## Paper title in sentence case Arial 16 bold

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Place your abstract here in no more than 250 words in Times New Roman font size 10. The abstract should be indented 0.5 inch from left and right margins and left aligned.

Keywords: One line only of key or focus terms used in your paper

## First level heading in Arial 12 bold

Use Times New Roman 10 point, left aligned, single spaced for the body of your paper. There should be only one blank line before and after headings, sized to Times New Roman 10 point.

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Put a blank line before and after the second level heading, formatted as before.

## References

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Please follow Harvard/APA style (5th edition) for all referencing. The APA Style Guide to Electronic References (2007) is for your online references. You can refer to their publication manual or google "APA style" for brief introductory guides on the Web. See the above references.

The references according to APA style should be listed in alphabetical order according to first author, in Times New Roman 10 point, left aligned with hanging indent 0.25 inch (use Format Paragraph dialogue box for precise placement of hanging indent).