

MSBAPM Newsletter

MAY 2017 Edition



MSBAPM "GO HUSKIES 915": FINALISTS of Wharton's PEOPLE ANALYTICS CONFERENCE Left to Right: Saurav Shekhar, Rahul Manchanda, and Rohit Gupta (BAPM Fall 16)

Congratulations to MSBAPM's **"Go HUSKIES 915"** team FINALISTS of **Wharton's People Analytics Conference 2017**

WHAT'S IN STORE FOR MAY 2017

Karthik & Milind



Let's Start SPRING semester is over!!!



BAPM Student Laila Mehar, Spring'17



Omatayo Yusuf sharing his Nigerian culture with BAPM



BAPM Faculty Arda Zuber



BAPM Alumni Ravi Kiran, Fall'16 Data Science Analyst, Aetna, Hartford



Wharton PAC "Go Huskies915" team of BAPM Fall'16



Vacations Take of Apoorva Srivastava on "Why vacations are Important"



A Poem "BALLAD OF A QUEEN" by Neelakshi Saxena, Spring'17

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Restaurants Top 5 restaurants in Hartford to definitely check out



Toastmasters The toastmasters club of MSBAPM



The END See you in the next newsletter :-)



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World Culture at BAPM -Omotayo Yusuf MSBAPM Fall'16



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Q: Briefly introduce yourself.

Hi everyone, I am Omotayo Yusuf, BAPM Fall'16 student. My friends call my Tayo. I am from Nigeria and have done my Bachelors of Science in Computer Information Systems. In my spare time, I like to watch and play soccer. I do play soccer sometimes with fellow BAPM students here at Bushnell Park.

Q: According to you, what are some of the fun facts about Nigeria?

Nigeria is Africa's most populated country with over 160 million people. One interesting fact about Nigeria is her multi-ethnicity. Nigeria boasts of over 250 ethnic groups. However, three tribes are the most dominant, namely, Igbo (18% of the population), Yoruba (21% of the population) and Hausa-Fulani (29% of the population). The main religions in Nigeria are Islam and Christianity. Nigeria derived her name from river Niger, which is the largest and longest river in West Africa. Nigeria is home to Nollywood – one of the top three movie industries in the world-. which produces over 200 movies weekly. Since 2005, Nollywood has won about half of the yearly African awards for best picture. Nigeria is also home to the Third Mainland Bridge, which is the longest bridge in Africa.

Q: What are the major festivals in your country?

As far as I know, we do celebrate a lot of festivals in my country. Out of all those, following, in my opinion, are more important as compared to others.

- **Durbar Festival**: It is the most magnificent and spectacular festival in Nigeria. A lot of traditional activities are performed during this festival which includes dancing, singing, drumming, praying, sword glinting, etc.
- **Revifest**: It is celebrated annually in March by people in River State.
- **Eyo Festival**: It is considered to be the forerunner of the modern day Brazil's carnival.
- **The Sango**: This festival is celebrated in the honor of the God of Thunder, who is believed to have hanged himself.

Q: How the culture varies from one generation to another?

The culture varies in terms of character, food, dressing and wedding celebrations. Eg in some parts of Igbo culture, the woman used to be the breadwinner of the family. Currently, in most families, the man is the breadwinner. Also, there are different foods peculiar to each individual cultures. Respect is a key aspect of the Yoruba culture. We are forbidden to call our elders by their names alone. We are also expected to prostrate (for males) and kneel (for females) whilst greeting our elders. Nigeria is currently being westernized. This has thus led to some aspects of our culture being abandoned/forgotten.

Q: How does a family function in your country? Do children stay with their parents once they become an adult or they live separately as we see in American culture?

In Nigeria, children mostly stay with their parents until they either get married or get a good job. Family is the basis of the Nigerian culture. In some parts of Nigeria, extended families do still live together.

Q: What was the cultural shock that you got when you landed in the US?

None, I had been exposed to the western culture before coming to school in UCONN.

Q: What are common misconceptions regarding your country?

Some of the common misconceptions regarding Nigeria and Nigerians are that Nigeria is full of poor people and Nigerians are fraudulent and lazy. Some of the smartest people in the world are Nigerians. **Learning from the Alumni** Ravi Kiran MSBAPM Fall, 16



Ravi on one of his trips

Tell us about yourself.

