



Good Bye School- Hello World!
Blue White Scholar Paige Erdman



Summer / Fall 2022



**Executive Director's Message
Kate Cellucci.**

Every year in June BWSF hosts a reception for donors who are coming back for their VU reunion. This past summer, alumni from 70-72 celebrated their 50th anniversary. I thought everyone looked fabulous! It was a pleasure to match faces with names. I invite you to come visit for both Homecoming (Fall) & Class Reunions.



Group picture of the Brothers of Delta Pi Epsilon, class years 1970 -1972, after the 50th Reunion dinner at the Connelly Center. Most of these bad boys had extreme fun re-living their glory years at Villanova before they had to go out and work for a living. DPE Brother Robert Capone '62, deceased, was remembered by all as one of our most revered colleagues, a true Villanovan, and a VU Alumni leader.



September for most of us is a reassuring feeling because we go back to school and back to work reenergized after having some fun during the Summer. This year is a bit different because we are suffering from a recession beginning and a divisive political discourse. More than ever we need to stand together and live our values.

One of the values that has brought all of us (The Blue White Club) together is the desire to help our students while living our Catholic faith.

Next year we will be celebrating the 50th Anniversary of the Wildcat Club now known as the The Blue White Scholarship Foundation., a.k.a The Blue White Club. For 50 years a dedicated group of alumni have made a difference strictly targeting help for students only. Although the club started out as an athletic booster club, the impact now made by the scholarship foundation has been immeasurable. During the last 22 years, over 390 students have received help to "Bridge the Gap" between the monies that are given out in VU grants and loans (Financial Aid) and the amount parents could afford to pay. We are currently averaging \$7,000 per student. The scholars are chosen based on Financial Need, Superior Academic

Ability, Outstanding Work Ethic and a Commitment to "Pay It Forward." Luke 6:31 "Do un to others as you would have them do to you." We want our students to live up to our Catholic values. We don't talk the talk we walk the walk. If you would like to help with our 50th Anniversary celebrations, please let me know. I can be reached at (610) 304-3848. or by email: KateCellucci@BlueWhiteClub.com.

Gratefully yours- A big hug! Kate

Q: How do you create a legacy?

A.For families that wish to create a true legacy and keep future generations involved with the perpetual award of scholarships, we offer Naming Rights with legacy benefits. Your heirs remain involved with the applications for scholarships funded by your endowment. The amount of these annual scholarships is calculated based on the earnings attributable to your endowment gift.

Q: How much money does it take ?

A: There are two key types of gifts

Scholarship in Perpetuity - \$25,000+ will establish a named scholarship in your name or your beloved's name. This scholarship can be targeted for a particular major or school such as the Engineering School or a particular major such as Biology. The student will be chosen based on your guidelines

Family Legacy Fund - - \$150,000+ gift will also establish a named scholarship with the above benefits plus full participation in the selection of the student by you and multiple generations of your family, who may participate in selecting each Scholarship, including reviewing Scholarship applications. Each succeeding generation in your family will be reminded of your generosity.

In addition you will be permanently remembered by each scholar by the presentation of your bio to he or she upon receipt of their scholarship.

Q: Do I need to fund my gift in one payment?

A: No. We can accept pledges for up to five years, or you can create a gift through a planned gift (will, trust, life insurance policy). You can even invite friends and family to donate to your fund.

Editor

It Was a Normal Day for Most, Until

Coffee, kiss your spouse and kids, pet the pup, board a plane and leave for work. Many never came home.



Where were you when your normal day was turned upside down?

Throughout the day on 9/11, we reserve a time for remembrance and reflect on the events, and share our sorrow and compassion for the victims, family members, friends and heroes. Heroes unselfishly sacrificed their lives in the Towers, Pentagon and Pennsylvania, while others survived and left with scars and memories that would last a lifetime.

We remember those who were killed. . .

. . . . in New York World Center Tower's attack which included: Flight 175, passengers (51), crew members (9), Flight 11, passengers (76), crew members (11) and heroes in the Towers, Firefighters, Police, Response Teams, Medical, and other agencies and individuals (2605), for a total of 2,752 victims. Fifteen lives of my fellow Villanova graduates were lost in the Towers.

