

COLOR IS NOT A CRIME

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cture : Clay Banks / Unsplash

Editor's Letter

Fellow Students,

Welcome to the Fall 2020 semester. We know it's not business as usual yet, but we can find a coping formula for this new normal if we help each other. Help could mean reaching out and checking on your friend or a loved one, or it could also mean realizing that you need support and then asking for it.

Despite the doom and gloom of the pandemic, the Lincoln University community managed a great score. We finally got the coveted regional accreditation from WASC, one of the best accreditation organizations in the United States. Read all about WASC and its benefits in the interview with our Assistant Provost, Dr. Alexander Anokhin.

In this issue, we also share ideas to help ease the burden brought on by the pandemic, plus an article dedicated to ways you can use your Student Identity Card to get massive discounts from stores, restaurants, travel, and much more.

If you are new to the USA, you must be struggling to make sense of how health insurance works in this country. We have written a basic guide on what you need to look out for before purchasing health insurance, plus a guide on what might not be covered by your health insurance as an international student.

As usual, the wellbeing of the environment is part of our agenda. This time we have highlighted the role of insects in the ecosystem and why they are an integral part of our wellbeing.

We have a personal story section where you can share your journey to the US or your experiences as you adjust to the new life in this country. Read my personal story about the day I arrived in America. We hope you can get the courage to share your personal journey and experiences --the drama, the tension, the uncertainties, the shock, and all-- to inspire us.

Speaking of journeys, we had a chat with Richard Emezie, a Lincoln University Alumni who has had some success in his journey to America and has authored a book about running a successful business. Read our interview with him in the Alumni Spotlight section.

Of course, we could not complete this issue without mentioning the Black Lives Matter movement. However you are impacted by this we have interesting points of view from our fellow students that are worth reading.

If you missed our Summer Photo Contest, we have a highlight of the winners and their winning photos. This is your chance to get a glimpse of what went down. As a matter of fact, two of our winners Mehak Khullar and Milan KC are photography enthusiasts and have shared with us some of their work to publish in this issue.

We take this opportunity to thank the Lincoln Chronicle contributors and our readers alike. If you would like to be part of the team or you want your work published, please do not hesitate to reach out.

Lastly, stay safe, stay sane, stay healthy. Happy Fall.

Yours Sincerely, Editor-in-Chief

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In a University where people come from at least 50 nations all around the world, imagine the magnitude of cultural experience and ideas they bring. Add to that, an institution that has held its ground for 100 years. We deserve a publication like Lincoln Chronicle, that not only shares news and information, but is a voice to all the ideas and opinions simmering beneath this diversity and talent. Take this opportunity to engage and build your community and share your work.

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BLACK LIVES MATTER – EDUCATING THE NEXT GENERATION

This is a movement that was created to advocate for non-violent civil disobedience to protest the unfair and unjust treatment and police brutality of African Americans and black people in general across the United States.

The oppression and continuous violation of the rights of black people has proven to be severe and ever-present as the amount of innocent lives that have been lost in the process of police supposedly carrying out their duties has left a lot of families without their loved ones. The list is endless, and it is going to take educating the next generation about the importance of humanity to effectively talk about race and properly address the issues and confusions that may arise. Addressing race at an early stage in young lives is important to confront the major challenges we are facing today. The fact that most white people are not properly educated or have been ill informed about the history of black people and people of color in general has resulted in a lot of ignorance and racism in society today.

Educating the generations to come about racism at an early stage would help break the ice and more easily start the conversation and address the issue head on instead of putting it off and avoiding the obvious problems in society that leads to more systematic prejudice and oppression. I believe there would be a major breakthrough and a change in the way the topic is perceived and received with more of an understanding of the sufferings, pain, and oppression that has been inflicted on the black community and this will help eliminate the racial comments and wrongful slurs that are derogatory or offensive to black people. It is important to also understand that it will take some time for this to fully take effect.

Here are a few books that could help shed more light on the issue and explain a lot of unanswered questions that both white and black people may have about racism and the suffering of black people, past and present.

"Killing the Black Body" and "Fatal Invention" by Dorothy Roberts

"Racecraft" by Barbara and Karen Fields

"Medical Apartheid" by Harriet A. Washington

"The Warmth of Other Suns" by Isabel Wilkerson

"Sister Citizen" by Melissa V. Harris-Perry

"Pushout" by Monique W. Harris, Mankaprr Conteh, et al.

