Good luck with

Final Exams!

December 5-8, 2011
Final exam week schedule available online:

www.andrews.edu/academics/exam_schedule

Photo of the Week: The final exam schedule is online at www.andrews.edu/academics/exam_schedule.html.

View All Week In Pictures »

AU Online Calendar
Friday, December 2
Welcome Christmas Concert
The Image of Christ
Mosaic Art Competition

Saturday, December 3
Sabbath School

Andrews Agenda

For full details of this week’s announcements, view the Online Edition: www.andrews.edu/agenda/

Campus
Announcements

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- ITS & Service Desk Holiday Schedule
- Payroll Debit Cards Coming Soon!
- Welcome Christmas Concert at HPAC
- United Way Campaign Drawing to a Close
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- AICER Presentation on Curriculum
- Lamson Health Club Announcements
- Department of Music Degree Recitals
- Vocal Literature Class Recital
- Victim-Offender Mediation Training
- Graduate Enrollment Management Closed Tuesday, Dec. 13
- Christmas Dining Center Hours

Campus News

- Weather Closing Procedures, Personal Responsibility and Class Cancellations

Community
Announcements

- Pathfinders Cookies in a Jar Sale
- Walla Wall Alumni Event in Chan Shun
- Andrews Academy presents "Our Town"

The Andrews Agenda is sent twice a week to the Andrews University community from the Office of Integrated Marketing & Communication