I graduated from the BAPM program in Aug 2016, and have been working at Aetna Hartford since Nov 2016, as a Data Science Analyst/Data Scientist in the fraud analytics project. I have Bachelors in Statistics from India and Masters in Information technology from the UK before UConn. My professional experience has been a mix of software testing, development, digital marketing and analytics at Cognizant, Accenture / contracted to Google and a brief freelancing stint.

My interest in Statistics and a mix of software and database experience resulted in me taking the obvious path of analytics which looked like an organic decision for my resume. In the two years that have passed since I made the analytics decision, I have grown a healthy appetite for the subject. I love my job and have been constantly excited about it.

What did you like about BAPM and how can BAPM improve?

BAPM has a good combination of subjects. The analytics and project management combo might not appeal to people with some tech bias, but it is quite useful. I like the options that we have in the electives which allow the students to decide on the kind of special skills that they would like to hone. The courses we have covered most of the topics that need to be covered to provide a solid ground for an analytics enthusiast, and it's up to the student to take it further.

One thing I feel that is lacking in BAPM is the analytics project lifecycle, it is taught in a single class in the predictive modeling course as the SEMMA approach but that is all theory. It would be very useful if the professor could take up a project and run through all the steps in its life cycle along with the students, over the course of a semester to show how we need to plan and how we need to approach each aspect of a predictive modeling problem. This I say because there is a lot of difference between a class project and a live project. The impact is on a different level. Researching the subject and understanding the data is as important as any technical analyses that follow. The planning needs to be meticulous so that you cover your bases before moving to the next step.

In your opinion, which BAPM course helped you the most?

I'd say the capstone project was the most helpful because the stakes were high compared to a regular course and you had to employ all your skills and get a good understanding of your skills and shortcomings and learn to deal with people and deadlines at the same time.

Please elaborate your job hunt story. Tell us about your profile now, and what are the areas the current students in the program have to focus on job interviews?

I started my job hunt about 80 days before my graduation. I'll take the risk of getting preachy and share my views about the job hunt.

Cracking an interview is totally about you, but getting an interview or landing the job after the interview is not just about you or your resume. Companies don't hire 3-4 months in advance generally, so the closer you are to being available in the market the more calls you'll get. You need to give few weeks' time for your resume to be picked after applying for a job.

Don't panic if you don't get calls. **Everyone will land a job; it's just a matter of time**. Getting depressed or panicking will waste more time than actually going out and taking a break, so take calculated time offs. I could go on and on about the things that you should and shouldn't do but I don't think this is the place.

Back to my story, I started getting calls at the end of June and landed a job on July 12th. I spent time on researching the companies and the people that we going to interview me.

My current profile is a Data Scientist role (my position says data science analyst) in fraud analytics team. We work with the investigation department in identifying healthcare insurance fraud in Aetna.

Things that a student needs to focus on job interviews: Other than being well prepared with the subject, make sure you have researched your company and interviewer. You need to be able to explain every aspect of your resume in detail. When you talk about a particular project, concentrate on the approach. The interviewers can't verify the technical details of the project that you explain, they must trust you for that, so they look at your approach.

Understanding the business use case and tailoring your solutions to the scenarios is more important than using a sophisticated model with a high accuracy.

As an alumnus, in what way, would like to be involved with the program? Any suggestions to improve the alumni participation with the program?

I'm always happy to help in any way needed. You can contact me up on FB or LinkedIn.

How and where you used to hang-out here in Hartford? Any suggestions?

Well, I am still in Hartford. Hanging out is mostly at a friend's place or some pub. There are a bunch of good places in West Hartford or the ever-accessible city steam is good. I enjoy bowling, so we frequent go to the revolutions bowling lounge in South Windsor.

What would you like to share which we haven't asked you?

Like all people living away from home, I started to enjoy cooking and have become quite good at it. I enjoy traveling, not fancy traveling explicitly, but any kind of traveling. I read a bit too, and it's difficult for me to shut up when an interesting discussion comes up.

Wharton'sPeopleAnalyticsConference (PAC) 2017

Three of the Fall'16 BAPM students, **Rohit Gupta**, **Saurav Shekhar**, and **Rahul Manchanda**, were selected as the finalists for the Wharton's "**People Analytics Conference 2017**" held at Bellevue Philadelphia.

Let us get to know their experience and key learning of this conference from them.

Can you please briefly introduce yourself?