"This Bridge Called My Back" by Cherríe Moraga and Gloria Anzaldúa

"The Bridge Poem" by Kate Rushin

These writings provide the actual analysis, the authors situate the analysis within ideological traditions they clearly name, and they explicitly interrogate the intersecting forms of oppression that power institutional racism

- Ugochukwu lwuoha



Benefits of Having a Student ID Card

Save! Save! Save! Did you know that your Student ID card or university email address can save you hundreds of dollars by simply identifying yourself as a student? From restaurants to gyms, cinemas, bookstores, electronic stores, travel... and even shipping! Here are some places we found where you can get massive discounts. The list is not exhaustive, whatever you want to buy, always ask if they have special discounts for students. You will be surprised.

Shopping and Discounts

Unidays: www.myunidays.com/US/en-US This is a onestop-shop for student discounts. Sign up with your university email address, and you'll have access to more than 150 deals and discounts on clothing, technology, beauty, health and fitness, and more. Save on big brands including Samsung, Ray-Ban, and Adidas. Here's a link you can use

Student Advantage: www.studentadvantage.com/students

This is a leading text service provider that brings students, colleges, universities, and local and national business partners together to provide one system of value, savings, and convenience for Students. Sign up and save.

Computers and Accessories

We all know buying a new laptop can get pretty pricey. Luckily, companies like Apple, Dell, HP, and Microsoft offer discounts for college students – some even include a cool freebie if you buy a laptop in time for school, like an iPod or an XBox. Be on the lookout for student discounts and save hundreds of dollars.

HP: In case you need a printer, HP Student Store offers college students discounts on various HP products including printers.

Best Buy: Best Buy also has deals for students. Simply create an account and sign up for student deals. You'll receive coupon codes via email that are good online and in-store.

Adobe: Those who love photography or design, please join Adobe and get up to 60% off their products.

Norton: With your student discount, save up to 50% on Norton protection software for your PC, Mac, and more.

Leisure & Travel

Gyms for less: Gyms like 24 Hour Fitness, Planet Fitness, and Gold's Gym offer student discounts at select locations across the country. Visit their websites or call and see what deal or offer they have for students.

Fedex: Using your student ID, you can save 30% on documents and 20% on shipping services with FedEx Office.

Student Universe: The site gives college-friendly prices on airfare, hotels, attractions, and more. The sign-up process is easy if you have some proof of college enrollment handy. Make sure to do your research to find student discounts first before booking.

Travelosophy: Also specializes in finding cheap, flexible airfare for students.

Statravel: World's largest student and youth travel company, they have been booking affordable adventures for students since 1971. They do flights, tours, accommodation, etc.

Greyhound: For long distance travel within state or across states in the United States, Greyhound's Student Advantage program allows you to save up to 10% on every fare.

Amtrak: Ride Amtrak for 15% off at select Amtrak stations. Check your local station for discounts.

Books, Magazines & Writing

Guilford Press: Full time students enjoy a 40% discount on books, videos, newsletters, and journals with no minimum order and free shipping with Guilford Press.

Barnes and Noble: Offers up to 80% off on used and rental textbooks, and 40% off new textbooks.

Resumewriters.com: Offers college students reduced rates for resumes and resume packages.

The New York Times: Offers a student subscription for \$1.00 a week.

The Wall Street Journal: For only \$1.00 per week for 15 weeks or get a year subscription for \$49.

The Washington Post: Get 50% off a subscription after you verify your student status.

Moving Out?

Budget Truck Rental: Offers a student discount of 15 to 20% off local and one-way moves.

Penske: Offers a 10% discount to college students, along with some other discounts.

Entertainment

Spotify: Get 3 months free Spotify premium students with Hulu and Showtime. After your trial, enjoy Spotify premium, Hulu, Showtime for just \$4.99/month. You are free to cancel anytime.

Cinemark: Cinemark offers discounted rates on movie tickets in selected theatres. Visit their website and see the nearest discounted theaters in your area.

Apple Music: Get a discount on Apple music for up to 48 months. First you need to register with UNIDAYS so that they can confirm your student status to Apple.

Jo-Ann Fabric and Craft Store: Students aged 14 and older who register with the Jo-Ann Student Discount Program will receive 10% off on all purchases, plus two special coupons to use both online and in store.

Ben Franklin Crafts: Shop with Ben Franklin Crafts on Tuesdays, and you can take 10% off all purchases with your school ID.

Sam's Club: Sam's Club offers college students a \$15 egift card when you sign-up online. Must have a UNIDAYS account.



Get 3 months free Spotify Premium Students with Hulu and Showtime.

After trial : \$4.99/month



Get discount up to 48 months



Save 30% on documents and 20% on shipping with student ID

BARNES&NOBLE

textbooks, 40% on new books

80% off on used and rental



Save up to 50% with your student discount



Get 60% off on Adobe Products



One-stop-shop for student discounts.

