
4–10 FBLA-PBL Week
   - 4 Share your FBLA-PBL Story Day
   - 5 Webinar: National Presidents’ Forum
   - Virtual Business Finance Spring Challenge competitive event begins
   - Virtual Business Management Spring Challenge competitive event begins
6 Each One Reach One Day
7 Adviser Appreciation Day/Professional Attire Day
8 Career Awareness Day
9 FBLA-PBL Spirit Day
10 Community Service Day
19 Spring Stock Market Game Registration deadline
21 Tomorrow’s Business Leader—Spring issue copy deadline
23 LifeSmarts Spring Competition ends

#### MARCH

1 FBLA national dues deadline
   - eligibility date for FBLA voting delegates and competitive events
   - National dues deadline to receive Spring publications
   - FBLA-Middle Level national dues deadline eligibility to receive Spring publications
   - Action Awareness ends
   - National Awards Program Committee: Application receipt deadline
   - FBLA Business Achievement Awards: Receipt deadline (Future, Business, and Leader Awards)
   - LEAD Bronze, Silver, Gold Awards: receipt deadline
2 Virtual Business Finance Spring Challenge competitive event ends
   - Virtual Business Management Spring Challenge competitive event ends
27–31 NBEA Convention—Baltimore, MD

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**Cover Photo**

Alabama Governor, Kay Ivey, signing the FBLA Proclamation

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1 President’s Message
2 Stock Market Game Winners
3 Competitive Events
4 #NLC18
5 MyPath
6 FBLA Member Puts Filmmaking Skills to Work for Peanut Festival
7 National Sponsors & Partners
8 National Fundraisers & Discounts
9 Chapter News

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FutureBusinessLeaders @FBLA_National fbla_pbl fblapblinc fbla_pbl
President’s Message
by FBLA National President Max Michel

Dear Members and Advisers,

I hope that the swift transition to winter has been smooth. Through the past few months, thousands of members have been working on fundraising for the March of Dimes, our national service partner, as well as accomplishing Business Achievement Awards and Community Service Awards.

Of course, now is the time you all have been waiting for: competitions. Many states have already competed at regional competitions to see who will move on to the State Leadership Conference in the spring. I wish you and your chapter the best of luck with competitive success. For those of you who are already preparing for your State Leadership Conference, competition guidelines are on our website, ready for your disposal.

Furthermore, reach out to your regional, state, and national officers for help, tips, and guidance to Elevate Your Future to help you win an award at your State Conference.

Alongside the many opportunities you have to compete and be recognized, do not forget about the opportunities that your chapter can partake in to compete and be recognized at the National Leadership Conference. I encourage all of you to participate in the Good Neighbor program, which recognizes FBLA chapters that recruit and mentor new chapters. The National deadline for member registration is April 1st; be sure to get involved in these programs while you still have time.

I hope all of you have an exciting season of competitions and community service. Now is the time when we show our communities what we are made of, and how we can Elevate the Future of members everywhere. Hopefully your competitive success will take you to the 2018 National Leadership Conference in Baltimore!

Congratulations 2017 Fall Stock Market Game winners:

**FBLA WINNERS**
1st Place: Shaw High School, GA—Michelle Nichols, adviser
2nd Place: Moyock Middle School, NC—Julie West, adviser
3rd Place: Bailey Middle School, NC—Teresa Lester, adviser

**FBLA-ML WINNERS**
1st Place: Moyock Middle School, NC—Julie West, adviser
2nd Place: Moyock Middle School, NC—Julie West, adviser
3rd Place: Bailey Middle School, NC—Teresa Lester, adviser

Be sure to sign up for our Spring 2018 Stock Market Game, which started January 22.
Congratulations to the LifeSmarts Fall Challenge winners who are eligible to compete at the NLC.