. . . . in Pentagon attack, Arlington Virginia which included: Flight 77, passengers (53), crew members (6), and those in the Pentagon that included military and civilian personnel (125) for a total of 184 victims. A Northrop Grumman Corporation co-worker, Julian Cooper, perished in the attack.

. . . . on a field near Shanksville Pennsylvania, Somerset County which included: Flight 93, passengers (33), crew members (7), for a total of (40) and an unborn child. The unselfish and heroic actions on board Flight 93, prevented the aircraft from continuing on the course to what has been determined our White House.

We must never forget our 9/11 victims as we love our Country, and be proud that we are Americans. At every opportunity, we thank our military members, veterans and various agencies who are responsible protecting our Country.

On September 11, 2022 and all future September 11 days, we remember and honor our 9/11 victims and heroes. In remembering there is peace.

God Bless America, Our 9/11 Victims, Families, Friends, and Heroes.

Michael and Chrissy Skurecki

Congratulations

2022-2023 Blue White Scholars



Andrew Choy '23
Nursing



Jake Coppen '23
Finance



Joseph DeMarco '24
Computer
Engineering



Michael Dominguez '24
Applied Quantitative
Finance



Abaigeal Donoghue '24
Computer Engineering



Katherine Flanagan '23
Nursing



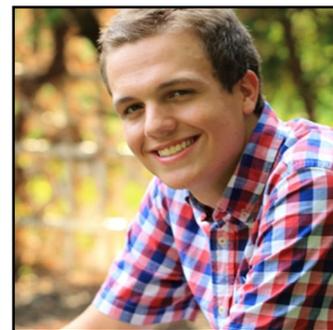
Paul Gaynor '24
Applied Quantitative
Finance



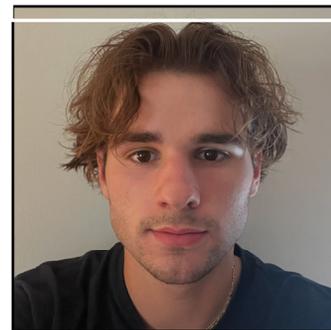
Matthew Hogan '24
Political Science &
Humanities



Kelly Keil '24
Nursing



Gabriel Leskusky '24
Biology



Colby Luiz '24
Biology & Spanish



Mary Kate Oldham '24
Nursing

Welcome into Your Blue White Family



Austin Rongo '23
Biology



Stephen Sloane '22
Biology



Anna Staiger '23
Biology



Erin Welch '22
Biology



Lucas Yannul '23
Computer Engineering

Thank You To Our Judges

Many of you spent countless hours in the reading, evaluating, and scoring of the student's applications. This took place along with the hours spent by the Villanova University Office of Financial Assistance, determining which students had the most need and who would best reflect the values of a Blue White Scholar.

Our Values:

Outstanding Work Ethic
Superior Academic Ability
A Commitment to Pay It Forward



Holidays are right around the corner. Please designate Blue White Scholarship as your “charity of choice” and then shop using AmazonSmile.



CJ Shaw '22

Hometown

Allentown, Nj
#

Major

Finance & Accounting

School Activities:

Villanova Wildcat Fund, Villanova M&A Society, Villanova Finance Lab, Villanova Finance Group, Intramural Sports,

Career Aspiration:

I would like to become a Portfolio Manager at an asset management firm

Favorite Quote:

“If I cannot do great things, than I will do small things in a great way.” - Martin Luther King Jr.

How the Blue White Scholarship helped me:

The Blue White Scholarship has allowed me to worry less about my ability to pay for college and graduate. Without the worry of taking out additional student loans, the Blue White Scholarship has allowed me to focus more on my schoolwork as well as everything else that encompasses the Villanova experience.