We are Fall'16 BAPM students- Rohit Gupta, Saurav Shekhar, and Rahul Manchanda, with a combined data science experience of over 15 years, devising analytical solutions across retail, travel, insurance, and financial services domains. Some of the clients for which we have solved strategic business data problems include- Microsoft, Walmart, S&P Global, TUI, Travelers, and Adobe.

How did the Conference event happen? How was the timeline?

We were informed about the conference by our career advisor- Katherine Duncan. Thanks to Kat! For the student case competition, we had to analyze data, derive insights, and provide recommendations. The final solution had to be submitted to Wharton case competition team for preliminary round selection within 10 days. Luckily, our solution was chosen to be among the 6 best solutions from over 100 submissions that they received from all over the US, including both MBA and MSBA students. The 6 finalists (teams) were then called to Wharton to present their solution on 30th March, in front of a jury and other conference attendees.

What was the problem statement of the competition and how did your team approach it?

The problem statement was intriguing and challenging. Teach for America (TFA), wanted to optimize its recruiting strategy. They had provided us with attributes of universities where they recruit from, such as – TFA awareness levels and historical data of students who have applied at TFA. So, we came up with a strategy to create 4 recruitment tiers based upon the amount/type of recruitment effort and the competitive selectivity of the universities.

How did judges evaluate your solution?

There were three criteria:

- The quality of the solution provided
- Use of correct statistical techniques
- Quality of presentation

We were given 10 minutes to present and judges were very strict regarding this timeline

Were there constraints on the tools and technologies to use?

No, there were no constraints on the tools and technologies. But, since it was an analytics conference, it was expected that the participating teams showcase the use of statistical techniques and back their solution with data.

How did you guys work as a team? What were the roles and responsibilities of each individual?

There was no specific role assigned to anyone. Since it was an analytics competition, all of us were playing the role of data scientists. We had worked on these kinds of problems professionally, so we were used to working in teams. Moreover, it was the first such competition we were participating in, so everyone was really excited about it and was committed to giving 100%

What will be your suggestions and recommendations for BAPM students preparing for such competitions?

Most of the times, budding analytics professionals get in the trap of "empathy towards techniques". Rather than trying to solve the business problem the right way, they get into the trap of using complex algorithms. People should avoid it. At the end of the day business will consume the solution, so one should try to keep the solution simple.

Another mistake which students do is that they put all their energy on devising a solution and do not put much effort on the presentation side. The **story is what sells**. So along with devising a sound solution, students should focus on developing a sound story line and presenting it in best possible manner.

Anything else you would like to add?

A lot of such competitions happen. So, students should keep their eyes and ears open. We could not have known about this if it was not for our career coach- **Katherine Duncan**. So, we would like to thank our career coach as well.



Rahul, Saurav, and Rohit at the venue

Student Spotlight – Laila Mehar MSBAPM Spring 17(Part-time)



Laila with her Cat

Please introduce yourself.

My name is Laila, I'm 25 years old. I'm about to finish my first semester in the MSBAPM program. I did my undergraduate studies at UConn as well, with a degree in business data analytics. So, I guess you can say I like data. I also like spending time outdoors, or with animals, or both.

Why BAPM? How do you manage your time and how has it been so far as an experience?

I applied to the program for a multitude of reasons. One of them being I have a strong interest in making meaning out of data as it relates to my career. When you first look at a dataset, it might appear dull & lifeless- but I enjoy uncovering unseen information, this makes the dataset come to life in my mind. I would like to think these data-driven insights are the cornerstone of success. I also want to learn more about project management because it could go handin-hand with data science.

Initially, I was worried about balancing my time between work & school. But as the semester progressed, I got a better understanding of the breadth of the work- from there I was able to allocate my time accordingly. So far, the experience in the program has been hands-on & exciting. I like how engaging the program is too, it allows us to get to know each on an academic, professional, & somewhat personal level. It makes for real meaningful connections.

What courses have you enrolled into right now?

Introduction to project management & predictive modeling- both of which are wrapping up. Looking back on the semester, I learned so much about each respective topic. I hope to apply/enhance this knowledge as I continue the BAPM program as well as in the workforce.

What about BAPM would you want to change?

I really wish the school was open on Sundays.

You have been working for more than a couple of years now, what would be your advice to the international students about the work culture in the US?

My advice to international students would be to never lose sight of your motivators because that's what drives hard work. With determination & hard work, you can achieve your goals.

What do you absolutely love to do?

I love hiking! It's very serene to step away from the busy world to enjoy nature. Is laughing a hobby? We can add that one to the list. Gardening is another favorite - nothing compares to a homegrown tomato.