**CA**—Diamond Bar High School
Mark Tan & Ryan Lou

**CO**—Grandview High School
Rithika Ginjupalli & Jessica Perez

**CT**—Simsbury High School
Meghan Walsh & Thomas Pulley

**IN**—New Prairie High School
Julia Jones & Conner Snyder

**KS**—Nickerson High School
Kevin Colle & Brett Wilson

**NC**—D.H. Conley High School
Madison Rose & Brooke Sullivan

**ND**—Divide County High School
Joran Oien & Aidan Eriksmoen

**NE**—Blair High School
Brett Petersen & Matthew Simonson

**NJ**—Monroe Township High School
Megha Jain & Pranay Narang

**PA**—Upper Dublin Senior High School
Franklin She & Caleb Cho

**TN**—Grundy County High School
Trevor Sanders & Skylar Hunt

**UT**—Herriman High School
Burke Riding & Peyton Williams

**Virtual Business Management Challenge**

Congratulations to these Management Challenge Round 1 qualifiers who are eligible to compete at the NLC.

**AZ**—Metro Tech High School–VIP
Angel Robles, Aiden Barron, & Christian Espino

**FL**—Southwest Miami High School
Lisvan Bartolome

**KS**—Sterling High School
Blake Richter, Mia Stinemetz, & Lucas Weigel

**ND**—May–Port CG High School
Olivia Gapp, Hannah Ust, & Ahna Mehus

**PA**—Upper Dublin Senior High
Jason Won, Madeleine Sanders, & Franklin She

**UT**—Herriman High School
Peyton Williams

**VA**—Nansemond River High School
Kaelin Embry & Dylan Gnagay

**WI**—Little Chute High School
Matthew Sanderfoot, Connor Mara, & Noah Mueller

**Virtual Business Finance Challenge**

Congratulations to these Finance Challenge Round 1 qualifiers who are eligible to compete at the NLC.

**AZ**—Apollo High School
Danny Lee, Roger Nguyen, & Adin Delkic

**CO**—Otis High School
Killian Hisam, Rachel Patterson, & Ruby Halcomb

**FL**—Southwest Miami High School
Lisvan Bartolome

**GA**—Bowdon High School
Kelsey Otwell

**KS**—Sterling High School
Blake Richter, Mia Stinemetz, & Lucas Weigel

**NJ**—Piscataway High School
Adam Liang, Kunal Thakker, & Bryan Law

**PA**—Upper Dublin Senior High
Shizhuo Duan, Timmy Feng, & Joshua Hong

**WI**—Dodgeland High School
Hayley Farina & Emma Passig
Looking for ways to bring new life and energy to your FBLA and FBLA-Middle Level meetings? Try out some of the following ideas:

1. **Keep It Moving**
   Change some aspect of your meeting about every ten minutes: small group breakouts, videos, mini-breaks, team presentations, exercises, games, feedback, etc.

2. **Social Time**
   Start ten minutes earlier than usual (e.g., 8:50 a.m. instead of 9:00 a.m.). Design the first ten minutes as a social mixer.

3. **Ideas To Go**
   Line the walls of the room with different problems for group members to solve, posed as “How can we...” statements. (e.g., How can we raise money for the March of Dimes or How can we retain members for the next school year?) Give group members a “stickies” notepad, and invite them to roam the room, write ideas on their pads, and stick them on the problem to which they apply.

4. **Act It Out**
   After information is delivered during the meeting break the meeting into groups of 5 to 8 people and challenge each small group to design a skit, song, dance or other ways to recap the highlights of the meeting.

5. **Standup Meeting**
   Remove all the chairs in the meeting room, and hold the meeting standing up. It will make the meeting shorter. Set an alarm clock for five minutes and resume the meeting immediately when the alarm sounds. Restart the meeting with a summary of where you left off.

**Be creative and come up with your own ideas to add some fun to your meetings!**
COMPETITIVE EVENTS
Test your skills in more than 70 individual, team, or chapter competitive events, as you compete against the best of the best from across the nation. New this year is our Middle Level competitive events program with six events for members to compete in. You might take home a medal! And you don’t have to be a state winner to compete at the NLC—our Open Events program allows all members to take tests without preregistration or prequalification.

