

The Wisconsin Independent

VOL. 55 NO. 2
Summer 2023

Newsletter of the Wisconsin Association of Independent Colleges and Universities (WAICU)

WAICU Benefits Consortium Celebrates 20 Years

A WAICU-member cost-saving program—the WAICU Benefits Consortium (WBC)—turns 20 years old this year.

WBC is a jointly administered self-funded health plan established by WAICU members in 2003. WBC helps WAICU institutions offer enhanced benefits at lower costs than they could achieve on their own. The plan responds to members' needs with patient advocacy and case-management initiatives and gives participating colleges and universities direct control of this burgeoning cost driver and essential humanitarian benefit.

All the original nine WAICU member institutions have remained with the WBC since inception, due to the program's many benefits. The WBC gives individual institutions the purchasing power to help control administrative and reinsurance costs.

Each WBC member institution is responsible for its own claims and administrative expenses, but claims are rated in aggregate. In addition, the WBC offers rate stability over many years to flatten financial peaks and valleys.

The WBC is in an excellent financial position, is fully reserved, and operates in a strong surplus position. Continuous improvement of benefits and services is a hallmark of the WBC.

Participating employers do not share risk but share administrative expenses of operating a health plan and go to market together for better pricing and services on health benefits for their employees.

The consortium works jointly on compliance and billing, and contracts with third-party servicers for condition care, claims administration, stop loss insurance, prescription drugs, dental, and actuarial services.

Strength in Numbers

- *WBC has covered more than \$370 million in medical, dental, and vision benefits to date.*
 - *WBC members have experienced an average premium increase of only 3.4 percent over the last 10 years.*
 - *In aggregate, WBC member colleges and universities have reduced costs of offering a benefits plan by \$2.2 million.*
-

Northland College Chief Financial Officer Sherri Venero, who also serves on the WBC Board of Directors, explained, "Northland College values its participation in the WAICU Benefits Consortium in order to bring health, dental, and vision benefits to our employees in a more cost effective manner benefitting from the greater purchasing power of the consortium."

Along with WBC, WAICU offers two additional major collaborations, the WAICU Educational Technology Consortium (ETC), organized for unparalleled savings on a common administrative/academic Enterprise Resource Planning (ERP) system, and the WAICU Retirement Readiness Plan (WRRP), that reduces fees, increases levels of service, and helps institutions fulfill their fiduciary responsibilities.



The WAICU Benefits Consortium is one of WAICU's forty-five collaborative, cost-saving programs. These services help to control college costs and are in keeping with WAICU's long-standing efforts to keep college affordable. WAICU members secure preferred pricing, with combined purchasing power. Vetted programs ensure high-quality products.



INDEPENDENT INSIGHTS

Savings from WAICU's Collaborative Services Are Reinvested in Students

One of the things I realized when I became a university president was how much serving as a local government leader—council president and mayor—prepared me for the job. College and university campuses are much like small towns or cities. Campus leaders must deal with waste management, water, and sewer lines, building and grounds maintenance, facility planning, security, technology, master planning, and housing, plus a multitude of other services.

The goal of the WAICU Cost-Saving Collaborative Programs is to help our members simplify procurement of these services, while also providing cost savings. Our more than forty-five programs in benefits and insurance, commodities, services and training, software, and employee services help save our campuses more than \$18 million per year. Over the lifetime of these programs, our institutions have saved more than \$268 million, money reinvested in serving and supporting students.

Our collaborative services provide vetted, high-quality programs and services to our member campuses at a lower cost. When our campus presidents launched these collaborative programs twenty years ago, they understood there was strength in numbers and synergy in idea sharing. Along the way, we have discovered that working together reduces liability, consolidates administrative burden, and ensures that collectively our programs are serving our current and future needs. Recent additions, such as Title IX training and resources, executive leadership training, and professional licensure services, are evidence that our group of programs continue to change to meet evolving needs.

One program we are uplifting this summer is the WAICU Benefits Consortium (WBC). The WBC, a jointly administered, self-funded health plan developed to manage health care costs and offer exceptional health care benefits, is celebrating its 20th anniversary in 2023. This collaborative program is a game changer for participating member campuses and has provided excellent health benefits to a generation of faculty and staff while saving the member institutions millions of dollars. WBC is staffed by WAICU and governed by a board consisting of administrators from the participating campuses.

These cost-saving collaborative programs help WAICU-member institutions redirect resources to support students. The 52,000 students who attend Wisconsin's private colleges remain our focus. We will continue to invest our time and resources in providing the best collaborative programs to help our campuses thrive.

