

# Cornerstone University Division of Business

## Upcoming Division of Business Events:

China Trip: March 6-15

Graduate Dinner: April 22, 2009 from 5:00-6:30 p.m.

### Gordon Financial Seminar- Darren Bennett

On November 25<sup>th</sup>, 2008, Cornerstone University business students had the privilege of attending a Gordon Financial Seminar, featuring Steven Hawks, the Senior Vice President and Manager of the Investment Advisor Division of Fifth Third Bank. As a business student, I was truly honored to be in the same room as such a successful business executive. I learned more than I could have possibly imagined.

The information was presented in a professional, yet interactive way. Mr. Hawks walked us through some very interesting financial components. The main topic of discussion was personal financial management. Within the topic, we learned about budgeting, checking and

budgeting, checking and savings accounts, loans, credit, owning vs. renting, and investing. Personally, as a marketing major, I did not really understand how all this would affect me. It didn't take too long for me to realize how much it in fact did affect me. Mr. Hawks first explained the importance of budgeting.

When budgeting, you need to differentiate between needs and wants. Also, he explained that it is harder to spend cash than to use a credit or debit card. This is definitely something I needed to be reminded of. Next, we learned about checking and savings accounts. What makes checking accounts so important?

A checking account is a place to manage money safely. It is important to maintain a balance with a checking account and check your statement regularly.

We learned about student loans as well. Mr. Hawks suggested that we should only take what is absolutely needed. Another topic that I was looking forward to was the decision of whether to own or rent a home or apartment. There are a few items you must consider when

deciding. You need to decide how long you plan to be in the area and consider the expenses and return on investment. Mr. Hawks concluded the seminar by answering a few questions.

The experience was a great one. I learned a lot about managing my finances and I truly believe that what I learned that day will place me on the right track towards a successful career. I am so glad he helped me become more aware of my financial management decisions.



*Mr. Steven Hawks*

### Dubai Trip- Professor Shawn Newhouse

Over J-term 2009, Business Professor Shawn Newhouse traveled to Dubai, United Arab Emirates, with Gerald and Beth Longjohn and four Cornerstone students; James Bjorlie, Katie Beachy, Nancy Gavina, and Stephen Winkelman. The purpose of the trip was threefold; exposure, encouragement, and exploration.

First, the team gained exposure to what God is doing in the region, to Middle Eastern culture, and to business opportunities/challenges. Highlights included having dinner at local

Emirati homes. Additionally, the women were able to visit with the mother of the current UAE president at her palace in the city of Al Ain.

Because the UAE allows a fair degree of religious tolerance, many Christian churches are flourishing. The Christian communities that we were exposed to in Dubai all formally meet at a central location, Dubai Evangelical Church Center. It is here that 12 different multicultural congregations meet for worship. We were able to attend the English, Philippino, and Indian services. It was our prayer to

encourage the local believers we came into contact with.

While in the city of Fujairah, the team spent time with university students from Higher Colleges of Technology and toured their campuses.

Lastly, we visited several businesses in the region in order to explore the possibility of internships and cross-cultural study for Cornerstone students. Many businesses expressed a desire to partner with Cornerstone University.



*The Dubai Team*

**Sigma Beta Delta– Matthew Grochowalski**

December 3<sup>rd</sup>, 2008 was a very exciting night for me and 19 other members of the Cornerstone University community. The reason for the excitement was on that night, sixteen students, one staff member, one faculty member, and two previous students were inducted into Sigma Beta Delta, the International Honor Society in Business Management and Administration.

In case you’re not familiar with the society, Sigma

Beta Delta was founded in 1994, but the Cornerstone chapter has only been present here for two years. This Honor Society is open to the top 20% of the business class, and its membership is based on the Greek Words Sigma Beta Delta, which stand for wisdom, honor, and the pursuit of meaningful aspirations. Sigma Beta Delta is a great society that is based on many principles which, if followed, will allow you to get ahead in the

business world, while at the same time honoring God with your actions.

What made the night something special was not the public recognition we received or the award aspect of it, but rather the challenge we all received to live our lives following the principles behind Sigma Beta Delta and then our acceptance into the society. Because of what the society stands for, I can truly say that I am honored to be a member.



The emblem of Sigma Beta Delta

**“ Cornerstone has helped develop my business knowledge while allowing me to establish lifelong friends ”**  
**-Tim Smalligan**  
**Management Major**  
**Senior 2009**

**Student Quotes for Spring of 2009**

“What helped me most during my years at Cornerstone University was the importance of relationships in every area of my life. Faculty and staff were always attentive to areas outside of work and/or the classroom. While dollars and cents are important in my line of work, personal relationships really fuel the success

of the client/service provider relationship. Personal attention to these relationships is what is critical to developing a long-term working relationship.”

- Rob Teis,  
 CU Business Accounting 1994  
 Assurance Manager, Crowe Horwarth LLP (CPA)  
 MBA, Central Michigan 1996

**International Business Experience Preview–Ben Butters**

**What caused you to want to go on this China trip?**

“I want to go on the China trip because it is a once in a lifetime opportunity and it is an experience that will greatly enhance my life and help in my business career in the future.”

**What are you hoping to learn from this experience?**

“I am hoping to gain insight into the Asian culture in an attempt to better understand how business is practiced outside of the United States. I also hope to gain skills for international business.”

**What are you looking forward to most about the trip?**

“I am looking forward to experiencing the culture of China, and I am especially excited to try authentic Chinese food. The site I am most looking forward to is the Great Wall of China.”



A mountain-top view of the Great Wall of China