The New York Times

The Washington Post

Student subscription for \$1/week

50% on subscription with verified student ID



Provides one system of value, savings, and convenience for Students



10% discount to college students

HOW YOU CAN GET HELP DURING THE COVID-19 CRISIS

By now we know the effects of Covid-19 are not just on health. The pandemic is turning economies upside down, and as the US economy reaches record job losses, international students are among the most impacted. The financial support from back home has drastically gone down because those supporting us have either lost their jobs, taken pay cuts, or closed their businesses. On top of that, most of us have lost our jobs here too because we mostly do entry-level jobs/ internships which are the first to be axed when companies are dealing with financial difficulties. Some people are even facing legal ramifications either because they have lost their internships and their visa status is in limbo or they need money to pay tuition otherwise they lose their F1-Visa status.

Here are some ways you can seek help before things get dire. Help here can mean a piece of advice, financial support, emotional support, or even legal support. You will be surprised how much help you can get from individuals, companies, non-governmental organizations like churches, schools, etc. It's not easy to ask for help, especially for some cultures, but sometimes we need the community around us. No person is an island. Remember, it's ok to be vulnerable.

File for Hardship

According to the US Citizenship and Immigration Services website (uscis.gov/humanitarian/special-situations), an F1 student facing economic hardship caused by unforeseen circumstances may request employment authorization to work off-campus. This kind of request, if approved, will allow you to widen your search for work beyond school and beyond the 20 hours a week requirement. The ability to work more hours makes it easier for employers to consider you for better positions and hopefully better pay packages. This has always been a long shot, but if there was ever a time when you have a better chance of getting it, it's now during this pandemic. So, before you give up and become illegal, click on the link above and apply.

Ask for a Tuition Payment Plan

Every student is preparing to part with thousands of dollars come mid-August in the form of tuition and fees. Some of us would like to pay it all off and get it over with, but if that's not possible, Lincoln University offers a monthly payment plan mostly stretching up to 3 months. In case this period is still not enough for your situation, it is ok to go and ask if they can stretch your payment plan even further. Of course, there is no guarantee that it will be possible, but if you don't ask you will for sure not be considered.

Negotiate With Your Landlord

Rent is one of the biggest expenses in the Bay Area.

Fortunately, some landlords are giving that consideration and are allowing tenants to either pay half price or defer their payments during this crisis until things get better. Of course, landlords will not come to you offering this, so you must approach them and ask for special consideration. I personally know two students at Lincoln University who are currently paying around 70% less rent after they approached their landlords to request relief during this pandemic.

Make Use of Credit Card Payment Relief

Most major credit card issuers are offering credit card relief in one form or another during the Covid-19 crisis (creditcards.com/credit-card-news/credit-card-issuers-reliefcoronavirus). Some are offering lower interest rates, payment deferments, or even allowing their cardholders to skip payments. So, if your bills are piling up and you are running out of options, please call your provider and see what they can do for you.

Work on Ways to Reduce Your Expenses

Most of us know we need to save, but beyond putting a certain percentage of money away, there are other ways you can ease the burden. For example, there are lots of food banks in Alameda and San Francisco counties. Search Google to find one around you. Food banks will give you free groceries and other staples. Yes, this is not the first choice for many, but it's an option if things are tough. Food banks don't require your social security number or any background information to give you food. Contrary to some opinions, they don't give rotten food. You might even get organic food in some of them. Now that you are mostly home, try and make your meals at home and you will save a big percentage of the budget allocated for food. Yes, most of us aren't good cooks, but who's judging?

Maintain Good Health Both Physically and Mentally

Health is not merely the absence of disease. You must find ways of living a whole life. With the current media exposure, you must fight for your sanity. Choose carefully what you read, listen to, or share. No, we are not saying you bury your head in the sand and ignore everything around you, but do not take everything personally nor put the burden of the world on your shoulders. Pursue with intent activities that motivate you, be it art, sport, work, healthy food, or even just connecting with family or friends. Most importantly, do not be afraid to ask for help!

"Staying vulnerable is a risk we must take if we want to experience connection." - Brene Brown

UNDERSTANDING HEALTH INSURANCE FOR INTERNATIONAL STUDENTS: A BASIC GUIDE

To most international students, the American healthcare system can be challenging to navigate. It's not so clear where you are supposed to get medical help when you need it, even though insurance is a legal requirement, taking a huge percentage of our yearly school budget. We still end up with medical bills that we pay for out of pocket because we either went to the wrong place for treatment, went to a hospital outside of our insurance network, or the general lack of knowledge of what is included or excluded in the specific insurance plan purchased. In some cases, the claim process is also left to the patient to handle, making it harder in a system you already had difficulty understanding. You end up not getting a refund from the insurance company even though you paid for it.