- Alverno College
- Bellin College
- Beloit College
- Cardinal Stritch University
- Carroll University
- Carthage College
- Concordia University
- Edgewood College
- Herzing University
- Lakeland University
- Lawrence University
- Marian University
- Marquette University
- Medical College of Wisconsin
- Milwaukee Institute of Art & Design
- Milwaukee School of Engineering
- Mount Mary University
- Nashotah House
- Northland College
- Ripon College
- St. Norbert College
- Viterbo University
- Wisconsin Lutheran College

THE WISCONSIN INDEPENDENT
Vol. 55 No. 2 SUMMER 2023

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The Wisconsin Independent is published quarterly by the Wisconsin Association of Independent Colleges and Universities.

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Printed on recycled paper

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2023 Private College Week is July 10 to 15



The 27th annual Wisconsin Private College Week (PCW) will take place July 10 to 15, 2023. During PCW, prospective students and their families are invited to tour WAICU-member campuses, attend information sessions, discuss financial aid opportunities, and connect with faculty and current students, with no cost to participate.

WAICU members can take advantage of PCW's widespread marketing campaign to spotlight special campus features. Marketing will also highlight campus-specific special events, unique to each institution. WAICU will be promoting PCW to students, counselors, and parents through digital campaigns on social media including Facebook, TikTok, and Instagram, ads on streaming platforms, emails, and postcards.

Participants will be encouraged to register for events at multiple institutions to aid in their college search. Registration for Private College Week events is open on our website at wisconsinsprivatecolleges.org.

WAICU BULLETIN BOARD

NOTABLE ACHIEVEMENTS

Froedtert & the **Medical College of Wisconsin** Neuroscience Institute is launching the BRAVE (Building Resilience through Action in Veterans and First Responders) program – an outpatient program customized to treat the unique needs of participants with mTBI or concussions in veterans and first responders. The BRAVE program is made possible through a \$12.5 million gift from Avalon Action Alliance, a national organization focused on the mental wellness of veterans and first responders. The BRAVE program is expected to welcome its first patient by September 1, 2023.

Marquette University received a \$2.5 million gift from the Helene Fuld Health Trust that will bolster the university's plans to renovate and build an addition for the new home of nursing in the heart of campus. In recognition of the generous gift, the university will name the College of Nursing's Center for Student Success in the trust's honor in the renovated and expanded David A. Straz Jr. Hall when it opens in 2024.

APPOINTMENTS

Milwaukee native and local executive Christy L. Brown, J.D. will serve as **Alverno College's** 9th president. She succeeds Sister Andrea Lee, IHM, PhD, who ended her service in June 2022. Brown starts her term July 5. Building on Alverno's strengths, she will drive academic excellence and innovation, continue to attract courageous and forward-thinking students who look to develop themselves and contribute to their communities, and expand Alverno's national and international reputation.

Dr. Eric Boynton will serve as **Beloit College's** 12th president. Dr. Boynton initially joined the college's executive leadership team in 2019, serving as Provost and Dean, and quickly distinguished himself as a collaborative, forward-thinking leader. He succeeds Dr. Scott Bierman, who has served as president since 2009. Dr. Boynton begins his new role as college president on July 1. Boynton brings to the presidency more than two decades of experience in higher education, with nearly 15 years in leadership roles.

On April 22, **Ripon College** inaugurated Victoria N. Folsie as its 14th president and the first woman to be formally installed as president in the college's 172-year history. During her inauguration, she outlined institutional fundraising goals and introduced a comprehensive and inclusive strategic planning process. The initiative aims to empower Ripon to adapt to an evolving higher education landscape and ensure a Ripon degree is relevant for generations to come.

NEW PROGRAMS AND PARTNERSHIPS

Lakeland University and Academic Programs International (API) are pleased to announce an exclusive new partnership in Tokyo, Japan. Lakeland and API are now offering students the ability to become immersed in the Lakeland University Japan (LUJ) campus with students and faculty from across Japan and around the world. API is also pleased to offer students a unique opportunity to apply for a scholarship for the inaugural semesters at LUJ.

Herzing University announced the creation of a new Master of Science in Nursing (MSN) online Pediatric Nurse Practitioner (PNP) program. The PNP program will offer two tracks starting in the Fall of 2023—a classic program to advance from a Bachelor of Science in Nursing to PNP and an accelerated MSN-PNP program for current registered nurses (RN) and those who have completed an Associate of Science in Nursing (ASN) degree.

