

Falls School of Business  
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**What's Inside:**

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- Business as a Calling Connection
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**• NOTE FROM THE DEAN •**

**Business as a Calling**

God calls people to many ministries.

One important ministry is business...using your talents and resources to provide for your family, create employment, and enrich your community.

Business is tough. Trying to follow Christ and run a successful business in a complex, competitive world makes trying to "get a camel through the eye of a needle" look easy.

If we are to be successful in connecting our faith and our work, we need to encourage each other.

As you become aware of Christians in the business world, I challenge you to encourage them in their walk to serve God through business.



**Dr. Terry Truitt**



Dr. Terry C. Truitt  
Dean, Falls School of Business

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**ACCREDITATION**

The Falls School of Business is accredited by the Association of Collegiate Business Schools and Programs (ACBSP).

Anderson University is accredited by the Higher Learning Commission of North Central Association of Colleges and Schools (30 North LaSalle Street, Suite 2400, Chicago, IL 60602-2504).

A special thanks to:  
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Stacey Jaracz, *Writer*  
Samantha Smith, *Writer*

**THE FALLS**

# connection

V O L . I V 2 0 0 5

NEWSLETTER OF THE ANDERSON UNIVERSITY FALLS SCHOOL OF BUSINESS

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**BUSINESS WITH A HEART**

Lured by the slogan "A heart for missions, and a mind for business," Lisa Sjoquist, a senior accounting major, invested her summer with the Evangelistic Commerce Institute's internship program.

Split into a three-step program, the first phase was a global business conference, hosted in Grand Rapids and attended by business professionals, missionaries, and students from all over the world. They discussed how business can be used as a missionary tool and the influence it can have in the U.S. and in countries that do not allow missionaries.

The next phase featured an international business trip to several different cities in China. Fifteen business professionals and students visited with Christian business owners and saw how they lived out their faith as salt and light to their employees and the community.

"At one of the factories I visited, the owner felt it was his calling to work with literally the least of society. He did not feel that it was beneficial to only feed the beggars, but to give them the chance to turn their lives around. He has a ministry with many of the street people and has even provided job training for some of them," explained Lisa. "One of the greatest stories is a man that was literally abandoned in a dumpster when he was born. The owner began to talk to him daily and eventually invited him to stay in his home. Through this, the man learned about Christ and realized that his life did have value in God. He learned basic job skills and began to work in

the factory. He was eventually able to find an apartment of his own and later he invited another beggar into his home to job train him and help him get on his feet. The



**Lisa Sjoquist**

owner is teaching the people self-worth and to respect themselves. Now they have something they can offer to someone else."

An internship outside of Beijing occupied Lisa's last phase. While there, her duties were to train their accounting department on how to use QuickBooks, do cost accounting, and perform budgeting activities. She also had the opportunity to work at a foster home that was owned by the same company she interned for.

"I see it as every Christian's duty to share their faith and live it out, business people especially. We have the opportunity to interact daily with people that otherwise would not step foot in a church, provide jobs to those that need them, and offer financial support for ministry organizations," said Lisa. "When your legitimate calling is to do business, and you do it well, then you have the ability to share your faith and to use that to influence people."

# • F S B N E W S •

## CLASS PARTNERS WITH PACERS



Anderson University students in the Falls School of Business Sports Marketing class are working for more than just a grade this semester. They're working for the Indiana Pacers. The students have partnered with the Pacers to sell tickets to four home games throughout the semester.

Successful students will be interviewed for an internship with the Pacers, and the top seller will be honored during half-time of a February game against the Detroit Pistons.

"The reason we partner with schools is two-fold," said Chris Bence, group sales representative with the Pacers. "It gives the students perspective and gives us a chance to recruit students who are already familiar with our products."

The students have met with some top marketing executives with the Pacers, including collegiate NBA and Olympic champion Quinn Buckner, vice president of communications with the Pacers. The students will also attend a home game and shadow Pacers employees to learn about typical game day activities.

"Generally, entry into the administration side of the sports industry is through ticket sales," said Dr. Jeff Buck, marketing professor at the Falls School of Business. "It's important that we create this opportunity for the students."

"The Pacers management is a well-respected group within the sports industry, and this is a great opportunity for Anderson University and the students to build a relationship with the organization," he continued.

## SIFE STUDENTS MAKE A DIFFERENCE

SIFE is giving back to the community this year by volunteering time at Dove Harbor, a transitional residential program that provides women and children with a pathway out of unhealthy situations.