Commonly Used Medical Insurance Terms

It helps if you understand some of the terms used in the healthcare industry. Here are some common terms defined by healthcare.gov/glossary

Premium: This is the amount you pay every month or every semester to have health insurance.

Claim: A request for payment that you or your health care provider submits to your health insurer when you receive care for any medical condition that is covered by your insurance.

Also, be aware that seeking medical attention in the United States is never completely free even after purchasing insurance; there are things like deductibles, copays or coinsurance that you are likely to pay every time you seek medical care with your insurance.

Deductible: This is a predetermined amount that YOU pay for when you seek medical care before your insurance plan starts to pay. It will affect your premium. The higher the deductible the lower the premium and vice versa.

Copay: A fixed amount you pay when medical service is rendered. It's paid in addition to the deductible.

Co-Insurance: Beyond your deductible, your plan might include co-insurance payments, which is a percentage of what you'll be charged after your deductible is reached/exceeded. This is typically a percentage, like 10%.

It will save you money, time, and headache if you understand a few things before purchasing a specific health insurance coverage. Do not just buy any insurance because you've been asked by the school, rather take your time to understand what you are buying no matter how much you are paying for it. You do not want to wait until you are ill to understand where you are supposed to get treatment or whether your condition is covered or not.

According to internationastudentinsurance.com, you need to consider the following factors when choosing a health insurance plan.

- Your unique medical needs What do you want to be covered for? Does the insurance plan you are about to purchase cover it?
- Understand what is excluded in your medical coverage There are some conditions or situations that your insurance will not pay for. Read your policy and know what these are before you purchase the plan.
- Where you will get medical treatment if you fall sick Ask your insurer about the locations of the hospitals, medical centers, clinics, or medical facilities that are within their network, and which you are allowed to walk into without paying extra to get medical attention.
- Understand how the claim process works Ask your insurer how to submit a claim. Get the physical address and telephone number where claims should be sent. Please note that the office location of your insurer is MOST LIKELY NOT the place where you send claims.



Understanding Health Insurance

A Basic Guide

Excluded Services for Most International Student Health Plans

Mostly, insurance plans do not cover existing conditions, but it gets even trickier. Most of the insurance plans designed for international students also do not cover the following:

Prescription medicines: Those who rely on drugs or devices like, inhalers, must ask for special accommodation or be prepared upfront to handle those kinds of bills on your own.

Optical treatments: These include eye tests, prescribed eyeglasses or contact lenses, so check if your insurance covers them or budget for them.

Dental care: Getting dental care is very expensive in the US and it's mostly not covered by international student plans, so if you constantly need dental care assistance, then plan for it upfront.

Vaccinations and general checkups: Vaccinations are not covered in almost all insurance. Should you need one for one reason or another be prepared to pay for it. If you require a general checkup without suffering from any specific illness, then most likely you will pay for it out of your pocket.

If possible, **STAY OUT OF THE EMERGENCY ROOM** – The emergency room is reserved for life-threatening conditions or very severe cases. Emergency room care is very expensive and sometimes your insurance will not cover you if you walk in there unnecessarily.

Always remember to keep your receipts for reimbursements from your insurance.

Free and Affordable Healthcare Resources around Oakland and San Francisco

Student Services has compiled some medical resources available around Oakland either freely or affordably, should you need medical help and/or mental health assistance and you are not sure what to do.

Please call the Student Services Office or visit this link for more information regarding these resources: http://www.lincolnuca. edu/studentlife/index#/studentlife/counseling

Please Note: The resources provided in this list are suggestions based on our online research. Student Services or Lincoln Chronicle is not responsible for the quality of care you get in these facilities.

#BLACKLIVESMATTER: NOT JUST A HASHTAG!

Black, White, Asian or Indian, should the color of your skin be a crime? Should the color of our skin make us targets for police brutality, racism and violence? You're right...The answer is No!

Since the tragic passing of George Floyd, it's been wondrous how people of different cultural and racial backgrounds have come out in large numbers, day and night in different cities of the world to march and protest the incessant brutality, racism and killing of black people by the police. Braving a deadly virus and possible brutal retaliation, they continue to pack the streets in uncountable numbers, demanding equality, and justice. Finally, prompting what feels like a change.

Black Lives Matter is not just a hashtag. It is a movement that has been building for years with the aim of highlighting the depth of brutality and injustice that American society, especially law enforcement, harbors towards people of color. The movement is all for calling out the unchecked power of the police and the capricious use of it on the people. It should not be until the next victim is you, your friend, neighbor or relative before we do something. Because the only stories we hear today are of people of color does not mean other races don't go through it. The main idea of creating a change is to transform attitudes. Making police officers accountable does not necessarily mean it will eradicate the extreme measures that they take.

What happens if you're the victim? Are you being falsely arrested? Are you being inappropriately handled?