Carthage College introduced several new undergraduate majors: game development (BS or BA), musical theatre (BM), photography (BA), and playwriting (BA), along with a Bachelor of Science option for pre-existing programs in accounting, biology, chemistry, engineering, and physics. At the graduate level, Carthage added a music pedagogy track to its Master of Music program.

More Bulletin Board items on the back page

BELOIT COLLEGE

Impact Beloit Innovative Project Helps Campus and Community

Beloit College's \$10 million renovation of the Col. Robert Morse Library will include the Impact Beloit project, with community programs beginning in late 2023.

The project will develop the next generation of leaders, innovators, entre-



Impact Beloit will enhance Beloit College's existing programs that prepare students for life after Beloit: Career Channels, the Center for Entrepreneurship, Career Works, Student Engagement and Leadership, and Student Excellence & Leadership.

preneurs, thinkers, and activists through community-based learning that develops students' career readiness and contributes to the well-being of local communities.

Beloit College President Scott Bierman said the college stands out among its peers for its personalized, student-centric educational approach that encourages students to learn through experiences and reflection.

"Tying educational experiences to career readiness allows us to remain relevant to students and the workplace," Bierman said. "Impact Beloit takes this to the next level." Beloit College's mission is to empower students to lead fulfilling lives marked by high achievement, personal responsibility, and public contribution in a diverse society.

The initiative will create new career readiness programming and serve as a key access point for students, making it easy for them to discover all the college's

community-based learning and career readiness capabilities.

Morse Library renovations also will include spaces for the Beloit area community. The synergy of the college's community-based learning will develop students' career readiness and contribute to the well-being of local communities, especially the city of Beloit. This move elevates the visibility of Beloit College's efforts so that more people, internally and externally, can access them.

The library renovation includes user-friendly spaces for learning, studying, designing, and other projects. The exterior design features an inviting new entrance, parking lot, and landscape that will be appealing to the campus and the greater Beloit community.

Wisconsin Governor Tony Evers visited Beloit College in February to award a \$9 million Neighborhood Investment Fund grant for the project, citing the college's "long history of educating citizens of the world." The college is contributing an additional \$1 million to the project.

CARDINAL STRITCH UNIVERSITY

Closing: Special Editorial From WAICU President Eric W. Fulcomer

Along with many others, I was saddened to learn in April that Cardinal Stritch University was closing at the end of the current academic year. This is devastating news for the students, faculty, staff; the Sisters of St. Francis of Assisi; and alumni of Stritch. But it also is a loss for the higher education community and landscape.

One of the wonderful attributes our independent colleges bring to Wisconsin is a diversity of institutions—religiously affiliated and secular, large and small, rural and urban, liberal arts and professional, etc. Losing any of our 23 member institutions is a loss for the state and further diminishes the colleges and universities from which students and families can choose.

Cardinal Stritch was founded in 1937 and provided an excellent education to thousands of students over its 85-year existence. Stritch offered programs for traditional undergraduates, working adults, and graduate students. Many professionals across the state and beyond have degrees from this fine

institution. These alums are making a difference in their organizations and communities.

I am grateful to the many WAICU member institutions that have come alongside Cardinal Stritch to offer transfer pathways for students and job opportunities for faculty and staff. Our institutions are working to ensure that students have a clear path toward graduation, building upon the foundation of courses they took at Stritch. And, I have heard of several faculty and staff who have found employment with WAICU institutions. This support will continue in the months ahead.

The issues that led to the closing of Cardinal Stritch—fiscal realities, downward enrollment trends, the pandemic, the need for more resources, and mounting operational and facility challenges—are real. While Stritch made the hard decision to close its doors, we at WAICU will continue to do all we can to help our remaining institutions thrive.

One key example is our cost-savings collaborative programs that have saved



Cardinal Stritch University's closing was announced on April 10, 2023.

our institutions more than \$268 million since inception. This is money that can be invested in student support and success. Another is our strong commitment to advocating for increases in the Wisconsin Grant, providing financial assistance for students who might not otherwise pursue a college degree.

We are thinking of everyone associated with Cardinal Stritch University during this challenging time, and we remain committed to doing everything we can to support independent higher education in Wisconsin.

CARTHAGE COLLEGE

New Business School Sets Out to ‘Achieve What’s Next’

More than 300 people attended the grand opening celebration for Carthage College’s School of Business and Economics on April 5.

The new organizational structure brings faculty from several thriving academic programs together under one umbrella. Its collaborative model promises to expand hands-on learning and pave the way for new programs and partnerships in emerging fields.