"The mission of AU SIFE is to help economic development in the community of Anderson," said Natalie Webber, vice president for SIFE Education. "Dove Harbor was the perfect opportunity for SIFE Education to reach out to our own community and really make a positive impact on these amazing women."

SIFE volunteers hold an educational session at Dove Harbor once a month, teaching residents vital economic concepts and life skills. As the volunteers become better acquainted with the residents, SIFE plans to target sessions to residents' individual goals.

SIFE is making an enormous difference in the lives of the residents at Dove Harbor. "To the ladies of Dove Harbor, our SIFE Education team members are definitely more than just teachers. They are also friends and mentors," said Webber.

"I think the university faculty, staff and students have so much they can offer to the Anderson community," added Cheryl Horning, director at Dove Harbor. "I am very appreciative of the time and energy they are willing to invest in our women here at the Harbor."

"The women may be the ones learning information that can help them get ahead in life, but all of us are impacted relationally and emotionally," said Mary Ann Walton, the team manager.

## AU FACULTY DEVELOP AS PROFESSIONALS



Faculty members from the Falls School of Business recently attended the annual Christian Business Faculty Association (CBFA)

Conference in San Diego, Calif., taking advantage of the opportunity to grow as professionals, network, and even worship alongside colleagues.

"The CBFA conference allows us to glean new teaching ideas from the best in the business," stated Dr. Terry Truitt, dean of the Falls School of Business. "One idea we are adopting is a new international summer program."

The summer program, which was introduced at this year's conference, is a dynamic 12-week summer International Business class in which students travel throughout Europe for firsthand exposure to what they are learning about.

The Falls School of Business is involved with the CBFA in a variety of ways. Dr. Kent Saunders, associate professor of finance and economics, is the editor for the spring journal for Christian Business Academy Review (CBAR), a journal produced by the

CBFA. Additionally, Dr. Doyle Lucas, professor of management, was elected to the CBFA board this year.

In addition to the 13 faculty members at the conference, 12 doctoral students from the Falls School of Business attended the conference.

The CBFA conference also provides a focus on the integration of faith into business, and is a time for the FSB faculty to "renew and reaffirm our commitment to integrating faith and business," Dr. Truitt added.

The conference isn't all business, however. There is also a time during each day when everyone comes together for worship. Truitt said that "this is a time, which is good for my soul. It's good to experience the brotherhood and sisterhood that exists between the same team and to be able to realize that we are on the same side: the side of Christ and business education."

"I value the time of worship," added Lucas. "It gives me the feeling of being connected to other Christian professors like myself. The conference serves as a refresher every year for me."

## AU RECEIVES \$75,000 FROM COLEMAN FOUNDATION

The Falls School of Business at Anderson University recently received its first \$75,000 check from a \$150,000 Coleman Foundation grant that will be used to create a micro-incubator, providing students hands-on entrepreneurial activities.

The micro-incubator will allow students to obtain funding to create small businesses. Upon approval of a business plan, a student could receive anywhere from \$100 to \$10,000 or more to create their business. The grant will be self-sustaining as the young entrepreneurs pay back the borrowed funds as they make money through their business.

With this first payment, the Falls School of Business is moving towards implementing the program at the beginning of the 2005-06 academic year.

"The Coleman Foundation has given us

the opportunity to continue building entrepreneurial learning opportunities for our students," said Dr. Terry Truitt, dean of the Falls School of Business. "Any student with a business idea, be it small or large, will now have the opportunity to become an entrepreneur."

"I already have students lining up with business ideas," added Greg Heberling, associate professor of business and economics. "We couldn't be more excited. The faculty is looking forward to consulting with the students and helping them fulfill their business dreams."

The micro-incubator will work alongside the Flagship Enterprise Center of Anderson to develop an entrepreneurial culture among businesspersons in the City of Anderson. "This program shows students the structure that entrepreneurs go through

in the real world," said Art Patterson, executive director of the Flagship Enterprise Center. "Nearly all entrepreneurs struggle with the commercialization gap. The Falls School of Business and the Coleman Foundation have found a way for students to address this problem without mortgaging their future."

The Coleman Foundation, Inc. is a not-for-profit, private, independent foundation established in Illinois in 1951. The source of the endowment comes from the estates of Dorothy W. and J.D. Stetson Coleman. Since 1981 the foundation has invested more than \$25 million in the promotion of entrepreneurship as a profession and the establishment of quality programs of entrepreneurship education for students of all ages and practicing entrepreneurs.