Jobs I have worked to help pay for school:

- Property Manager for Callishaw Property Management
- Summer Accounting Intern for Weiss CPA,
- Equity Research Intern for Encephalo I Investments
- Equity Research Intern for Fidelity Investments



Francesca Stadtman '22

Hometown

West Caldwell, NJ

Major

Chemical Engineering

School Activities: Delta Gamma Sorority, Alpha Phi Omega service fraternity, NOVAdance, Special Olympics

Career Aspirations: To become a chemical engineer for a cosmetics company.

Favorite Quote: “To be yourself in a world that is constantly trying to make you something else is the greatest accomplishment.” - Ralph Waldo Emerson

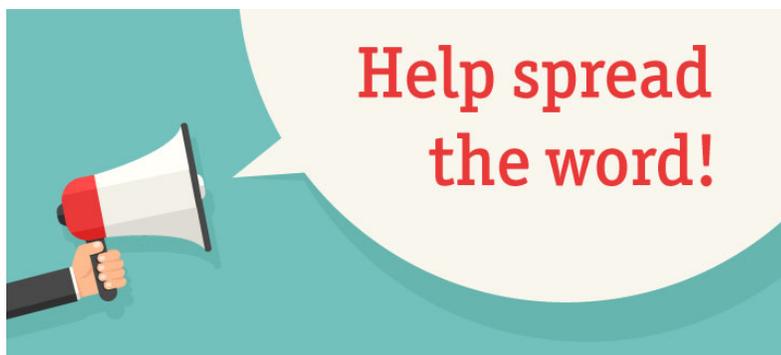
How the Blue-White Scholarship helped me:

The Blue White Scholarship is helping me by taking a great amount of stress off my shoulders and allowing me more time to do the things I love. This scholarship will allow me to decrease the amount of time I spend working on campus each week, and leave more time to focus on my classes, along with doing the things I love, such as volunteering and getting involved on campus. As someone who is paying for most of college on their own, I have a lot of student loans, which can be very stressful. The Blue White Scholarship is helping me immensely by decreasing the amount of loans I have to take out to pay for school.

Jobs I've worked to help pay for school:

- Campus Mailroom,
- Waitress, Babysitting,
- Camp Counselor
- Gymnastics Teacher

Our mission is to “Bridge the Financial Aid Gap” You are making a real difference! Please help spread the word of our mission with other alumni and your children who attended Villanova.



Paige Erdman '22

Hometown

East Berlin, PA

Major

Marketing & Business
Analytics

School Activities:

Villanova Marketing Group, Villanovans for Life, VSB Peer Advisor

Career Aspirations:

Brand Management at a large CPG

Favorite Quote:

“In a world where you can be anything, be kind.”

How the Blue White Scholarship helped me:

Blue White is helping me afford my incredible Villanova education. I know to get where I want in my career, I need a great business school behind me, but great schools are also expensive. Thanks to this scholarship, I can focus on my schooling without the stress of having to worry about paying for it.

Jobs I have Worked to help pay for school:

- Dance Teacher
- Johnson&Johnson Marketing Co-op
- Villanova Bookstore Employee

Extraordinary Circumstances:

My family’s business has been struggling since the start of Covid. This business is what was supposed to fund my siblings and I’s schooling, and with it struggling, it is hard to be able to afford my education.



Patricia Santos '22

Hometown

New York, New York

Major

Nursing

School Activities:

Student Nurses Association of Pennsylvania (SNAP) peer mentor
VU College of Nursing research assistant
Nursing Without Borders St. Agnes site clinic chair
Spanish Club president

Career Aspirations:

Become a Psychiatric Mental Health Nurse Practitioner(PMHNP)

Favorite Quote:

“Great things are done by a series of small things brought together” -Vincent Van Gogh

How the Blue White Scholarship helped me:

I come from a middle-class family who highly values education. The Blue White Scholarship Foundation helps immensely because the expenses of college are not always affordable. Parents sacrifice time and resources for their children in hopes they will have bright prospects. As a senior, it is important to me that my parents start to save for their own futures and retirement.