My suggestions: Be as compliant as you can be. Resist the urge to run, argue or express anger. Police officers only have the right to arrest you if they have a warrant. They can also search you and your immediate surroundings, including your vehicle, if you have broken a law or they have seen the act or have reasonable suspicion. Remember your most important right. This is the right to remain silent. Speak only to answer identification questions. Do not be afraid to request to contact your lawyer.

If you think you have been injured or traumatized, do not hesitate to request immediate medical attention. Make mental notes of the situation. This is especially important if you feel it would be unsafe to voice your requests at the time of the interaction. Try to actively make mental notes of everything that is happening, focusing on the timeline of events, the people involved (police officers names, badge numbers and any potential witnesses). Begin writing down everything you remember as soon you get a chance. Save everything – your clothing, shoes, bag, everything! Do not wash anything that has blood, tears or stains. Put these articles in bags in a safe place. It could be very useful if you ever decide to seek justice in court. Another big question is what do you do when you witness possible police violence or injustice? I'm hesitant to say anybody should step in, because I don't want people's lives to be at risk, but I do think it is imperative as a human to do something as you may be saving a life.

Here are few suggestions:

Secure your safety first. Maintain a minimum of 6 feet distance from the situation so you can safely observe. Document the actions and/or record if you can. If you're not directly interfering with an officer's investigation, there are no laws barring you from filming an interaction with police. You have the right to record the police. Officers are also issued body cameras that record while they are interacting with citizens.

If you are recording, try to keep your phone close to your body, around chest level, instead of holding your phone out from your body. Without a warrant, police cannot confiscate your device, nor can they demand to see the videos or photos you've taken or delete them.

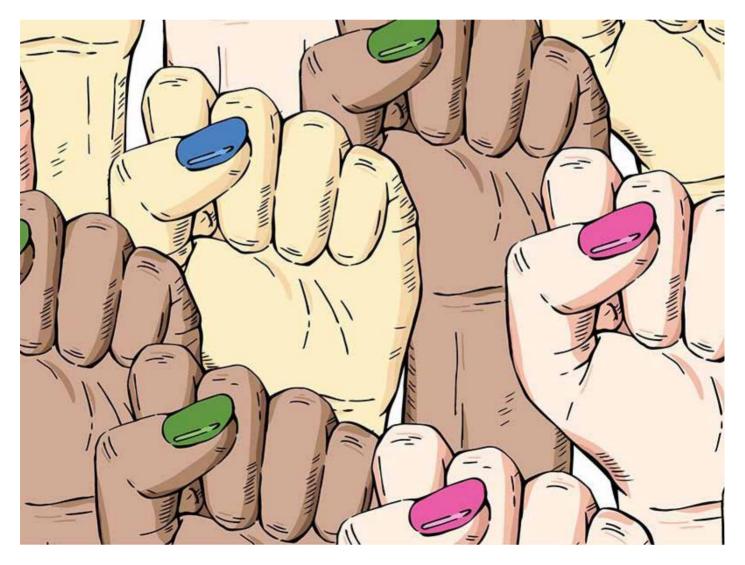
If you're unable to or uncomfortable recording the incident, make a mental note or write the pertinent details on a piece of paper or in your phone and dial 911 to report what you have witnessed.

While this is not the best option, many human rights activists and authorities have come out to say that, if you can, try to intervene by speaking to other police officer(s) who may be at the scene. Try to get other officers to intervene in what's happening, try to get them to talk to the cop who's engaging in the use of force or the excessive use of force.

Just because you are not the victim, witnessing an incident like violence can be traumatic, and have an effect on your mental health. Remember it is okay to reach out for help. Talk to close friends, family members, others in your community or mental health professionals for support.

Remember your life matters, black lives matter and **ALL LIVES MATTER!** Let us stand for peace and justice.

-Adebimpe Ishmail



WASC ACCREDITATION – WE ARE NOW UP THERE WITH THE BEST

Any progressive academic institution is always working on achieving and maintaining the standards of quality. Accreditation is a visible result of these efforts. Accreditation bodies oversee learning institutions to ensure they offer high-quality programs and that diplomas and transcripts produced by a school are credible and recognized by others. Failure to adhere to the standards set by these bodies, and your coveted diploma can very quickly be rendered useless even after spending thousands of dollars in tuition and fees.

For a few years now Lincoln University has been working on getting the acclaimed WASC accreditation, one of the best accreditations in the USA, and with a little sweat and maybe some drops of tears, we finally got it. You must be wondering what WASC is and why it matters so much... Well, we had the pleasure of interviewing Dr. Alexander Anokhin who played a big role in getting this treasured possession.