## FIRST MICRO-INCUBATOR BUSINESS SUCCESS!

"With a good idea and dedication it isn't too hard to run a business if the money for startup is there," explained Philip Patrie, a senior psychology major.

Financial support provided by the Coleman Foundation for a micro-incubator helped the student-run Vintage T-Shirt Sale become a success. The business was conducted by three individuals — Philip Patrie, Lisa Rogers, and Andrew Rosenberg. The students searched area Goodwill and Salvation Army locations in order to find the best vintage t-shirts they could offer to Anderson University students. The 250 shirts collected were sold for \$2-\$5 dollars each and the most unique were placed on silent auction.

"Not only did we make some money, but I also found several great t-shirts that didn't go on sale simply because I liked them so much, admitted Philip. "I also enjoyed seeing the t-shirts I decided on being worn around campus by people I don't know."

Students that are interested in starting a business on campus can present a business idea and, if approved, receive a loan for their business. Then, if successful, they pay back the loan and a small part of the profits will help fund other businesses.

"This was a great opportunity to experience entrepreneurship on a small scale," said Rosenberg. "After going through this process, I have a better grasp on what it takes to plan and run a business and all of the functions and areas an entrepreneur must consider."



Students pose in their vintage t-shirts

• BUSINESS AS A CALLING CONNECTION •

*Alumni Spotlight*  
VANESSA STUTZMAN

“What are you going to do after graduation?” is a question that every senior college student hears. Many have their next years planned out specifically, and yet many don’t have an exact plan prior to graduation. Vanessa Stutzman was no different. Her interest was to work part time in accounting for a non-profit organization, but her exact job was undecided. Her questions were soon answered when she was shown an opening for a part-time accountant with the Crisis Pregnancy Center (CPC).

Once in the CPC, Vanessa became aware of a need for a full-time administrative assistant with The Ridge Project, a partner of CPC. The Ridge Project is a collaborative group of agencies with the mission to encourage excellence among youth. They promote abstinence before marriage, drugs, alcohol, and other risk-taking behaviors. They do this through in-school presentations, school assemblies, mentoring programs, and professional trainings.

Vanessa is a very valuable member of the team at The Ridge Project. She works alongside the director, fulfilling a variety of needs. Besides administrative duties, Vanessa manages government grants; mentors a group of youth leaders; and plans

meetings, events, and many business trips.

Vanessa feels that she is answering her personal call to ministry through the Ridge Project. “There is a huge need for Christian leadership and influence in the business world and a huge need for business knowledge and skills in ministry,” explained Vanessa. “A ministry can have a great vision and heart, but without integrity in the way the ministry is run, it won’t be successful in fulfilling its mission. The FSB is an excellent business school and the education students receive is great preparation for life and work in any area. Who better to answer the call?”

Vanessa’s future plans solely involve following God’s plan for her life. “We cannot separate who we are from what we do. I believe that as a follower of Christ, if I see a need, it is my responsibility to do whatever is in my power to fill that need. I plan on living my life with the purpose of becoming more Christ-like every day and to faithfully follow him wherever he leads me.”

*Professor Spotlight*  
MIKE WIESE, PROFESSOR OF MARKETING



Known for his enthusiasm and passion for creative, experiential, hands-on learning in the classroom, Dr. Mike Wiese, professor of marketing, has been a member of The Falls School of Business for 16 years, teaching in the undergraduate, MBA and DBA programs.

Wiese, also a consultant for Advancement Associates Inc., performs market research in support of nonprofit organizations around the country, such as church-related colleges, schools, denominational publishing houses, and specific congregations. “Often times these people don’t realize that I am a marketer,” explained Wiese. “They usually think of marketing as getting people to do what they don’t want to do. I have the potential to offer clients real suggestions that can help them be more effective, and help them realize potential for ministry.”

Wiese has worked with 26 Mennonite denominations within the past 10 years. Through this interaction, they have been able to advance the cause of Christian Mennonite higher education and secondary education. Also, they have developed programs to help young people identify with a sense of calling and to find

meaningful ministry within the Mennonite church.