Natalie Williams '22

Hometown: Winter Park, FL

Major: Biology

School Activities:

Varsity Women's Lacrosse, Friends of Jaclyn Fnd., HEADstrong Foundation, Harlem Lacrosse and Leadership Foundation

Favorite Quote: "Courage is not the absence of fear but the triumph over it. The brave man is not he who does not feel afraid, but he who conquers that fear." - Nelson Mandela

Career Aspirations: Attend medical school with the goal of practicing pediatric medicine.

Jobs Worked to help pay for school:

- YMCA Lake Stockwell Day Camp Counselor
- Cashier at Donahue Hall Villanova Dining Services
- Waitress/Hostess at First Watch adjacent to VU

How the Blue White Scholarship Helped Me:

In my four years at Villanova it has been an ongoing struggle to meet basic financial needs. *Undergoing three surgeries in the last three years has left me with significant unpaid medical bills.*

Debt from these bills has prevented me from obtaining un-cosigned private loans that would bridge the gap between the financial assistance I receive from Villanova and my ultimate financial need. *Due to my precarious financial situation, most months I struggled to pay for housing and often had to forego buying groceries.*

The money provided through the Blue White Foundation allowed me to bridge this gap.

Student Spotlight Natalie Williams— Grace Medical Home

In a country of 329.5 million people, it's easy not to notice when people fall through the cracks. Over the past year I have had the privilege to work at Grace Medical Home and learn about an important health care crisis in this country. **There is a group of people who fall into a category that goes wholly unnoticed in the health care system. These individuals fall above the line of poverty wherein they would receive government aid but cannot afford private health care either. So how do they receive health care? Typically, they don't.**

At Grace Medical Home, doctors, nurses, psychologists, and church leaders volunteer their time and services to provided necessary care to these individuals. Grace takes a holistic approach addressing physical, emotional, and spiritual health. The center also has a food bank and provides courses in cooking and nutrition. The system

they have in place for patients is quite unique. Studies show that people who financially invest in their healthcare are more likely to follow through with treatment plans. Therefore, Grace collaborates with patients to create a payment plans that work for their financial situation. The goal of the center is to work with the patients to ensure their health and wellbeing.

At Grace Medical Home I volunteered my time at the front desk and as a scribe. During this time, I had the opportunity to meet several wonderful individuals, both patients and physicians. It was inspiring to see how profoundly the patient's lives were impacted by the opportunity to address their health concerns at Grace. **One of my professors at Villanova always said that there is nothing more important in our lives than our health.** I have been privileged enough to always receive medical care when I needed it, which had left

me blind to how deeply life can be affected when good health cannot be achieved.

Grace Medical Home sheds light on an important health care crisis here in the United States. The community that the center serves has been neglected and allowed to slip through the several cracks that exist in the states today. With career aspirations in the medical field, I hope to raise awareness for and serve this community of individuals. Raising awareness is the first step though and that is why I chose to place a spotlight on Grace Medical Home.



Spotlight CJ Shaw— What is the free enterprise system?



The free enterprise system, also known as the free market system, refers to an economy where supply and demand of the market determines the quantity and price of products and services offered.

In theory, a pure free market system is free of government intervention or control. As a result, free enterprise systems are closely associated with, and related to, laissez-faire capitalism and libertarianism.

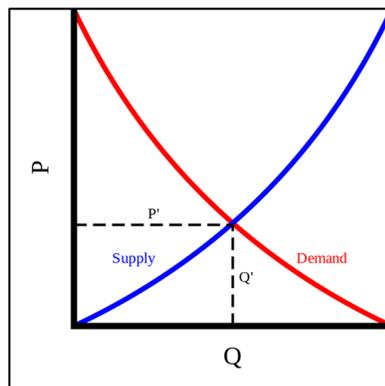
It is important to make a distinction between a free market system and capitalism. Capitalism is an economic system whereas a free enterprise system describes a set of legal rules (laws, statutes, regulations, etc.) governing commercial interactions. **In theory, no true free enterprise systems exist as almost all capitalist societies incorporate some form of government influence and regulation.**

Supporters of free enterprise systems believe that government control or interference in private business transactions and the overall economy sets unnecessary limits on economic growth. By setting market

prices based on the actions and behavior of consumers and producers, one is allowing the economy to grow and deploy resources as efficiently as possible.