CAMPAIGNS AND ELECTIONS
Looking to Elevate Your Future? Apply to be an FBLA national officer for the 2018–19 membership year. Visit the NLC page of fbla-pbl.org to learn more.

INSTITUTE FOR LEADERS (IFL)
Make the most of the NLC by attending the Institute for Leaders (IFL). Held June 27–28 (prior to the NLC), IFL is a great way to prepare for next year and build your leadership skills.

WORKSHOPS AND EXHIBITS
Join professional speakers, national and state officers, and motivating business leaders in NLC workshops as they cover a variety of topics. Meet exhibitors offering information on fundraising, universities, vendors, and more.

ONLINE REGISTRATION
Advisers can preregister students online until May 18 to take advantage of early bird savings.

HOUSING
Book your reservation at one of FBLA’s official 2018 NLC hotels. Information will be available soon at fbla-pbl.org/conferences.

MORE INFORMATION
Get up-to-date information about the NLC as details are posted at fbla-pbl.org/conferences.
MyPath

The 2.5 Million Jobs You’d Be Crazy to Overlook!

When you think of insurance, what comes to mind? That card you hand your doctor’s office staff when you have the flu? That other card you’d hand a police officer if you got pulled over for speeding? Or maybe just funny commercials?

Well, there’s a lot more to insurance than that. In fact, there’s really no part of the business world that insurance doesn’t touch.

More than 2.5 million people have careers in the risk management and insurance industry and hundreds of thousands of jobs will be available in the coming years (right when you’re graduating from college!).

But to land an insurance job, you first need to understand the business. Maybe you’re familiar with the general concept of insurance: everyone puts a chunk of money into a pot, and when something covered by a specific policy happens (a “claim” in insurance lingo), the insurance company pays for it from that pool of shared money.

But how does a company figure out what to charge and when to pay?

Insurance decoded

The insurance industry is all about estimating risk. Take a car accident, for example. Mathematicians (dubbed “actuaries” among insurers) perform complex calculations to figure out how likely a fender bender or head-on collision is. Underwriters combine those calculations with demographics about the population to figure out a specific person’s risk of getting into an accident.

Agents and brokers take all that information and work with the consumer to prepare an insurance policy. If an accident does happen, claims adjusters step in to investigate the costs associated with the incident and make sure the right people get paid and can move on with their lives.

That’s the general gist. Estimate the risk, apply it to a specific person, and investigate when something goes wrong.
For business students, plenty of great jobs are available in that backbone of the insurance industry. If you’re into statistics and math, actuarial and underwriting careers are some of the most highly rated in the country—among all careers. Anyone interested in sales and who has stellar social skills can crush it as an insurance agent. Claims jobs are perfect for people who are passionate about helping others (and who have a nose for fraud).

**Careers that can change the world**

The opportunities don’t stop there. Insurance fosters big ideas and powers every business on the planet. It lets people and businesses take risks.

The industry is hiring talented people to work in cool new jobs every day. Insurance companies of all sizes are using cutting-edge technology to do better, smarter work.

They’re hiring marketers to come up with some of the most recognized marketing campaigns—think the GEICO gecko, Flo from Progressive, or We Are Farmers (bum ba-dum bum bumbum bum).

They’re developing wearable devices that lower healthcare costs and prevent injuries on the job.

They’re making self-driving cars safer and stopping accidents before they happen.

While industry giants work on applications for Bitcoin and the Blockchain, start-ups are coming up with new ways to insure people in cities and developing nations around the globe.

**Putting insider information to work**

While many people still think of insurance only in terms of co-payments or funny caveman commercials, FBLA members already have a leg up by building their business expertise and figuring out where to apply it.

Specializing in risk management and insurance (RMI) is a good way to set yourself apart from the thousands of other business majors. Get started by learning more about insurance careers. Visit InsureMyPath.org for helpful tools and resources.
FBLA Member Puts Filmmaking Skills to Work for Peanut Festival

Walking near the midway at the National Peanut Festival, Ty Rickard stooped over his camera to record the sights and sounds he spied along the way.