Contact Us
Phone: 269-471-3322
Email: agenda@andrews.edu
Web: www.andrews.edu/agenda/
Address: Integrated Marketing & Communication
Andrews University
Berrien Springs, MI 49104-1000
<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Event Description</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>SEPTEMBER 1</td>
<td>8am-5pm</td>
<td>Leadership In-Res Virtual Field Research</td>
<td>SEM; Doctor of Ministry</td>
</tr>
<tr>
<td>SEPTEMBER 5</td>
<td>6pm</td>
<td>Ongoing Fitness Events at PMC</td>
<td>Pioneer Memorial Church</td>
</tr>
<tr>
<td>DECEMBER 2</td>
<td>7pm</td>
<td>Welcome Christmas Concert</td>
<td>Howard Performing Arts Center</td>
</tr>
<tr>
<td>DECEMBER 2</td>
<td>7:30pm-9pm</td>
<td>Revive - The Image of Christ</td>
<td>Student Life</td>
</tr>
<tr>
<td>DECEMBER 2</td>
<td>9:15pm</td>
<td>Mosaic Art Competition</td>
<td>Campus Ministries</td>
</tr>
<tr>
<td>DECEMBER 3</td>
<td>9:40am-11am</td>
<td>Sabbath School</td>
<td>Campus Ministries</td>
</tr>
<tr>
<td>DECEMBER 3</td>
<td>2:45pm-8:30pm</td>
<td>Bilingual Ministries</td>
<td>Campus Ministries</td>
</tr>
<tr>
<td>DECEMBER 3</td>
<td>2:45pm-6:30pm</td>
<td>BRIDGE - Teens</td>
<td>Campus Ministries</td>
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<tr>
<td>DECEMBER 3</td>
<td>2:45pm-6:30pm</td>
<td>Outreach - Kidzone</td>
<td>Campus Ministries</td>
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<tr>
<td>DECEMBER 3</td>
<td>2:45pm-6:30pm</td>
<td>ROCK - Outreach</td>
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<tr>
<td>DECEMBER 3</td>
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<td>Street Ministry</td>
<td>Campus Ministries</td>
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<td>DECEMBER 3</td>
<td>2:45pm-6:30pm</td>
<td>Nursing Home Outreach</td>
<td>Campus Ministries</td>
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<tr>
<td>DECEMBER 3</td>
<td>4pm</td>
<td>Dedication Service for Seminary Students</td>
<td>Seminary</td>
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<tr>
<td>DECEMBER 3</td>
<td>8pm</td>
<td>Wind Symphony Holiday Concert</td>
<td>Howard Performing Arts Center</td>
</tr>
<tr>
<td>DECEMBER 4</td>
<td>4pm</td>
<td>Senior Flute Recital</td>
<td>Department of Music</td>
</tr>
<tr>
<td>DECEMBER 4</td>
<td>7pm</td>
<td>Graduate Piano Recital: Olga Sharapa</td>
<td>Department of Music</td>
</tr>
<tr>
<td>DECEMBER 5</td>
<td>7:30am-8:30pm</td>
<td>Final Exams Dec. 5-8</td>
<td>Academic Administration</td>
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<td>DECEMBER 5</td>
<td>5:30pm-9pm</td>
<td>AICER Research Symposium</td>
<td>School of Graduate Studies &amp; Research</td>
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<tr>
<td>DECEMBER 6</td>
<td>5pm-7pm</td>
<td>Employee Christmas Party</td>
<td>Human Resources</td>
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<tr>
<td>DECEMBER 6</td>
<td>6:30pm-8pm</td>
<td>RECREATION NIGHT</td>
<td>Andrews Academy</td>
</tr>
<tr>
<td>DECEMBER 12</td>
<td>9:30am</td>
<td>Doctoral Defense: Philip Drey</td>
<td>Seminary</td>
</tr>
<tr>
<td>DECEMBER 13</td>
<td>8am-5pm</td>
<td>Graduate Enrollment Management</td>
<td>Enrollment</td>
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<tr>
<td>DECEMBER 13</td>
<td>6:30pm-8pm</td>
<td>RECREATION NIGHT</td>
<td>Andrews Academy</td>
</tr>
<tr>
<td>DECEMBER 14</td>
<td>1:30pm-3:30pm</td>
<td>DMin Committee Meeting</td>
<td>SEM; Doctor of Ministry</td>
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<tr>
<td>DECEMBER 16</td>
<td>12:35pm</td>
<td>CHRISTMAS BREAK</td>
<td>Andrews Academy</td>
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<tr>
<td>DECEMBER 31</td>
<td>4pm-5pm</td>
<td>Graduation Dedication</td>
<td>SEM; Doctor of Ministry</td>
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<tr>
<td>JANUARY 8</td>
<td>2pm</td>
<td>De-clutter your life!</td>
<td>Pioneer Memorial Church</td>
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<tr>
<td>JANUARY 12</td>
<td>6pm</td>
<td>Simple Solutions Seminars</td>
<td>Pioneer Memorial Church</td>
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<tr>
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<td>7:30pm-8pm</td>
<td>Co-ed Worship Mark 1-8 Review</td>
<td>Campus Ministries</td>
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<tr>
<td>JANUARY 28</td>
<td>7pm</td>
<td>Carla Trynchuk &amp; Chi Yong Yun at HPAC</td>
<td>Integrated Marketing &amp; Communication</td>
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<tr>
<td>JANUARY 29</td>
<td>2pm</td>
<td>Back Health Seminar</td>
<td>Pioneer Memorial Church</td>
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<tr>
<td>FEBRUARY 26</td>
<td>4pm</td>
<td>2nd Annual Sushi 101</td>
<td>Pioneer Memorial Church</td>
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<tr>
<td>MARCH 2</td>
<td></td>
<td>Adventist Engaged Encounter</td>
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<tr>
<td>MARCH 10</td>
<td>8pm</td>
<td>Ernie Haase &amp; Signature Sound at HPAC</td>
<td>Integrated Marketing &amp; Communication</td>
</tr>
<tr>
<td>MARCH 29</td>
<td>9am</td>
<td>AU Music and Worship Conference</td>
<td>Integrated Marketing &amp; Communication</td>
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<td>APRIL 6</td>
<td>10am-7pm</td>
<td>Blood Drive: Give the Gift of Life!</td>
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<tr>
<td>APRIL 8</td>
<td>4pm</td>
<td>3rd Annual Pizza 101</td>
<td>Pioneer Memorial Church</td>
</tr>
<tr>
<td>MAY 13</td>
<td>9am</td>
<td>Pioneer Runners Spring Run-Off</td>
<td>Pioneer Memorial Church</td>
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Copyright © 2011 Andrews University
Berrien Springs, Michigan 49104
## Today's Menu - Nov 27/Dec 03