Wiese believes strongly in his students and their ability to make a difference in this world. “We have one of the greatest opportunities to impact a culture through being salt and light during day-to-day activities that some call business,” explained Wiese, now in his 16th year as a SIFE faculty adviser. Wiese believes that we, as business professionals, can advise leaders to make decisions that ultimately create a society where compassion, ethics, and holiness are present. “While being an example is not easy, we have a lot of students here that are doing it, and that is what our goal is essentially in SIFE. I think I resonate well with Paul when he said ‘I will be all things to all people in order to win some.’ With our business skills we have the opportunity to earn the respect of an audience who may never go through the door of a church.”

In Wiese’s free time, he enjoys supporting the Indianapolis Colts; unwinding at the beach; and vacationing with his wife, Gayle, and his two sons, Adam and Jason. Wiese’s focus for the future includes teaching, working with Advancement Associates Inc., consulting, SIFE, and being an inspirational husband and father.

• BUSINESS AS A CALLING CONNECTION •

*Student Spotlight*  
JESSICA WILCOX



“As a Christian, I believe I am blessed to be a blessing, shown grace to bestow grace, and loved in order to love.” It was this mindset that led Jessica Wilcox, a senior Bible and religion major and business management minor, to volunteer with Samaritan’s Purse, her father’s new employer who brought the family to Boon, N.C.

After the move, Jessica discovered Prescription for Hope (PFH), a project under Samaritan’s Purse. PFH’s vision is to “strengthen the international Christian response to HIV/AIDS; to mobilize private, church, corporate, and government resources; and to develop a unified plan to defeat HIV/AIDS.”

Jessica quickly developed a passion for PFH’s mission. Before long, one of the directors of PFH asked her to serve as the Prescription for Hope associate in the summer of 2004.

As a PFH associate, Jessica spent much of her time entering data as well as participating in planning some of the HIV/AIDS prevention and awareness workshops for church and community leaders. “The HIV/AIDS crisis has captured my heart,” explained Jessica. “I hear these stories, read statistics, and see pictures of people who are affected in such tragic ways.”

Jessica most loved the Christ-centered focus of Samaritan’s Purse. This focus “carries into everything they do,” she said. “They are always meeting the needs of those who are often overlooked in this world and are always seeking to improve.”

Upon graduation, Jessica plans to work for a full-time ministry or faith-based nonprofit. “Whatever I decide to do, I want to be making an impact for Christ and building up his kingdom.”

*Student Spotlight*  
KYLE WEBB



Diminishing the stereotypical view of the money-hungry business student, Kyle Webb, a sophomore accounting major, plans to use his business skills to help pay for seminary. “I received my calling this summer at Camp Challenge where I was employed as a counselor,” Webb explained. “After ministering to the kids there, I felt as though I should drop business completely and change my focus to youth ministry. However, after speaking with my pastor, he advised me to stick with accounting because financial skills will be very valuable to have in a leadership position within the church.”

Entering Anderson University without a clear focus, Webb searched for his concentration. One professor helped spark his interest. “I became excited about business because of Dr. Wiese’s approach to teaching and the excitement that he delivers within

*Alumni Spotlight*  
JULIE (BEAM) KURRLE

After driving through 13 countries, putting 13,000 miles on the odometer, and spending 70 days in a 1988 Suburban, Norberto and Julie Kurrle arrived in Paraguay, South America, to answer their call to ministry.

Julie (Beam) Kurrle BA ’98 has a degree in business administration and Christian ministries. After graduation, Julie used her education for Spring Hill Camps, a Christian camp based in Michigan. Julie married Norberto and graduated from seminary, and she and Norberto sold everything to “embark on a journey of a lifetime,” stated Julie.

As a businesswoman, Julie answered her call to ministry by becoming the administrator for Radio Alternativa, the only legal Christian radio station in the southern half of the country. As a missionary, she works with a monthly child sponsorship program, disciples women, and is involved with her church. Additionally, she hosts sex work teams that come to Paraguay each year.

“I love what I do and really feel that my gifts and skills are being utilized in a way that truly makes a difference in people’s lives here,” explained Julie. “More than ever, churches, para-church organizations and nonprofits need Christian business leaders.... Christians with business skills provide the vision, strategy plan, and financial integrity to ensure a ministry is staying on task and staying afloat.”

Julie also feels that she is making a difference in Paraguay by choosing to use good business ethics. “Paraguay is the fourth most corrupt country in the world. Choosing to stand against unethical temptations is a radical way to make a statement about Christ, and one that I learned during my time at AU.”