What inspires you?

Resilient people are really inspiring to me. It's admirable to see someone who's been faced with a challenge but it didn't stop them from achieving their goal.



Laila and her love for the animals

People close to you know you love nature and animals. Tell us about your friends.

My friends are like my mirrors. They keep me honest & grounded, sometimes I can get ahead of myself & that's when they bring me back to reality. They have a great sense of humor too. It's nice to have people in my life that I can either share a laugh with or even cry. We have an unspoken level of understanding & it's great. **Seven questions with the Faculty** - Arda Zuber



Arda (looking all serious :-D)

A brief introduction about yourself.

I have a BSc degree in Mathematics and an MSc degree in Applied Mathematics from Middle East Technical University in Turkey. I worked for the Turkish Prime Ministry as a Programmer, Data Scientist, Instructor and Project Manager for over a decade. During my tenure there, I had earned a full scholarship for a graduate education opportunity in the United States and I had studied at our MSBAPM program. After graduation, I went back to my home country, Turkey, and worked there for two more years. However, with so many great memories from BAPM in my mind, I have realized that academia was the right fit for me, and I returned back as a Ph.D. student to the place where I always felt welcomed the most, UConn School of Business. Currently, I teach visual analytics and survival analysis (offered online) courses to many brilliant minds of MSBAPM program and I am loving each and every second. I am

working on a couple of research projects in the fields of online reviews, analysis of emerging transportation alternatives, maintenance cost/benefit decision modeling, and sports analytics.

How did you land your first teaching job?

It's an interesting story because it gives an insight into how effective the MSBAPM leadership is in utilizing the internal resources and appointing/allocating them to the right jobs. The story starts like this: When I was a student at MSBAPM, Kathy (O'Connor) called me one day during my third semester and informed me that OPIM Department wanted to offer me a teaching job. The job was to an Operations Management course to teach undergraduate students at the Storrs campus. I wasn't sure whether to accept the offer because it was a great responsibility, but I received a great deal of encouragement from Jose and Ram. The trust and confidence put in my abilities essentially convinced me accepting the offer. Although the course was a success, we couldn't repeat it as I had to move back to Turkey because of some legal obligations. Even then, Ram and Jose didn't give up on me and wanted me to continue contributing to BAPM. They offered me a job to teach an online course. After a course development period, I came up with my first Survival Analysis session in the summer semester of 2015 and I still continue teaching the course. None of this would have been possible for me if visionaries like Ram and Jose weren't this sincere, faithful and determined.

This is how I landed my first job at MSBAPM.

How does it feel to be the part of BAPM Faculty?

To put it as simply as possible, it feels great. The best part is to work and to interact with exceptional, brilliant but also easy-going, sincere and down-toearth people. I enjoy it so much!

What are your hobbies and interests apart from making BAPM great?

I am a father of one. Our second is on her way, and hopefully, she will be with us on June 1st. When I am

not parenting or not keeping my mind busy, I like to watch and play almost any kind of sports. Without any doubt, basketball is my favorite. I am a basketball coach accredited by the Turkish Basketball Federation, and the last team I had coached was a college team in Turkey. Apart from sports, I spend my time playing computer games if I can find the time for it. My favorite video games are "Football Manager" and "Civilization". Additionally, I try writing science fiction stories. I also like reading science fiction and fantasy novels.

Tell BAPM something surprising that we do not know.

I used to write an e-blog on Sports Analytics. Even though I don't add entries to my blog anymore, it is still active with over 1,000 hits per day (which is a good number for a blog in Turkish and about sports :)). I know many BAPM students are very interested in sports analytics and that will be the driving force for me to combine my blog content into course material.

What advice would you like to give to graduating BAPM students?

My answer is a cliché but I know no other way: Give a good thought about what you desire in life, identify your weaknesses which hinder you from reaching your dream and work on improving those weaknesses non-stop. Give your hundred percent and never refrain yourself from going the extra mile. I think this is a great and never-failing recipe for success in any field.

The motto is "hard skills can get you an interview, soft skills can land you the job."

One thing that you would like to improve at BAPM.

That one thing would be the cultural diversity. But, I am sure management is always taking the necessary steps to improve that aspect of the program.

Why Vacations are Important -Apoorva Srivastava MSBAPM Spring'17



Apoorva with her husband posing for a selfie

I gathered the data from various sources. This topic is of my personal interest because my husband and I love traveling & visiting new places. So, this article has all the reasons to motivate us to go on vacations.