A lanky, clean-cut 15-year-old with a mouth full of braces, Ty sees himself first and foremost as a storyteller. But he’s also an entrepreneur who started his own video production company when he was only in the eighth grade. “I have always liked storytelling, had a huge love for writing stories, and then when I found a love and passion, and kind of a hidden talent with video, I decided to put the two together,” said Ty, now in 10th grade at Rehobeth High School. “Filmmaking has been a really cool pursuit.”

A few weeks ago, Ty met current National Peanut Festival President Jason Rudd at a local Rotary Club meeting where Ty was the speaker. That chance meeting led to work at this year’s National Peanut Festival, shooting and producing videos for the festival’s Facebook and Instagram accounts. Ty’s videos—about a minute or less in length and set to music—have received thousands of views. One received as many as 7,000 views on Facebook. It’s been fun, he said, but also educational. “With the peanut festival, especially, there are so many different people and emotions going around with laughter here and excitement there and there’s a lot of history behind it,” Ty said. “So, really being able to zoom in and find different highlights from emotions and history and different things that have been going on throughout, it’s really been an honor to capture that.”

Ty’s first paying job was for the robotics team at his school. Ty was 11 years old and in the sixth grade. That project led to other projects and his skills started to improve with each effort. He watched YouTube videos over and over to educate himself. He created his limited liability company, T. Rickard Productions, in February 2015.

Ty has done video productions for weddings and has won student video contests through Future Business Leaders of America (FBLA). Ty doesn’t use a lot of fancy equipment. He has an entry-level Canon DSLR camera with a video microphone mounted on it and he’s invested in software editing video. “It’s not about the equipment, it’s about the mindset and the story behind it,” he said. “I think that’s the biggest thing to capitalize on and not get caught up in the money and gear and what the next thing is.”

And, yes, he has thought about how his skills can move him through life after high school. “I know where to start but there are about million different places it could go from there,” he said. “I want to start out and capture different events and weddings and things like that, and then, depending on what connections I make from there, I’ll branch out and see where life takes me. I love to travel and meet people from around the world—so, wherever the path takes me. I just kind of know where it starts.”
See below for a full scholarship opportunity for select FBLA students who want to build, code, and launch successful businesses in high school or college:

- Opportunity: Design, Code, and Launch your own product or business this Summer
- Location: Bay Area
- Alumni attend: Harvard, Princeton, Penn/Wharton, Berkeley, other top schools!
- Alumni work at: Facebook, Google, Amazon, and more
- Scholarships available for select FBLA students!
- Apply at www.joinhorizons.com/fbla

Participate in the new **Stukent Social Media Marketing Challenge** being held March 6–20. The challenge provides the opportunity for students to compete in the world’s first social media marketing simulation used by top institutions around the world. Students will test their social media marketing skills by managing a $50,000 budget in simulated ad dollars for a fictitious global bag company. The online strategy will include marketing on Facebook, Instagram, Twitter, LinkedIn, YouTube, and Pinterest. First, second, and third place winners will receive $250, $100, and $50 respectively. Register at stukent.com/fbla-challenge.

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Earn badges through the Business Achievement Awards (BAA) and the LEAD Program.

Did you know that FBLA and FBLA-Middle Level members can receive more than a pin and an online certificate for achieving each level of the BAA or LEAD?

New this year, FBLA members can now earn a digital badge to display on their electronic scholarship portfolio and FBLA-Middle Level members can earn a digital badge to display on their online leadership profile for each level that they achieve.

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**MEMBER BENEFIT SPOTLIGHT**

**GEICO** continues to provide a special **discount** opportunity for members of FBLA-PBL. See how much more you could save!