Julie and Noberto are happy to announce the birth of Timothy Samuel in November. “He is content and loves to eat!” said Julie.

and outside of the classroom (see Wiese Profile).

Webb soon found his niche in accounting and is actively involved with SIFE. Currently, he interns with Church Compliance, which is an accounting firm that primarily serves churches. Webb commented, “I think this is an awesome opportunity to change some opinions about business students. I believe we can reveal God by being loyal, ethical, and honest to our customers. But, above all, I believe that we should strive to do business in order to glorify God.” Also, Webb enjoys spending time with his girlfriend, playing bass in a band, and working closely with SIFE Education.

“I think students become involved in business primarily to meet the needs of someone — financially set them straight, and serve their community,” said Webb. “Upon graduation I have the opportunity to enter this world, use what I’ve learned to help the church, and hopefully bring about the greater good by working with young people.”

## • SERVING OTHERS •

*How student and faculty feel called to serve others*



"I feel called to use my profession as a way to impact and better the Hispanic community." — Patricia Thomas, Senior, Accounting Major



"As a Christian business leader, it is extremely important to me to run an ethically responsible business." — Kristopher Stevens, Sophomore, Business Management Major



"I want to incorporate Christianity into business by being ethically motivated to do business the right and proper way. I also want to create an environment of high morale and self-esteem among my employees." — Greg Martin, Sophomore, Business Management Major



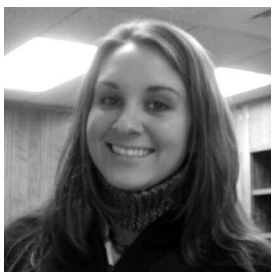
"In the future I want to use my skills to provide a service that helps and gives back to all. Other than that, I want my faith to be evident in all that I do, in and out of the workplace." — Josh Michael, Junior, Psychology and Marketing Major



"I hope to be able to work with a company that values giving back to the community and incorporates giving to charity as a daily routine. Also, I have worked within the junior high age group over the past couple of years and I hope to be able to impact them still in my future career." — Jennipher Ervin, Senior, Business Management Major



"I think we all have a calling to life ministry. We are called to serve people whatever the profession. Personally, I try to incorporate my faith by being an encourager and sharing Christ's love daily." — Chris Smith, Administrative Assistant



"We are called as Christians to be salt and light unto the earth everywhere, especially in the workplace, wherever that may be. To do this, I plan on doing my best to lead my employees ethically and with integrity." — Jaela Jones, Senior, Business Management Major



"To clear students' heads in my classes, I sometimes lead prayer and devotions. I also try to incorporate examples of good morals and ethics in business in my classes. Personally, I am always searching and open for God's directions in my career and forever keep the phrase of 'It's not about me' on my heart." — Dr. Rebecca Haskett, Associate Professor of Business

## • STAYING CONNECTED •

*A special part of the AU Falls School of Business is the personal touch. Here are some recent updates from FSB graduates.*

**90 Dawn (Claussen) Bartels** has recently opened a private practice as a licensed mental health counselor in Orlando, Fla. She works with adults and children in individual, family, and group sessions. Her office is located with Journey Ministries.

**92 Charles A. Taylor** has recently been promoted from captain to major. Currently, he is assigned to the U.S. Army Finance Command as the Department of the Army banking officer in the Pentagon, Washington, D.C. Family and friends were invited to attend the ceremony. Charles and his wife Leslie would love to hear from former classmates at [ltaylor128@hotmail.com](mailto:ltaylor128@hotmail.com).

**95 Jennifer (Bontrager) Wall** wanted to share the news that she and her husband welcomed their second daughter, Kaitlyn Grayce, on Oct. 14, 2005. Their other daughter, Taylor, is excited about being a big sister.

**Amy (Hendricks) Jarvis** and Dayne Jarvis just purchased Ultimate Fitness and Health in Holland, Mich. Amy celebrated 10 years with YellowBook USA as a senior account manager. Joining their 3-year-old Addy, they also welcomed the birth of Gabe Michael Jarvis on April 26, 2004. They would love to hear updates from their friends at [jarvis@chartermi.net](mailto:jarvis@chartermi.net).

**96 Karin Giesbrecht** married Scott Simmons this past August, and they live in Nashville, Tenn., where Scott works as a freelance film/video editor and Karin is a musician/piano teacher/worship director. She would love to hear from old friends [klgnash@yahoo.com](mailto:klgnash@yahoo.com).