Dr. Anokhin is an Associate Professor of Business Administration, Humanities, and History with a Ph.D. from Tomsk State University in Russia. Aside from being a professor, he is also the Assistant Provost whose function is to help create and implement academic policies. He works closely with other departments to attain the highest quality of educational programs within and outside the classrooms and this explains his involvement in getting the WASC accreditation, the best accreditation Lincoln University has ever had, and one that puts us up there with the best universities in the region.

Kindly explain what WASC accreditation is to those who don't know. Is it a regional or national accreditation?

WASC stands for Western Association of Schools and Colleges and it is a regional accreditation. A lot of foreign students perceive regional accreditation as less important than national accreditation, but in the USA it's the opposite. National accreditation is the second tier and is less prestigious than regional accreditation; this is because accreditation is not a function of the government. They are done by private clubs, be it national or regional, they are private clubs who come up with standards to measure the quality of instruction and education. And over some time, the regional accreditation to have.

You mentioned that the accreditation agencies are private clubs, so if that's the case then bigger universities are more likely to get favors just because they are big.

WASC accredits various types of universities including some community colleges with various branches and thousands of students, and so it is very unlikely that they'll just say 'hey you don't fulfill the requirements and so you are out' because then they will put in jeopardy the life of thousands of students. Big universities, just by the sheer fact that they are big, add more weight, but they don't seem to abuse it, based on the reputation that WASC has maintained so far.

How long is WASC accreditation good for?

The accreditation runs for 6 years and we have to maintain quality standards to get it renewed.

How rigorous is the process of getting this kind of accreditation?

WASC is one of the hardest accreditations to get. There are typically 4 standards for accreditation and each one has a certain criterion for review. If I am not mistaken, WASC has as many as 48 criteria which can go as broad as organizational restructuring to as simple as maintaining a certain level of relationship with the alumni community. So it takes time and resources. It took three visits from WASC, within three years, each time getting recommendations from them and improving on them.

Some schools in California even go to the extent of moving their headquarters to other regions so they can get accreditation in a region with a less rigorous process. For Lincoln to have achieved this, especially considering we are a small university with limited resources, means our academic standards are way up there.

How does this accreditation compare to the ones Lincoln has had before?

Of all the accreditations, if you want to keep one, there's no question you have to keep WASC because it opens doors to opportunities, unlike any other accreditation we have had or will have in the future.

If this is the one to keep, will Lincoln University get any other accreditation or maintain the national accreditation we had before?

Well, all accreditations demonstrate certain qualities of the university, so we don't need to have the National accreditation that we had before but it is a good idea to maintain it as long as it does not require lots of dedicated resources allocated to getting and maintaining it.

Which other universities/colleges have WASC accreditation?

All the big names here in California from Stanford, all the UC systems like UC Berkeley, UC San Francisco, all the community colleges, name them.

What kind of benefits/opportunities does this kind of accreditation give to Lincoln University and our students?

If you've ever seen any job qualification asking for a regionally accredited university, now you can check that box. Also, the quality of our degrees increases significantly because WASC accreditation is like a stamp of approval or a sign of quality. Potential employers cannot know all the universities and the kind of education they offer, the only way they can separate the wheat from the chaff is through regional accreditation. This accreditation has now allowed us to be part of this huge community of schools in the Bay Area and transferring to and from these schools is going to be very smooth.



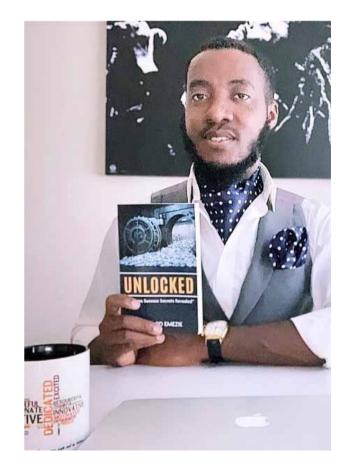
ALUMNI SPOTLIGHT RICHARD EMEZIE

Author, consultant, entrepreneur and alumnus of Lincoln University, Richard Emezie just published his first book, UNLOCKED: Business Success Secrets Revealed. In his book, Richard imparts knowledge on successful business practices including how to identify and execute unique business ideas, success principles to mitigate business failures, relationship management in business, and other valuable entrepreneurial tips.

Born and raised in Lagos, Nigeria, Richard arrived in the United States in 2017 as an international student pursuing a master's degree in International Business at Lincoln University. To fully utilize his time as a student, he also enrolled in an Entrepreneurship Certification program from Harvard Business School Online. Richard has always been business minded, so he tapped into the thriving business environment in the Bay Area to network and engage in entrepreneur's forums and activities to learn more about the culture and broaden his understanding of how business is conducted here.

