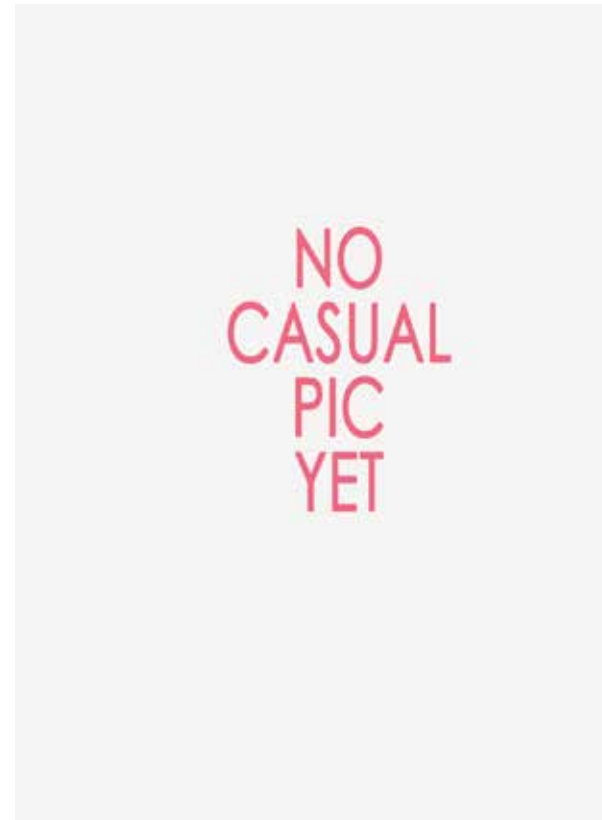




MINOR IN FINANCIAL MANAGEMENT

Ric Duane E. Chavez

Leave no room for fear. This is the greatest lesson I've learned in Ateneo. Although you run the risk of failure and falling, of being wrong and criticized, the benefits far outweigh the costs. Because alongside these risks comes the joy of basking into the light. You meet new people, learn new skills, and ultimately develop as an individual. So never be afraid and always do it for the glory of One.



Brian D. Chen

"The truth is you don't know what is going to happen tomorrow. Life is a crazy ride, and nothing is guaranteed." (Eminem)