Already, about one-fourth of Carthage undergraduate students major in accounting, economics, finance, management, or marketing. The graduate business program offers tracks in sports management as well as business design and innovation.

The new school adopted the tagline “Achieve What’s Next,” reflecting its forward-looking mindset. More than eighty community leaders took part in a roundtable discussion, offering input to help refine the educational vision.

“We need to identify the interests of tomorrow’s high school students and develop new academic programs at the intersection of their goals and employer

expectations,” said Jim Padilla, dean for the School of Business and Economics. “We will be a regional center of excellence by developing the best-prepared business students.”

Dr. Padilla arrived at Carthage last summer to direct the launch after leading a similar program at Loras College in Iowa. Along with a teaching background in sports management, law, and ethics, Padilla brings more than two decades of executive experience in specialized insurance.

Morningstar CEO Kunal Kapoor, the keynote presenter at the grand opening, raved about the value of a broad-based education. In his public address and a separate Q & A session with business student leaders, he emphasized the critical thinking chops and gritty determination that liberal



Carthage student leaders ask for career guidance in a private meeting with Morningstar CEO Kunal Kapoor during the School of Business and Economics grand opening.

arts graduates acquire.

“It’s really easy to hire smart kids, but it’s really hard to find kids who can think for themselves,” he said. “We’ll look for critical thinking before the finance degree.”

CONCORDIA UNIVERSITY

Concordia Adds Chemical and Industrial Engineering Degrees

Concordia University Wisconsin (CUW) will add chemical and industrial engineering bachelor’s degrees to its extensive list of STEM offerings.

Scheduled for launch in fall 2024, CUW’s engineering programs are distinct in the marketplace because they are anchored in the liberal arts and designed to prepare engineers through a Lutheran-Christian worldview. As students hone their science, math, and technology skills for success in their vocation, they also will deepen their people and critical-thinking abilities to solve problems and contribute to a better world.

The foundation for the new programs already exists at CUW due to the university’s strength in chemistry, math, physics, and pharmacy.

“Engineering has been on our radar for several years,” said Interim Provost Leah Dvorak, PhD. “In addition to our exceptional faculty in the STEM areas and the abundance of updated labs and available workspace on Concordia’s Mequon campus, a significant portion of the engineering curriculum is existing

coursework, so our entry into this high-growth field is already rooted in expertise and experience.”

The creation of these programs responds to a dire need for more engineers. According to the Bureau of Labor Statistics, there are 2,000 openings for chemical engineers annually. Wisconsin has the third-highest concentration of industrial engineer jobs in the U.S., with an especially high need in counties within driving distance of CUW’s Mequon campus.

“The jobs of the future are in STEM, particularly engineering,” said Sarah Holtan, PhD, architect of the engineering programs. “We see engineering as an investment not only in our university but also in the broader community.”

Applications are now being accepted for a pre-engineering track. Because the



Kyle Rehrauer is a student in CUW’s School of Pharmacy, one of the university’s many STEM offerings. The new engineering degrees will now pad that list.

programs are rooted in the liberal arts, students already can be working toward their degree in engineering before it is officially launched, without added time or expense. Interested students should apply at cuw.edu/apply to get started.

MARIAN UNIVERSITY

Marian University Builds Future for Students with Construction Major

This fall, students at Marian University of Wisconsin will have a new way to build their career—with a major in Construction Management. The innovative major offers a higher earning potential, opportunities for advancement, and a wealth of career options. Graduates can choose from a variety of industries, including residential, commercial, and civil construction.

The new program is market driven. Construction companies approached Marian University about the need for more construction and project managers. “Marian University’s Construction Management program is a benefit to students, the construction industry and the community,” said Pat Herzog, senior advisor at Michels, a Wisconsin energy and infrastructure construction company.

“Our industry is vast, dynamic, and rapidly changing. Building a foundation in leadership and project management through this program will prepare students for many satisfying positions in the construction industry, including at Michels. Students will graduate from this program with tangible opportunities to build their futures and the future of the world around them.”

Marian’s Construction Management Program Director Daniel Enz has a PhD in Civil Engineering (Construction Engineering and Management) from Iowa State University; an MS in Civil Engineering (Structural Engineering) from the University of Minnesota and a BS in Civil Engineering from the University of Wisconsin-Platteville.

Enz launched a minor in Construction Management earlier this year to give students a taste of the new program. The response has been enthusiastic from students like Casey Bartelt from Fond du Lac, who will be a sophomore this fall.