Since graduating, he started a business back home, founded an online business consultant platform here in the US, and wrote a book. Lincoln Chronicle was honored to sit down with Richard for an exclusive Q&A session to learn more about him and his journey to publishing his first book.





Richard Emezie on the Journey to Publishing His First Book

What inspired you to write a book?

The knowledge I've acquired so far motivated me to author the book UNLOCKED: Business Success Secrets Revealed. After studying the most successful businesses in the world, and learning that most businesses fail within 5 years. I narrowed down several reasons why some businesses fail and why some succeed. I wrote this book for myself, but after mastering all the principles and success secrets found in it. I decided to share the knowledge with the world as part of my obligation to humanity, with the hope that it helps as many people as possible in starting and executing their business to success. This book does not suggest making you a millionaire overnight, but the basic success principles found in it is guaranteed to make you achieve your greatest business desires.

What do you want your readers to take away from this book?

A few things. I would like my readers to get a basic understanding of how a business is developed from idea to product/services and the overall business process that fosters growth. I want them to know that in business, we can all be successful if only we invest in knowledge, learning, and implementing the right success principles. Additionally, readers will learn the common day-to-day problems and challenges that most entrepreneurs face and ways to avoid them.

What is the most useful advice you've ever received?

I've received several useful pieces of advice over the years, but the one that resonates with me the most is the quote by Benjamin Franklin, "An investment in knowledge pays the best interest." What you learn remains with you forever.

What would you say is the number one stumbling block for aspiring writers?

The number one setback for aspiring authors is they get in their own way. They are passionate about what they want to write and have so much information, but do very little execution. My advice is, get a pen, paper, and start journaling your thoughts, TAKE ACTION. Never wait for the whole answer/content, the more you write, the clearer the direction and message becomes.

Could you briefly walk us through the process of getting a book published in the US?

Getting a book published could be done through several steps. I'll keep it simple and hope Lincoln University organizes a little seminar so I can come in and talk to interested students. But the basic steps are as follows:

- Develop the idea
- Do research on the topic you want to write about
- Decide if it's fiction or nonfiction
- Decide target audience
- Draft content (Manuscript)
- Pick a title that stands out
- Proofread & edit. This must be done by someone else, preferably a professional editor or proofreader.
- Design the cover page, content page and any pages that need a professional look.
- Publish. This can be done by yourself or through a Technology Publishing Company.

How has writing helped you as a person?

Writing has helped me in several ways. As a student of life who loves learning, writing gives me joy knowing that a lot of people who are not fortunate to have degrees or higher education can still acquire business knowledge and can become successful implementing the knowledge acquired. Writing has proven that everything we think about can be manifested to reality. My book was once an idea, I'm glad every detail in it was exactly as I envisioned.

How has your experience at Lincoln University helped you achieve your goals?

My experience at Lincoln University helped me achieve my goals in several ways. The diversity of students and staff made it easy to understand how different but unique we all think as humans, chasing the same results of academic excellence. The professors were knowledgeable and always ready to assist. The Library helped in providing useful information through a variety of books and online resources. Student Services keeps students abreast of the latest information and events.

How would you sum up your achievements so far?

So far, I have started my first business back home and founded an online business consultant platform here in the US that educates and promotes entrepreneurs and business owners globally. This makes me an Author, a Consultant, and an Entrepreneur respectively.

What advice do you have for students at Lincoln University who are about to graduate?

My advice to all students at Lincoln University, both freshman and those about to graduate, is: Find a lesson in everything you do, be open-minded, be curious. Be positive and overall be grateful for your position because the world awaits you.

What project are you working on now? Another book?

I'm working on building my brand, a second book, and a mobile app.

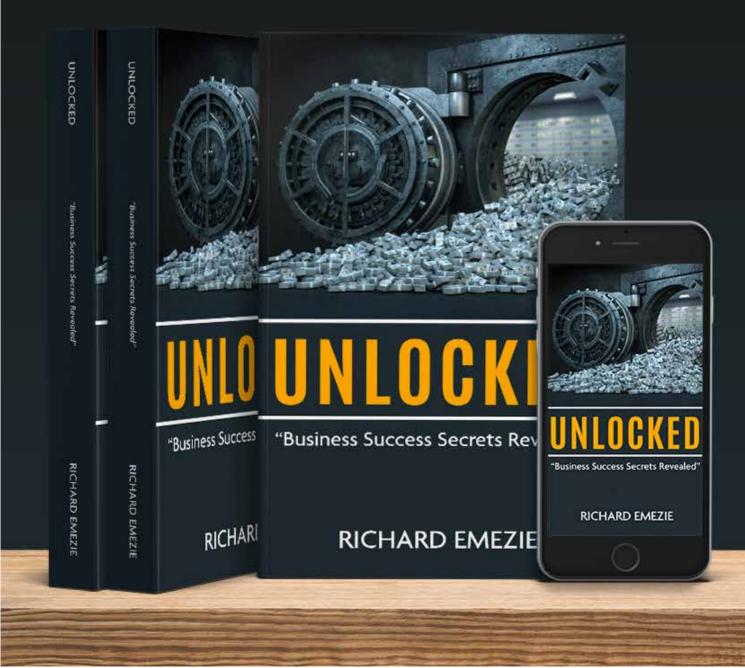
For those who want to follow you as an author, where can they interact with your content? **@bizunlocked on all platforms**