<table>
<thead>
<tr>
<th>Sunday</th>
<th>Monday</th>
<th>Tuesday</th>
<th>Wednesday</th>
<th>Thursday</th>
<th>Friday</th>
<th>Saturday</th>
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<tbody>
<tr>
<td><strong>Breakfast</strong></td>
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<tr>
<td>Breakfast Burrito</td>
<td>Scrambled Eggs</td>
<td>Refried Beans</td>
<td>Hash Browns</td>
<td>Salsa</td>
<td>Sour Cream</td>
<td>Cheese</td>
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<td></td>
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<td></td>
<td></td>
<td>Warm Flour Tortilla</td>
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<tr>
<td><strong>Lunch</strong></td>
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<tr>
<td>Ravioli Marinara</td>
<td>Pasta Bake</td>
<td>Candied Sweet Potatoes</td>
<td>Peas</td>
<td>Bread Bar</td>
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<tr>
<td><strong>Supper</strong></td>
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<tr>
<td>Spring Rolls</td>
<td>Egg Fried Rice</td>
<td>Asian Stir Fry</td>
<td>Vegetable Fried Rice</td>
<td>Seaweed</td>
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</tbody>
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Andrews University is a Seventh-day Adventist institution of higher education
Phone: 1-800-253-2874 Email: enroll@andrews.edu
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Berrien Springs, Michigan 49104
Wind Symphony Holiday Concert

Saturday, Dec. 3
8 p.m., Howard Performing Arts Center

Join HPAC for its holiday programming on Saturday, Dec. 3 featuring the Andrews University Wind Symphony, directed by Alan Mitchell. This annual holiday concert will begin at 8 p.m.

**Tickets:**
- $5 Adults
- $3 Students & Seniors
- FREE Kids 12 & under

**Contact:** hpac@andrews.edu

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ITS & Service Desk Holiday Schedule

The ITS Computer Store and Service Desk will have adjusted schedules due to the holiday season. Even though the ITS Computer Store will be on a reduced schedule (or may be closed) during the Christmas break, departments needing to order or purchase items may do so throughout the break by sending an email to susensda@andrews.edu. Departmental service issues should be directed towards the PC Support technicians or by emailing helpdesk@andrews.edu.

- December 9, 9 a.m.–12 p.m.
- December 12–December 15, 1 p.m.–5 p.m.
- December 16, 9 a.m.–12 p.m.
- December 19–December 20, 1 p.m.–5 p.m.
- December 21–January 4, CLOSED
- January 5, 1 p.m.–5 p.m.
- January 6, 9 a.m.–12 p.m.

**Contact:** Dave Susens  
**Category:** Campus Announcements

_____

Doctoral Defense: Philip Drey

**Monday, Dec. 12**
9:30 a.m., Administration Building 307

Philip Drey will defend his dissertation in partial fulfillment of the PhD: Biblical and Ancient Near Eastern Archaeology degree in the area of Near Eastern Archaeology. Drey’s dissertation title is, “Material Culture of Transjordan: The Persian Period Pottery of Tall Al-’Umayr.” Those wishing to attend must make their request by calling 269-471-6002 no later than December 8.

**Contact:** Mabel Bowmen  
**Category:** Campus Announcements

_____

Payroll Debit Cards Coming Soon!

In accordance with a recent change in Michigan state law, Andrews University will be implementing an all-electronic payment system for payroll effective January 2012. This will be done by establishing payroll debit cards (“pay cards”) for those who do **not** elect direct deposit. **Note:** This change will only be applicable to those working in Michigan and applies even if receiving a check for only part of your pay. All employees have the option of electing either of the two electronic payment methods at any time, but please be aware that the payroll debit card does not provide access to a checking or savings account.
You will find our updated direct deposit form that includes an election for payroll debit cards at:  
www.andrews.edu/hr/documents/directdeposit.pdf

Payroll Debit Card Election
Please refer to the attached written disclosures regarding payroll debit cards. Page four of this document lists all fees and limits. If you elect to receive your pay via a pay card, you must submit the attached application.

Direct Deposit Election
If you wish you sign up for direct deposit, you must do so by December 23. Complete the direct deposit form with your bank information and submit it to the Payroll Office, or set up your direct deposit information at the following go link:  www.andrews.edu/go/mydirectdeposit . Failure to make a direct deposit election by the deadline will be presumed to indicate consent to receiving wages through a payroll debit card.

Please note: You have the option to set up direct deposit with any financial institution. Chemical Shoreline Bank has assured us that they will be able to work with any employee in setting up an account, provided that valid identification is available (passport, visas, etc).

In considering your electronic payment election, please remember that direct deposit often offers advantages over a payroll debit card. These advantages include:

- Greater flexibility in accessing your funds
- Generally fewer fees
- Ability to do direct debit transactions such as PayPal and making student loan payments
- The possibility of earning interest
- Generally fewer limits on transaction totals
- Joint accounts

If you have any questions, please contact the Payroll Office at payroll@andrews.edu or ext. 3325.

Note: Payroll debit card disclosure information and application forms are also available at the Payroll Office.