**Mark and Sarah (Patrick) BA '96 Van Drunen** live in San Diego with their two children Abigail, 4, and Hannah, 1. Mark works at LPL Financial Services in San Diego as director of the estate & financial planning group. Mark manages a team of financial planners who assist LPL advisers in

creating solutions for their clients' complex planning issues. Mark is a CFP® practitioner and has recently earned a Master of Science in Financial and Tax Planning from San Diego State University.

**97 Karyl Leigh Barnes** and Benjamin John Ropke were married on Oct. 1, 2005. Karyl Leigh is vice president of travel marketing at Development Counselors International in New York City. Her husband is director of on-air systems at NBC Universal. Upon return from their honeymoon safari in South Africa, the couple settled in the suburban town of Larchmont, New York.

**98 Jennifer (Pierce) Denton** and her husband, Fred, have become franchisees for StrollerFit, an exercise program for moms and young children. She has temporarily given up her teaching career to get back to this home-based business utilizing her marketing major. She would love to hear from former classmates at [jenldenton@hotmail.com](mailto:jenldenton@hotmail.com).

**01 Kurt Unrue** just became youth director at his home church, Epiphany Lutheran Church, in Fort Wayne, Ind. He is very excited in starting this new part of his life of service in the church.

**02 Jeff Eaton** recently moved from Ohio to Raleigh, North Carolina. He travels the country doing pharmaceutical sales training for Corporate Training Consultants, Inc., a small start-up. Jeff can be reached at [Jeffeaton@hotmail.com](mailto:Jeffeaton@hotmail.com).

**03 Adam Bollier** is currently working at Countrywide Full Spectrum Lending in Indianapolis as a loan officer. He and his wife, **Lori (Dolfin) BA '02**, bought a home in April in Carmel, Ind. She teaches special education at College Wood Elementary in Carmel.

**Melissa Nuckles** worked in marketing for the Mott

Community College in Flint, Mich., for two years before statewide budget cuts eliminated her program. She took a part-time job in August at New York & Company in the local mall as a part-time sales associate. After a month and a half, she was promoted to assistant sales manager. She reports that the company is a great company to work for and there are a lot of promotional opportunities. She is excited to see where it takes her.

**Amy Weech** has been in Phoenix for two years, working for a land development company as a financial analyst.

**04 Erin Coffman** has a new job at Envision EMI, based out of Washington, D.C. She is currently the associate director of curriculum and training for the National Young Leaders State Conference (NYLSC), where she manages faculty of the program and facilitates leadership development conferences to eighth- and ninth-graders. NYLSC is held in 24 states throughout the year.

**Elizabeth George** has been working with EMI Christian Music Group since graduation. She currently works in creative/copyright development in publishing. Some of what they do includes signing and developing songwriters, producing songbooks for retail, and working heavily with Worship Together to bring worship resources to the church through song promotions, Bible studies, and summer festivals/conferences.

**Karen Francis** writes that she and her family love Atlanta very much! They moved to a new house and found a new church. Katrina is 6, a second-grader who plays violin. Kelvin is 4, a pre-kindergartner who would like to play piano. Her husband, **Kip BA '02** received a conditional employment offer from the State Department as a foreign service officer and Karen was promoted as a senior accountant for Kearney & Company, CPAs in Atlanta six months ago.

**05 Mindy Koontz** is living in Pittsburgh and working downtown. She works at Sungard Financial Networks as a project support specialist. She says, "It's been absolutely wonderful! I love my job, I love the people I work with, and I love the fact that I don't have homework. It's a great first job, too. I'm learning so much about the financial industry. I work mainly with mutual funds so I'm especially learning a lot about that. Other than that, I'm just spending time with friends and family, getting involved with a new church downtown, and relaxing."

**Emily (Indie) Foreman** is working as a Wish Program manager for the Make A Wish Foundation of Indiana. Her job is very fulfilling and she is so happy to work for such a wonderful organization that changes the lives of Indiana children with life threatening illnesses. This past July, she was married to **Andrew Foreman BA '04**. He is a fourth-grade teacher at Hoosier Road Elementary. They live in Fishers.

**Aziza Jones** recently joined Sodexo as a marketing specialist with the University of Maryland-Baltimore County (UMBC) account. She is enjoying the challenge of applying her book knowledge to real-life experience and has found a greater appreciation for the Falls School of Business and faculty.

**We want to stay in touch with you!**

Submit updates to Carol Whetsel at:

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