Free enterprise systems also drive innovation by allowing competition to thrive in the economy.

The housing market is a good example of how supply and demand as well as government intervention affect consumer and producer behaviors. For example, let's say you



are trying to buy a house in Town A.

currently only has a limited amount of residential homes so the average home price is higher than the average price of residential housing elsewhere (due to the scarcity of housing). In a free enterprise system, home builders would be free to build new housing in Town A without limitation or regulation, thus increasing the supply of housing and decreasing the average price of each house in the town. This would benefit new home buyers as it decreases the cost of home ownership. However, eventually, there will be so many homes built that the average price per home drops below the cost of building the home (due to the lack of additional demand). At this point, there would be no profit incentive for the home builder, and they would

stop building homes in Town A. Critics of the free enterprise system argue that free enterprise systems are not practical in application and do a poor job of planning for the overall economy.

In many cases, consumers and producers do not recognize the indirect impact of their actions. This results in a tragedy of the commons, where uncoordinated action in one's self-interest leads to the depletion of shared societal resources. For example, many argue that both energy producers and energy consumers do not fully consider the emissions that are being released into the atmosphere by their actions. Without regulation, industrial producers have no economic incentive to limit the number of emissions. In the previously mentioned housing scenario, a sudden influx of housing and migration into Town A might overwhelm local infrastructure. Therefore, the local government might have an incentive to limit the number of new residential housing permits.

For these reasons, our government in the United States seeks to find a balance between regulations that protect consumers while minimizing the consequences of regulations on economic growth. **Our capitalist society still incorporates the five main principles of a free enterprise system: individual freedom, the right to own private property, profit incentive, competition, and consumer sovereignty.**

Student Spotlight: Iudqfhvfd#Vwdgwp dq##



During my past four years at Villanova, I have not had much flexibility with my class schedule. I am a Chemical Engineering major with two minors, so free electives were not much of an option for me. However, with very few required classes left, I was able to take my first “fun” class that was not required for my major or minors.

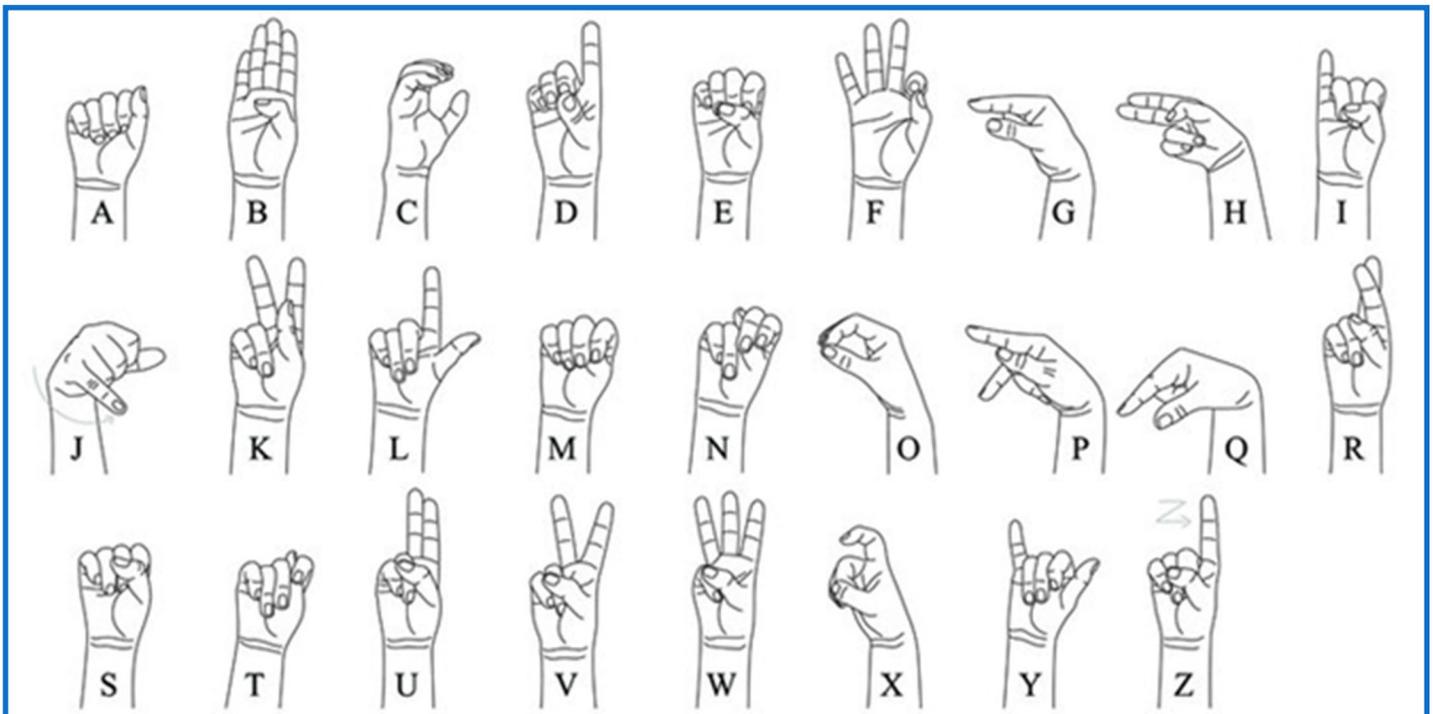
During quarantine, all of my free time made me realize I needed a hobby. I decided to teach myself a few words/phrases in sign language