Attachments

- paycarddisclosures.pdf
- payroll_card_employee_application.docx

Category: Campus Announcements

Welcome Christmas Concert at HPAC
Friday, Dec. 2
7 p.m., Howard Performing Arts Center

Stephen Zork and the Andrews University choral ensembles will present their annual Welcome Christmas concert on Friday, Dec. 2 at 7 p.m. at Howard Performing Arts Center. No tickets are required. Contact hpac@andrews.edu for more information.

Contact: hpac@andrews.edu

Category: Campus Announcements

United Way Campaign Drawing to a Close

Dear Andrews Employee Family,

As our fall semester winds to a close and we prepare for a welcome Christmas break, we are also winding down our United Way employee campaign to close it off on December 9. If you wish to contribute but haven’t yet, please remit your pledge form to the Office of the President by December 9. Any gifts received after that date will be happily forwarded to the United Way.

Thanks to all of you for what you do and your gifts of time and resources.  May you each be blessed in a special way this Christmas season.

Warm regards,

Niels-Erik Andreasen
President
Final Exams Dec. 5-8
Final exams are Dec. 5-8. The exam schedule is online: www.andrews.edu/academics/exam_schedule.html.

Electronic Form W-2 Consent
Attn Employees:
The IRS has approved the receipt of an electronic W-2 Tax and Wage Statement in lieu of paper format. If you wish to receive your Form W-2 statements in electronic format only, you will need to give your consent at www.andrews.edu/goto/myw2 and click on "Electronic W-2 Consent."

The deadline to consent to receive an electronic 2011 Form W-2 is Monday, Jan 16th. An announcement will be posted on the agenda once the 2011 electronic Form W-2s are available for access.
There are multiple benefits to receiving an electronic Form W-2:

- Earlier access to the Form W-2
- Print multiple copies anytime
- Once received, no more lost or misplaced Form W-2

Note: Employees wishing to have their Form W-2 mailed via U.S. postal service need NOT take any action. Employees who have not consented to receiving their Form W-2 in electronic format only will be identified and a Form W-2 will be printed and mailed via U.S. postal service by January 31, 2012. You will still be able to access and print an electronic Form W-2 online through Vault if you wish. If you have any questions, please contact the Payroll Office at payroll@andrews.edu or ext. 3325.

Sincerely,
Payroll Office

Contact: Beverly Brown  
beverlyb@andrews.edu  2694716326

Category: Campus Announcements

Roberts Nativity Sets Exhibited in the Library
December 1–16, 2011
James White Library

Nativity sets from the collection of Ruth and Ray Roberts are on display in the James White Library main lobby display case through December 16, 2011. For library hours or more information, call 269-471-6376.

Contact: Lauren Matacio  
matacio@andrews.edu

Category: Campus Announcements

AUSA $5 Shuttle for Christmas Traveling

AUSA will be offering $5 trips to those who need a ride to the South Bend airport/train station/bus stop, Niles Amtrak train station or Greyhound bus in Benton Harbor for those leaving for Christmas Break.

Sign up in the Student Life office. The last day to sign up is Wednesday, Nov. 30.

Attachments

ausa5dollarshuttle.pdf

Contact: Andrew Moll  
admol25@gmail.com

Category: Campus Announcements

Wednesday, November 30, 2011

AICER Presentation on Curriculum
Monday, Dec. 5
5:30 p.m., Bell Hall Room 13

There will be an AICER Research Symposium on Monday, Dec. 5 from 5:30 p.m.–9 p.m. in Bell Hall Room 13. Students will present their journal articles on curriculum, individuals who contributed to the American curriculum and their own curriculum experiences.

Attachments

curriculum_past_and_present_poster_final1.pdf

Contact: Josephine Katenga
naphiri.katenga@gmail.com

Category: Campus Announcements

Lamson Health Club Announcements

Lamson Health Club Holiday Sale:
Six-month & one-year memberships will be 20% off and all massages are 10% off from December 4 through January 15. Andrews University students can charge memberships to their student accounts during this time (massages cannot be charged to the student account). Memberships include the use of exercise equipment, jacuzzi, sauna and a variety of aerobics classes. Gift certificates are available. For more information, call 269-471-3449.

Lamson Health Club Holiday Recess Hours (December 9–January 8):
Monday–Thursday: 6 a.m.–11 a.m., 5 p.m.–8p.m.
Friday: 6 a.m.–12 p.m.
Sunday: 10 a.m.–4p.m.
The Health Club will be closed Sunday & Monday, Dec. 25 & 26 and Sunday, Jan. 1.