Visit geico.com/fbla-pbl or call 1-800-368-2734 and mention that you are a FBLA-PBL member. Have your current coverage information available in order to secure a comparable quote. **NOTE:** Discount not available in Michigan, Mississippi, and Tennessee.
Everyone is talking about Lead2Feed, but is it for you? Here’s a quick check:

Are you in grades 6–12?
Are you in a class or chapter of 3 or more students?
Would a charity in your community benefit from $10,000?
Could your school use technology products?
Do you value the process of recognizing and practicing leadership skills?

YES? YES!
Lead2Feed is a FREE, easy to implement, flexible program for you. Leadership Lessons build your skills and empower you to Lead and Serve in your community and beyond! Take the Lead by encouraging your adviser/teacher to register then experience Lesson 1. Student teams complete the other lessons and community service. Tell your story—Lead2Feed Challenge. It’s that easy—and the outcomes are amazing.
Register at www.lead2feed.org.

Looking for a way to see the world and study business? The Minerva Schools at KGI is an unparalleled, unique, university program designed by a former Harvard dean and successful entrepreneur to train students to solve complex global problems. Minerva students live in up to seven of the world’s greatest cities throughout their four years of college, studying exclusively in small active learning seminars. Explore startups in San Francisco and Berlin, partner with international corporations in Seoul and London, and develop your marketing skills in Taipei and Buenos Aires. Minerva is a hands-on learning experience for a student who is looking to see the world, so they can change the world. The application is free and due March 15th, visit www.minerva.kgi.edu and apply today.

Brainbench has dissolved their free certification program, however, our program is being honored until March 4, 2018. Be aware of this deadline date so that you can complete a free Brainbench certification prior to it. Your adviser can obtain more information and the promo code through the Advisers Area of our website, fbla-pbl.org.

Looking for scholarship opportunities? Need community service hours? LifeSmarts is offering FBLA students the chance to educate 5th and 6th graders on safe medication usage as a community service and scholarship opportunity. The program will award five $1,000 post-secondary scholarships to winning applicants in 2018.
Students who serve as OTC Medicine Safety Mentors are eligible to apply for a scholarship by:
• Registering online at LifeSmarts.org
• Completing a scholarship application, and
• Submitting a PowerPoint presentation report
The deadline is May 31. Awards will be announced in June 2018.
Student leaders who mentor receive free, fun, and interactive classroom tools for teaching tweens about medication safety, and everything you need to get started is available at www.LifeSmarts.org/OTC.
Country Meats features fresh, smoked snack sticks that everyone loves! Sell for $1 and receive 45% profit! For FREE SAMPLES call 800.277.8989 or visit countrymeats.com/samplepack.

Custom Shades Sunglasses Fundraiser offers a high-profit fundraiser featuring customized sunglasses with your school logo, colors, and name. Call 888.751.8107 or visit MoneyMakerShades.com.

DormCo.com offers FBLA fundraising with guaranteed $200 cash for distributing FREE DormCo.com gift cards to graduating seniors along with posting an online link to DormCo.com. Contact Jeff@DormCo.com.

Ozark Delight lollipops are only available for fundraising. They do not sell to stores or other retail markets. Call 800.334.8991 or visit ozarkdelight.com.

Schermer Pecans offers a delicious and healthy fundraising product. Call 800.841.3403, visit pecantreats.com, or email schermerpecans@yahoo.com.

School Spirit Coffee provides personalized packaging for their coffee fundraiser. Call 800.570.1443, email Debbie@schoolspiritcoffee.com, or visit schoolspiritcoffee.com.

Tom-Wat Fundraising features multiple fundraisers from catalog sales to cookie dough and much more. Call 800.243.9250, email sales@tomwat.com, or visit tomwat.com.

### Great Hotel Discount Programs for Members

Major hotel chains offer reduced rates—up to 10% off—don’t miss out!

- **PARK HYATT**
- **ANDAZ**
- **GRAND HYATT HOTELES**

**Hyatt Hotels**

10% off at participating Hyatt properties
877.393.8034
Group Code: CRS1684

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**Amazon.com**

Free ride for new users (up to $15) on uberX, UberBLACK, or UberSUV (excludes uberT).