each night, so that by the end of quarantine I knew the alphabet, some basic phrases and greetings, colors, and some other miscellaneous things. However, once classes started back up again last year, I no longer had time to continue learning ASL. Although I forgot most of what I learned during quarantine, this semester seemed like the perfect opportunity to pick up back up. I decided to take Intro to American Sign Language I, which was entirely different from any other class I had ever taken at Villanova.

This class is much more than just learning how to sign. I have learned so much about deaf history and culture. For example, in the past, there were many efforts to keep deaf people apart and to keep them from marrying each other and having children. I also was unaware that in the past, many schools did not allow deaf people to

learn or communicate via sign language and people who signed were looked at as “lesser” and “shameful.” Instead, deaf people were expected to learn how to read lips and speak verbally, no matter how much more difficult that made their lives. I also learned that, like spoken languages, there are different dialects of ASL based on geographic location. All of these things were surprising to me because, since they do not directly impact my life, I had never experienced any of these things. My ASL teacher is completely deaf and has taught me so much about her struggles in a “hearing” society and how she has been viewed and treated as “handicapped,” even though she can do everything that anyone else can.

Some signs that I have learned so far are basic ASL sentence structure and grammar, the alphabet, greetings, commonly used phrases,



Learning American Sign Language

questions, pronouns, time of day, feelings and moods, days of the week, classroom actions, basic math and related signs, numbers, types of schools, school supplies, basic actions, colors, courses, and areas of study. We also learned the importance of facial expressions, handshape, location of sign, palm orientation, and movement.

It is incredible for me to see how far I have come since the first day of class..

On the first day, our teacher communicated with us completely by signing, and I had no idea what she was saying. I felt extremely lost and worried I would not be successful in this class. However, we later realized that she was giving our hearing class a glimpse into what it is like to be deaf in a world of hearing people. It can be extremely isolating and limiting.

Now, halfway through the semester, I find myself understanding many of the things my professor is signing, even if they are things we have not yet learned. Although it takes me a bit longer to communicate my thoughts using signs, I can understand many of hers.

Overall, I am so grateful I had the opportunity to take this class and it has been one of my favorites of all the classes I have taken over the past four years at Villanova. It has definitely forced me out of my comfort zone but has taught me so much about deaf culture and history and gave me a huge appreciation for signing.