“The Construction Management major opens many doors in the construction field,” said Bartelt. “After graduation, I plan to work with a company constructing large commercial buildings. Eventually, I would like to be overseeing job sites or estimating.”



Marian University built its Construction Management Program at the request of major construction companies in Wisconsin.

Connie Coon, vice president of Human Resources for CD Smith Construction, says, “It’s an exciting time to be in construction! We are grateful to Marian University for investing in a quality program that will help prepare students locally for many rewarding careers in the construction industry.”

MEDICAL COLLEGE OF WISCONSIN

Cancerous Tissues Can No Longer Play High Stakes Hide and Seek

How can oncologists treat what they cannot see? Scientists at the Medical College of Wisconsin (MCW) have discovered the presence of cancerous tissue that is undetectable by even the most sophisticated medical imaging techniques.

To better understand this problem, Peter LaViolette, PhD '11, PDF (postdoctoral fellow) '12, MS, holder of the Robert C.

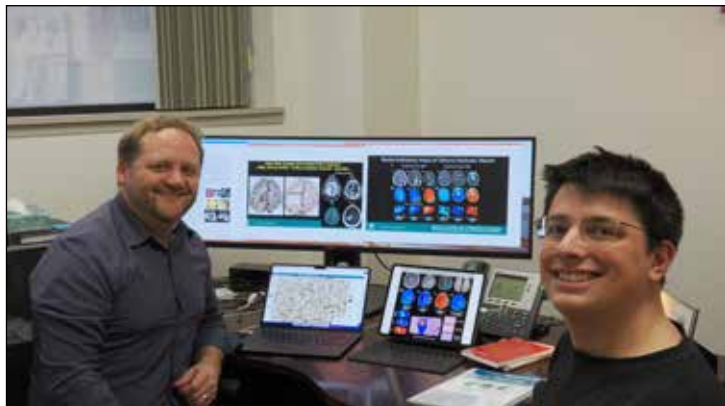
Olson, MD, Professorship in Radiology and MCW associate professor of radiology and biomedical engineering, and Sam Bobholz, PhD '22, MCW postdoctoral fellow, developed partnerships with a team of collaborators at MCW and two California medical schools. The group studied 159 tissue samples from 65 deceased patients who suffered from brain cancer. “We used

MRI scans from the patients to determine precise measurements and print unique 3-D molds to match each brain,” Dr. LaViolette says. This mold allows the brain to be sliced and processed into glass slides that accurately match the corresponding MRI scan. The team’s pathologists analyzed the tissue

for tumor severity and location before sending annotated images to Drs. LaViolette and Bobholz.

“Next, we employed a machine learning program to read and compare the hundreds of pathologist annotated slides and the MRI data,” Dr. Bobholz notes. Machine learning is a rapidly growing and evolving approach to analyzing and interpreting massive amounts of data. Unlike traditional programming that requires scientists to provide a computer with every parameter of a problem using handwritten code, machine learning developers and scientists apply artificial intelligence to set up frameworks through which computers learn on their own.

The team’s findings demonstrate a significant subset of brain cancer patients who one day may benefit from clinical application of this mapping technique. By revealing these otherwise hidden boundaries of tumors, cancer progression may be able to be monitored with greater precision, and future surgeries and targeted radiation treatments may become more effective, reducing the chance of recurrence.



Dr. Peter LaViolette (left) and Dr. Sam Bobholz use machine learning to compare cancerous brain tissue (identified by pathologists) with MRI brain scans to develop a method for predicting tumors undetectable by MRI alone.

MIAD Celebrates New Fashion and Apparel Design Major

With a focus on creating sustainable apparel for all body types and identities, the new Fashion and Apparel Design major at the Milwaukee Institute of Art & Design (MIAD) is an exploration of fashion across gender, accessibility, size, trends, and the future of the industry.

Launching in fall 2023, the program has a distinguishing focus on sustainable design, inclusion and finding authentic self, reflecting the college's values, student interest and industry demand.

Taking its cue from this new major, the college planned its annual Creative Fusion gala around fashion and apparel. *Creative Fusion: Fashion Forward* took place on May 6, 2023, where MIAD's supporters finalized the college's successful \$10 million comprehensive campaign. Funds raised enable MIAD to provide generous scholarships to students pursuing innovative programs in its modernized facilities.