Contact: Elise Damron
edamron@andrews.edu

Category: Campus Announcements

Department of Music Degree Recitals

Sunday, Dec. 4
Howard Performing Arts Center

There will be two music degree recitals coming up on Sunday, Dec. 4 in the Howard Performing Arts Center.

At 4 p.m., there will be a Senior Flute Recital by Debra Rosengren.

At 7 p.m., Olga Sharapa will perform for her Graduate Piano Recital.
Vocal Literature Class Recital

Monday, Dec. 5
7 p.m., Howard Performing Arts Center

The Vocal Literature Class will present a recital on Monday, Dec. 5 at 7 p.m. in the Howard Performing Arts Center. They will sing selections from the Renaissance, Baroque, Classical, Romantic, 20th Century and the 21st Century. Please plan on coming and listening to the members of the class: Cristy Doria, Anthony James, Cristina Martinez and Christa Mitchell. For more information, contact Julia Lindsay at jlindsay@andrews.edu.

Contact: Julia Lindsay  jlindsay@andrews.edu  Category: Campus Announcements

Victim-Offender Mediation Training

Victim-Offender Mediation Training will be offered next semester by the Department of Behavioral Sciences. This class will be available for both graduate and undergraduate credit, and students will have two options:

- Take a 1-credit Victim-Offender Reconciliation Training (VORP) with limited time commitment of two Friday afternoons and one Sunday all day.
- Take a 2-credit full-semester class which includes the VORP training plus weekly classes.

This is a wonderful opportunity for a variety of backgrounds and career tracks--pastors, teachers, journalists/communication specialists, social workers, counselors, business people, those involved internationally or with foreign cultures, and many others--who will be involved with helping people who experience conflict.

To sign up, register for BHSC440-003 (undergraduate) or SOCIS75-001 (graduate) for 1 or 2 credits, depending on your needs. For additional information, call extension 6538 or e-mail tschettm@andrews.edu. An additional fee to cover the cost of the VORP trainers will apply.

Attachments

vorp_training_poster_2012.pdf  Category: Campus Announcements
Andrews University Christmas Cards Now Available
The Office of Integrated Marketing & Communication is pleased to offer two versions of an Andrews University Christmas card this year, one typographic and the other a Christmas-themed picture from campus. Previews and pricing information is available at www.andrews.edu/imc.

Category: Campus Announcements

Graduate Enrollment Management Closed Tuesday, Dec. 13
The Office of Graduate Enrollment Management will be closed on Tuesday, December 13 2011 for a retreat.

Category: Campus Announcements

Volunteers Needed for "Kindle Your Christmas Spirit"
Thursday, Dec. 1
6-9 p.m., Downtown Berrien Springs

Andrews University is hosting an activity at the Downtown Berrien Springs Christmas Open House, "Kindle Your Christmas Spirit." Andrews will be located in the building next to the Journal Era, offering two kids crafts: making a pinecone birdfeeder and a garland for the official Berrien Springs Christmas tree, located in Memorial Park.

Volunteers are needed to help children make these crafts! The Open House runs from 6-9 p.m. Volunteers can help all or a portion of that time. Please email pr@andrews.edu if you would like to participate in this festive Village tradition!

Category: Campus Announcements

Christmas Dining Center Hours

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<thead>
<tr>
<th></th>
<th>Gazebo</th>
<th>Dining Center</th>
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<tbody>
<tr>
<td><strong>December 9</strong></td>
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<tr>
<td>9:00 am – 11:00 am</td>
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<td>11:30 am - 1:30 pm</td>
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<tr>
<td>2:00 pm – 4:00 pm</td>
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<td>5:00 pm – 6:00 pm</td>
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<tr>
<td><strong>December 10</strong></td>
<td></td>
<td></td>
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<tr>
<td>6:00 pm – 9:00 pm</td>
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<td>12:30 pm – 2:00 pm</td>
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<tr>
<td><strong>December 11</strong></td>
<td>11:30 am – 6:00 pm</td>
<td>Closed</td>
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<tr>
<td><strong>December 12-16</strong></td>
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<tr>
<td>9:00 am – 11:00 am</td>
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<td>11:30 am – 1:30 pm</td>
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<td>5:00 pm – 6:00 pm</td>
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<td><strong>December 17 &amp; 18</strong></td>
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<tr>
<td><strong>Box Lunch Available</strong></td>
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<td><strong>December 19-23</strong></td>
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<tr>
<td>11:00 am – 2:30 pm</td>
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<td>Closed</td>
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<tr>
<td><strong>December 24 &amp; 25</strong></td>
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December 26-30