Student SPOTLIGHT—Patricia Santos—Nursing



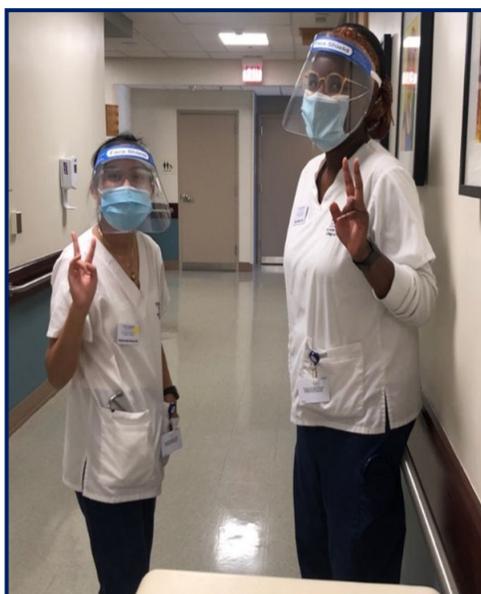
will always remember my summer spent working on the dementia floor of a geriatric center. The residents opened up to me over time, and I began to notice things. Even though they were diagnoses with the same condition, it manifested in different ways. One patient would tell a story, stop midway, and give a sad smile as an apology. Another patient would barricade their room in mistrust.

Reflecting on this experience inspired me to pursue mental health nursing, as I value the role of conversation in learning about an individual's story and becoming a trusted ally in their recovery.

Many residents were Hispanic or Latino, who spent their adult lives in the United States, allowing them to learn English, but unfortunately forget it due to their disease. While I had studied Spanish extensively in school, I found expressing myself incredibly difficult. It was a joy to interact with residents who were gracious about my attempts to communicate with them. Seeing them warm up from simple phrases such as “comó estás”

I taught me that all it takes is perseverance and a posture that promotes comfort, to form bonds.

Mental disorders, such as dementia diminishes a person's quality of life. The same applies to mental illness. My interest in psychiatric nursing developed further in my clinical rotation at an inpatient unit in Pennsylvania Hospital. I shadowed nurses as they oversaw adult patients with mood and anxiety disorders. **It granted me the chance to see how nurses use their voice, mind, and personali-**



My first clinical day during my junior year! We still got placements despite COVID-19.

ty to teach patients how to deal with challenges and get their lives back on baseline.

Those nurses were doing so much good in the world, and I wanted to be like them.

In my journey to pursue this ca-

reer path, I participated in a summer externship at a Neurosurgical Intensive Care Unit (ICU). I saw patients get confused and combative due to a stroke or other neurological condition. Thanks to my externship, I developed a better understanding of the flow of nursing. It taught me to be more detail oriented because you must notice the subtlest of mental status changes and intervene by alerting the healthcare team, before the issue escalates to a larger problem.

One day I hope to specialize as a Psychiatric Mental Health Nurse Practitioner. Psychiatric nursing is all about the assessment of a patient's mental health status through conversation. A healthcare provider must recognize statements that require further exploration.

A large takeaway I had while working in the hospital was recognizing how much I enjoyed listening to the stories of patients. This re-affirmed that psychiatric nursing is the right field for me, as I can see myself conducting interviews throughout the day and deriving satisfaction from it.

My career goal is to practice in-patient at a hospital or in the community, working with populations on permanent disability due to mental illness.

Student SPOTLIGHT Paige Erdman † ***Being a Dance Teacher***



For my student spotlight article last semester, I wrote about what it is like to be a part of a small family business and how I use my marketing and business analytics skills to help run it. This semester, I'd like to share deeper about the other side of that business, and something so incredibly important to me: being a dance teacher. I started dancing when I was 2 years old. Right away, I knew I loved it and that it would always be an important part of my life.

When I was 15, I was given the chance to choreograph a solo for a student to perform at her first dance competition. My teachers were impressed and told me that they would love for me to continue teaching. Pretty soon, I was thrown into the whirlwind of teaching dance, and I couldn't have been happier. Even as a college student, I continue to teach dance. I choreograph solos

for students when I am home in the summer, and continue to work with them throughout school breaks until competition season starts in January. My students this year range from ages 6 to 16, and I love working with every single one of them.