Code: FBLAPBL2017

**Office Depot**

Receive a discount on over 96,000 items at Office Depot and OfficeMax locations or online.

officediscounts.org/fbla

**Brainbench**

One free certification test for FBLA, PBL, and PD members.
Access codes are in the Adviser Area at fbla-pbl.org. (expires 3/4/18)

**Alamo**

Unlimited mileage and up to 20% off!

800.GO.ALAMO

Contract ID#: 7000461

**FranklinCovey**

Save 20% with your FBLA-PBL card.
ID#: 5492731

**Extended Stay America**

5% discount on room rate

extendedstayamerica.com

Corporate Code: EAFBA
CONNeCTICuT
Masuk’s Future Business Leaders of America organization has successfully completed its first fundraiser of the year, and it only took a minute. On Dec. 4 and 5, FBLA conducted the Miracle Minute fundraiser in all lunch waves. Volunteers spent a manic minute rushing around the cafeteria collecting change. In all, Masuk raised $200 for St. Jude Children’s Research Hospital.

All proceeds collected from the event were donated to St. Jude Children’s Research Hospital for treatment and research purposes. The hospital works tirelessly to treat cancer and advance cures—with no costs to the families of sick children. Thank you to all the participants and volunteers who helped to make change with their change.

GEoRGIA
The Bowdon High School FBLA spread some early Christmas Cheer when they went caroling around area nursing homes on November 29, 2017. Each student who wanted to participate brought a toy for the Toys for Tots drive as the cost of the trip. Dressed in Christmas attire, twenty-four members along with their adviser visited six different nursing homes in the Carrollton/Bowdon area. As they walked down the hallways they sang Christmas carols and wished the residents Merry Christmas. Christmas caroling not only brought joy to the hearts of the residents of each home but also to the students who attended the trip. After they had visited the nursing homes in Carrollton, they stopped for lunch at American Pie Pizzeria. Then they boarded the bus for Bowdon and gave a performance at the Majestic Nursing Home. Christmas caroling was a treat for all attending, and the students only hope they made someone’s holiday season a little brighter.

VeRmONT
Five members of the Windham Regional Career Center’s Future Business Leaders of America chapter attended the 2017 National Fall Leadership Conference in New Orleans, LA. Later that day and the next day, they attended workshops with other FBLA members from around the country on a variety of business and career topics. The five members were always excited to learn new knowledge about accounting careers, preparing for college, how to follow their dreams, learning what opportunities their leadership skills could bring them, and more. The workshop topics were all worthwhile and provided valuable information for their futures.

KEnTuCKY
Greenup County FBLA started taking donations to take to the Shelter of Hope in Ashland, KY. FBLA set up a box in the school for students to drop off donations. Many students dropped things off like paper towels, canned foods, toothbrushes, and many other things the homeless shelter will be needing this winter. Officers took the many donations to the shelter.
MISSOURI
FBLA’s Community Service committee collected donations at a recent Kennett Career & Technology Center High School basketball game. With the contributions received they were able to use the money to purchase a Metro Air Force Pet Dryer for the Kennett Humane Department.

 PENNSYLVANIA
The Future Business Leaders of America from Purchase Line High School held a Santa’s workshop. Some activities that occurred were making reindeer food, reindeer hats, snowmen clothespins, beaded candy canes, jingle bell necklaces, scratch-off ornaments, letters to Santa, and Christmas coloring pages.

Business teacher and FBLA adviser Hannah Lockard’s favorite part of Santa’s Workshop was “seeing how many families came out for the event! This being my first Santa’s workshop, I wasn’t sure what to expect,” she said.

NORTH DAKOTA
The Divide County High School FBLA Chapter held many activities to raise awareness and funds for the March of Dimes. Members created a March of Dimes exhibit to display at every activity in order to show how much money has been raised.

Members also shared statistics and featured a local family who experienced the help and support of the March of Dimes organization when their premature baby was born. From all the activities, Divide County raised $6,886.46 for the March of Dimes.

Submit your chapter news at fbla.org/news.