"NOTHING IS GIVEN, EVERYTHING IS EARNED. TO EARN YOUR CUSTOMERS' TRUST, BE SURE TO GIVE THEM MORE VALUE PER PRODUCT THAN ITS CASH EQUIVALENT."

-CEO BUSINESS UNLOCKED



RICHARD EMEZIE



MY JOURNEY TO AMERICA THE DAY I GOT HERE!

It's 3:30pm, the second day of September 2018, in the San Francisco International Airport in California. I just said goodbye to the friend I made while waiting to board this final flight to SFO. I see her walk away into an embrace with her family who came to pick her up. If there was any hint of having heading to Oakland. I want to get there in daylight because my basic research about Oakland mostly highlighted the gory side and left out all the glory. I also happened to book the crème de la crème of cheap, so I figure there won't be any bellboy or doorman waiting to show me to my upper bunk bed

company, it's no more. Now I am truly alone as I summon all the courage, preparing to face this new giant – The United States of America.

I'm as excited as I am nervous. It's a good feeling to know I am about to start a life in a new place, but I don't let my mind dwell too much on the excitement as I am not sure if I can even make it smoothly to the Airbnb I booked a few days ago, back home in Nairobi. I do not know anyone here and nobody is expecting me, but I do know that



which I paid \$19/night for. Well, this is a lot of money from where I came from, so don't judge. Lo and behold, after two hours' drive and \$140 taxi bill later, there's no one to even open the gate to apartment number Xyz right next to West Oakland BART station. Had I known any better I would have paid \$10 on a BART ride for the same journey in less time. Damn it!

The taxi guy lends me his phone to try and call the owners to come open the gate for me, it goes unanswered. He politely hands me his business card for the next time I need a taxi ride and drives off. I drag my luggage and claim

in the next two weeks I need to be settled down, going to school, and have some sort of part-time job, otherwise the 'system' will spit me out. I have no idea how that is going to happen, but as they say, "a ship in the dock is safe, but that's not what ships are built for." I have left the safety of my homeland to explore the sea and I feel ready enough for whatever it might throw my way; hopefully, it's not a shark!

I rush for my luggage and hop into a taxi,

a spot at the gate. I will wait here!

-Belyne Miruka

Look out for the next chapter in the next issue.

20



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THE ROLE OF INSECTS IN YOUR LIFE

Bees, Wasps and other pollinators-No, honey



Responsible for production of 60-90% of plant growth

One out of every 3 bites of food you eat relies on insect pollination to be produced.

No insects, no plant based food- Hello Vegans

Decomposers

Waste-eating insects unlock nutrients for use by the ecosystem

Without insects, the soil would just be well... DIRT! No plants would grow

Pest Controllers





Predatory insects are the natural pesticides (no chemicals required)

They cut pest control cost by billions of dollars while reducing TOXIC pesticides

Organic food anyone?

Termites & Ants aka Soil Engineers

These little guys turn infertile land into crop land by adding air into the soil, helping it retain water and nutrients

> Soil cannot survive on chemical fertilizers alone!



Illustrated by: Belyne Miruka

SUMMER 2020 WEEKLY PHOTO CONTEST

We had a fun filled and heavily contested Summer Photo Contest. For those who missed it, here is your chance to see what went down. From Food, to Urban Life, to Sunsets, here is a highlight of the themes, the winners and their winning photos. Once again, we thank the contestants and the voters for their participation. Enjoy!

Week 1: 6/29 - 7/07 Theme: Oil On Water Photography Winner : Esmirna Dias



Week 3 : 7/15-7/21 Theme: Sunset Photography Winner : Mehak Khullar

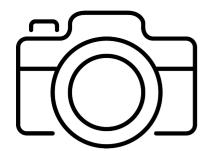


Week 2 : 7/08 - 7/14 Theme: Urban Life Photography Winner : Milan KC



Week 4 : 7/22 - 7/28 Theme: Food Photography Winner : Shraddha Nakarmi





CLICK, KLICK & CLICK PHOTOS SECTION



CLICK, KLICK & CLICK PHOTOS SECTION





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