Of course, I especially love to see my students succeed and win at competitions. The smiles on their faces are priceless. Just this past weekend, my 6-year-old student, Jillian, competed against tons of other

dancers in the 10 and under age category and won 1st place! She was so excited because she knew she was against girls 4 years older than her. Another one of my students, Savannah, also won 1st place in her age category. I love when my kids win, but the awards are not why I truly love being a dance teacher.

My favorite part of being a dance teacher is the incredible relationships I have with my students. If you look closely at this last picture, you can see that one of the little girls is even wearing socks with my face on them! Being a role model for little girls is one of the most rewarding things in the entire world.



Paige with some of her students!

I am so blessed to have that in my life. I wouldn't be the person I am today without being a dance teacher. It has completely changed my life and I am so thankful every day to have this incredible job.

2022 Post Graduation News



Emily Pingleski '22

This past May I graduated from Villanova University with a major in Civil Engineering and a minor in Psychology. Following graduation, I will attend Sacred Heart University to earn my Masters in Occupational Therapy. I am passionate about using my undergraduate education of engineering and applying it to the field of Occupational Therapy.

Angelica Garcia '22

This past July Angelica worked as the Head Team Advisor for the NSLC's Engineering program at Northwestern University. She helped up to 100 high schoolers learn about their career interests in the Engineering field, mentored them about the college application process/life, supervised lectures/field trips/activities, and lead debrief discussions.

"More women are entering the STEM field, and as one of 6 girls out of 30 in my major in my year, I am proud to be part of this new wave.. I have vast experience working with youth. As a former Tae Kwon Do Instructor, I helped students as young as 4 years old push themselves to be the best they can be & achieve their goals. During my time as an Assistant Team Advisor at the National Student Leadership Conference, I mentored high school students with their projects as well as with the college application process and life in general. It's important at a young age to know that there are people who will always root for you and want to help guide you to succeed in life." Angelica started a full time position in August as an Electrical Engineer with L3Harris.



Peter Niktin '22

I just graduated from Villanova University with a BA in Geography. Through interning for Catholic Relief Services, and working with Kailash Satyarthi's Children's Foundation to study illegal mining in India, I used my love of map-making through Geographic Information Systems (GIS) to make a difference in the developing world. This has been my life's most meaningful work which I hope to continue in the future. This past summer I started work as a GIS Specialist at Verina Consulting Group LLC in NY

Francesca Stadtman '22

Recent Villanova Chemical Engineering graduated with minors in Sustainability Studies and Engineering Entrepreneurship. Strong attention to detail, laboratory skills, effective team member and individual contributor. Skilled in Aspen, Mathcad, Excel, SolidWorks, Minitab, and MATLAB.

Francesca is now working as a Quality Engineer at Johnson Matthey in Wayne, PA

Francesca is featured in this issue with her work with children teaching American Sign Language.



2022 Post Graduation News



Paige Erdman

I'm extremely excited to share some life updates from the past few months!

On May 13th, I graduated Magna Cum Laude from the [Villanova School of Business](#) with a Bachelor of Business Administration in both Marketing and Business Analytics. These last 4 years have truly been the best of my life and I am so thankful for everyone who helped make it what it was, specifically my family, friends, and incredible professors.

Immediately following graduation, I began working as a Business Analyst in [3M's](#) Frontline program supporting the Lowe's team under [Neal Goodnight](#).

I'm very happy to say that in the summer I transitioned to the USAC-US Retail East Team to continue my work as a Business Analyst at 3M under Steve Saunders. I am very excited for this new adventure and look forward to this next step in my career!

Thanks again to everyone in my life, new and old, that has helped me get to where I am today. Without my support system, I don't know where I'd be. Although I am sad to leave [Villanova University](#) and my life as a full time college student, I'm excited to see what the world has in store for me!



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www.BlueWhiteScholarship.org



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