ⁱDid you know that U.S. is the only developed nation that does not legally require a single paid vacation day? But still companies give you paid vacations, so there must be a reason. Let's find out what the companies are gaining from it and what you are missing if you don't utilize those benefits.

According to a survey, ⁱⁱnearly 50% Americans said that they did not use a single day of vacation in 2015. It leaves 658 million unused vacation days, which results into \$52 billion in forfeited benefits. ⁱⁱⁱA poll was conducted to find out the reasons, and it suggested that 37% feared to return to a mountain of work, 30% believed that nobody else can do their job, and 19% said that they do not want to be replaceable. About 65% of the people surveyed say that their company culture shows discouraging signs when it comes to vacations. Vacation can only be beneficial if it is stress-free. The reason behind it is that this is the time when we relax and get a break from daily routine. So, we get the time to think and analyze our issues. ^{iv}A survey by a travel site found that 61% of Americans work while they are on vacation, despite complaints from their family members. Twenty-five percent report being contacted by a colleague in between the trip and 1 in 5 have been contacted by the boss. ^vVacations also boost economy. If a worker utilizes all his/her paid vacation, there will be around \$160 billion business sales and \$21 billion tax revenue. This, in turn, will support 1.2 million jobs in varied industries.

The advantages of vacation are more than just monetary. There are numerous health benefits of taking time off. viIn Netherlands, a research studied 1,530 Dutch adults, 974 of whom took a vacation during the 32-week study period. The results showed that happiness increases just by planning the vacations, that can range till as long as 8 weeks. A well-managed trip can also lead to reduced stress. viiResearch shows annual vacations are directly related to a reduction in heart disease and depression. A survey of 1400 participants suffering from various medical conditions such as breast cancer. cardiovascular diseases showed that vacation among others added to more positive emotions and feelings. Managers believe that taking time off results into increased employee performance, stronger workforce morale, and greater employee retention

People, utilize your vacation days as much as you can. Take time off from work, switch off your work phones and enjoy the trip. This not just has health benefits but, monetary benefits as well. Vacation is a tunnel that leads to a happy and balanced life. You taking a vacation is even a contribution to the economy.

Ballad of a Queen

-Neelakshi Saxena MSBAPM Spring'17



Neelakshi (and her smile :-D)

Rise... rise from the ashes my dear For every time life breaks you down into pieces Let every piece sing the song of your victory

There comes a time When you want to hide Not face the world And let the others rot

Cry your heart out my dear

Let your walls curb down And your stomach spill out every hurt it felt Lying writhing on the bathroom floor You scream out in agony Your soul on fire and a gut-wrenching pain

Hollowness in your heart And frenzy in brain

But after you are done Pull yourself together dear Wipe your tears For you are the queen and you got this together Wear your crown and your high heels Walk out with your head held high Because you are stronger than that

No matter what broke you No matter who broke you Let your life be a story of survivor Wear your scars with pride For they sing the tales of your battles And you won every single time

Restaurant Recommendations in Hartford

All the *FOODIES* in the house, PAY ATTENTION!!! Out of the 363 restaurants available in the city of Hartford, here are the top 5 restaurants according to the **TripAdvisor's rankings**^{viii}.

Disclaimer: All the popular dishes are chosen based on the Q&A on the TripAdvisor's website. A minimum of 10 responses were considered for selecting the popular dish. In the event of no constructive decision, the restaurant was contacted via a telephone call.

1. Salute

Salute is an Italian and Vegetarian-Friendly restaurant, which is located at <u>100 Trumbull St</u>, <u>Suite 2, Hartford, CT 06103.</u>

Popular Dish: Rose Pasta. It consists of a sweet sausage, mushrooms, and spinach in light tomato cream sauce with four cheese tortellini and costs \$19.



2. Bear's Smokehouse

Bear's Smokehouse is an American and Barbecue restaurant, which is located at <u>25 Front</u> <u>St, Hartford, CT 06103.</u>

Popular Dish: Burnt ends finger licking good costing \$14.99 and Mac & Cheese costing \$11.99 per quart.



3. Max Downtown

Max Downtown is an American and Vegetarian-Friendly restaurant, which is located at <u>185</u> Asylum St, Hartford, CT 06103.

Popular Dish: Plate of the day which changes for each day and costs in a range of \$12.95 to \$21.95.