Although the Fashion and Apparel Design major officially launches in fall, fashion industry leaders contin-

ue the trend of seeking to hire MIAD students. Two students were awarded highly competitive summer internships at Nike. Catherine Currie '23 (Communication Design) will be Nike's only graphic design intern, while Emma May Travitz '24 (Product Design) landed a Nike Global Apparel Materials (GLAM) internship. Nike is not the only internationally acclaimed company to recognize the hard work and dedication of MIAD students. Benjamin Cole '23 (Product Design) will intern with Under Armour in their footwear department after graduation.

In addition to securing nationally sought-after internships, MIAD students are also making their mark closer to home in downtown Milwaukee. The new MIAD Gallery at The Ave, the college's first off-campus gallery space, allows students, faculty, staff and alumni the opportunity to show art and design work and sell work on consignment.

MIAD invites the public to visit the gallery and view an array of work at varied price points. More information is at galleryattheave.miad.edu.



Miah Brown '26 works on a garment in MIAD's Textiles Lab. Brown is part of the inaugural class of declared majors in the college's newest major, Fashion and Apparel Design, launching in fall 2023.

MOUNT MARY UNIVERSITY

President Isabelle Cherney Announces Plans for Women's Institute

Mount Mary President Isabelle Cherney, PhD, has announced preliminary plans to establish an on-campus institute that will further expand the breadth, depth and focus on the topic surrounding children's and women's rights, women's health and wellness, and women in STREAM (science, technology, reflection, engineering, art, and math) fields.

The Institute for the Advancement of Women and Children will have three main strategic goals:

- **Women and Children's Rights:** By forming international partnerships, Mount Mary will extend its social justice mission and expand academics to focus upon building economic empowerment, ending violence against women, and improving health and wellness for women and children.
- **Women's Health and Wellness:** The university will contribute research that addresses cycles that lead to economic disparity as it extends its health and wellness offerings into the community.
- **Women in Technology:** Through



During her inaugural address on March 31, Mount Mary President Isabelle Cherney, PhD, reiterated her support for STREAM programming and announced plans for an on-campus institute addressing issues related to the rights and wellness of women and children. She is seen here receiving a blessing from the Mount Mary community.

varied academic offerings and corporate partnerships, Mount Mary will meet the needs of women to equip them with the skills necessary to excel in expanding emerging technologies—artificial intelligence, data science, robotics, and

gaming, to name a few. Additionally, the university will introduce young women at an early age to these skills through youth summer camps.

Cherney made this announcement during her inauguration ceremony, held on campus on March 31, 2023. At the ceremony, she shared some of her community's accomplishments to date, such as initiatives to make summer school more attractive and a drastic reduction in part-time tuition. She emphasized her support for social mobility and announced her intention to invest in STREAM programming.

"There is much more information to come as we build upon these three foundational pillars of the institute, to extend our reach within our community and around the globe," she said.



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*"You are never too old to set
another goal or to dream a
new dream."*

C.S. LEWIS

WAICU BULLETIN BOARD, continued

NOTABLE ACHIEVEMENTS

St. Norbert College professors Abigail Trollinger and Anh Sy Huy Le, both assistant professors of history, were selected as the recipients of this year's Franklin Research Fellowship, which is funded and administered by the American Philosophical Society. The fellowship provides the financial support needed to conduct humanistic and social scientific research. Usually, between 80 to 90 scholars nationwide are selected to receive the fellowship. To have two faculty historians chosen from the same institution is significant.

Ripon College recently announced the public launch of its Forever Ripon Campaign. The \$75 million campaign is the largest in school history. Forever Ripon, which is scheduled to reach its goal by June 30, 2025, focuses on three funding priorities: Endowment Growth, \$40 million; Facility Enhancement, \$20 million; and the Ripon Fund, \$15 million. The campus held a ceremonial ground-breaking this spring for the new Franzen Science Center, slated to open in the fall of 2024.

To assess the economic impact **Milwaukee School of Engineering (MSOE)** has on the region, and the return on investment of an MSOE education, the university enlisted Lightcast to conduct a study. The results showed in fiscal year 2020-21, MSOE added \$321.2 million in income to the southeast Wisconsin economy, a value equal to approximately 0.2 percent of the total gross regional product (GRP). Expressed in terms of jobs, MSOE's impact supported 3,167 jobs.

The theatre program at **Carthage College** received two national awards for its original play "Memento Mori" in the Kennedy Center's American College Theater Festival. Directed by Professor Neil Scharnick, the play won both the Citizen Artist Award and the national committee's newest honor: Facilitation of a Brave Rehearsal Space.

WAICU:
Wisconsin's private,
nonprofit colleges
and universities
working together
for educational
opportunity