4. The Capital Grille

The Capital Grille is an American Steakhouse restaurant, which is located at <u>44 Front St</u>, <u>Hartford, CT 06103</u>.

Popular Dish: Sushi-Grade Sesame Seared Tuna with Gingered Rice. It has a Tuna prepared to your liking and is served with sesame and ginger sauces and costs \$29.



5. Firebox Restaurant

Firebox Restaurant is an American, Contemporary, and Vegetarian-Friendly restaurant, which is located at <u>539 Broad St</u>, <u>Hartford, CT 06106</u>.

Popular Dish: Organic Chicken. This dish is served with celeriac polenta, exotic mushrooms, leeks, and huckleberry jus and costs \$26.



Clubs' Corner UCONN School of Business' Toastmasters Club - A Different Journey

November 17, 2016, was a special day for UCONN School of Business Toastmasters Club. It took only eight months for the club to make an impact at District Level of Toastmasters' hierarchy, the highest level. **Steve Chen, International Director of Toastmasters International**, visited the club.



One of the Toastmasters sessions

Professor Jose Cruz and Professor Ram Gopal also attended the meeting to support the enthusiastic club members.

The club kept winning laurels at District Level Fall Conference, where Toastmasters from Connecticut, Massachusetts, and Greater New York compete for various categories. Steve Chen was the chief guest for the event and recognized the club with the following awards:-

- Distinguished Star Club Award
- Early Bird dues award
- New Club Award

In the very same month, the club elected its new executive committee for the next six months with

Prasraban Mukhopadhyay, an avid Toastmaster as the Club President. He also conducts speech

workshops and trains fellow Toastmasters for speech competitions.

In January 2017, to promote Toastmasters among incoming spring students, an open house was conducted. The club received a massive response from the new joiners with more than 12 students from Spring and Fall classes enrolling, and now being active Toastmasters.

Club level competitions were held, with **Professor Ram Gopal as the Chief Judge** along with two other experienced judges from corporate Toastmasters' club in the panel. The winners represented the club at the next level. **Two Toastmasters Sravani and Prasraban represented UCONN School of Business** at Area Level Table Topics and International Speech Contests and **secured the second place in each category** respectively.



Prasraban and Sravani posing with their medals and certificates

So, what's in for the "Future"??? The club is planning to expand its activities. The focus areas are:

- To increase the club session time to 2 hours
- Double the club membership
- Incorporate more workshops on public speaking, and impromptu speeches
- Introducing Best Speaker Awards at every club meeting, to improve speech quality and competitiveness among members.

It's an honor to be a Toastmaster and to work with such a huge fraternity! We encourage everyone who envisions to improve their public speaking skills, to network or to pursue their love for speaking to join us. ⁱⁱ http://www.10best.com/interests/travel-features/why-youneed-to-schedule-your-time-off-now

ⁱⁱⁱ https://skift.com/2016/08/22/millennials-are-too-afraid-and-self-important-to-take-vacations-says-study/

^{iv} http://www.foxnews.com/travel/2014/08/20/most-americanswork-on-vacation-new-tripadvisor-survey-finds.html

^v https://www.forbes.com/sites/tanyamohn/2014/02/28/take-a-vacation-its-good-for-productivity-and-the-economy-

according-to-a-new-study/#640469315a33

^{vi} https://well.blogs.nytimes.com/2010/02/18/how-vacations-affect-your-happiness/?_r=0

vii http://www.huffingtonpost.com/jill-l-ferguson/health-

benefits-of-taking-a-vacation_b_9384466.html

viii https://www.tripadvisor.com/Restaurants-g33804-

Hartford_Connecticut.html

xi

^{ix} http://2.bp.blogspot.com/-Ysq-SA--

tRg/TZzYjGqjxXI/AAAAAAAAAAAAXM/XOQfjj6juv8/s1600/16 429800054ce2eb7629735_medium.jpeg

^x http://www.fjgaylor.com/june-29-15.jpg

https://static01.nyt.com/images/2012/04/08/nyregion/08DINE CT1/08DINECT1-jumbo.jpg

http://media.thecapitalgrille.com/images/site/ext/locations/TC G-8036-Rosemont-IL-Ext-574x250.jpg

xiii http://4.bp.blogspot.com/-QUgaYNhl4-w/UBseUu-

sS9I/AAAAAAADBU/eugwUK_CDKg/s1600/Firebox+2.jp

ⁱ http://www.workplacefairness.org/vacation-pay