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<thead>
<tr>
<th>Time</th>
<th>December 31 &amp; January 1</th>
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</thead>
<tbody>
<tr>
<td>11:00 am – 2:30 pm</td>
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January 2-5

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<tbody>
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<td>9:00 am – 11:00 am</td>
<td>11:30 am – 1:30 pm</td>
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<td>5:00 pm – 6:00 pm</td>
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January 6

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<td>9:00 am – 11:00 am</td>
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<td>3:00 pm – 4:30 pm</td>
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January 7

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<tr>
<th>Time</th>
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<tbody>
<tr>
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January 8

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<tbody>
<tr>
<td>Regular Hours</td>
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Attachments

christmas_2011_hours.docx

Category: Campus Announcements

Sunday, November 27, 2011

Revive - The Image of Christ

Friday, Dec. 2
7:30 p.m., Biology Amphitheater

Join us for the last Revive Vespers of the Fall for the profound Bible Study and Worship Experience. The topic studied will be: "who are the Four Creatures in Revelation 4 and how do they Represent the Character of Jesus? Presented by a Seminary student, Michael Kindom."
Wednesday, November 23, 2011

Dedication Service for Seminary Students

Saturday, Dec. 3
4 p.m., Seminary Chapel

There will be a special dedication service for the Seminary graduates on Saturday, Dec. 3 at 4 p.m. in the Seminary Chapel. Entitled "The Baptism and Cup of Jesus," this service will feature Dr. Tom Shepherd in honor of the graduating students. A reception will follow after the ceremony.

Contact: Rachel Sauer  sauerr@andrews.edu  Category: Campus Announcements

Tuesday, November 22, 2011

Andrews Employee Christmas Party, Tuesday, Dec. 6

Tuesday, Dec. 6
5–7 p.m., Great Lakes Room

Happy Holidays! You and your family are invited to join President Niels-Erik and Mrs. Demetra Andreasen at the annual Employee Christmas Party! It will be on Tuesday, Dec. 6 from 5–7 p.m. in the Great Lakes Room of Dining Services. Enjoy hors d'oeuvres and great music while you mingle with family and friends.
Lamson Hall Open House
Thursday, Dec. 1
7:30 p.m., Lamson Hall Chapel

Lamson Hall’s Open House will be on Thursday, Dec. 1. It will start off with worship in the chapel at 7:30 p.m.
Direct Deposit/Payroll Debit Card Authorization

Allow  up to 1 (one) pay period for this request to become effective.

Name: ____________________________  ID #: _________________  Phone Number: _____________________

NEW EMPLOYEES: In order to elect direct deposit, you must return this form within 30 days with your bank information. Failure to do so will be presumed to indicate consent to receiving wages through a payroll debit card.

ALL EMPLOYEES: You may change your election between direct deposit and payroll debit card at any time. To change your election or direct deposit bank information, please complete a new request form.

PLEASE READ:
It is my responsibility to verify that payments have been credited to my account(s). Andrews University is not liable for any overdraft (NSF) charges incurred while participating in this electronic pay program. I understand that I must immediately notify the Payroll Office before I close any/all account(s) listed while this authorization is in effect. I understand that in the event that my financial institution(s) is/are not able to deposit any electronic transfer into my account(s) due to any action I take, the University cannot issue the funds to me until the funds are returned to the University by financial institution(s).

Direct Deposit Information: if bank not listed, please complete the box marked “Other” and attach a voided check. Please fill a new request form for each bank if multiple direct deposits are desired.

- Honor C.U.
  Routing #  272484852
- Fifth Third Bank
  Routing #  072400052
- United Federal C.U.
  Routing #  272484894
- Chemical Shoreline
  Routing #  072410013

Account Type **:
- Checking
- Savings

Amount:
- Net Check (100%)
- ___________%
- $_________

*Bank Routing Number: first set of numbers at the bottom of your check—not deposit slip
**Account Number: second set of numbers at the bottom of your check—not deposit slip

I agree to the terms of this agreement and hereby authorize Andrews University to deposit my net pay as designated above. If funds to which I am not entitled are deposited to my account(s), I authorize the University to direct the financial institution(s) to return said funds.

Signature: ________________________________________     Date: ___________

Return this form to the Payroll Office.
If you've elected payroll debit card, please attach application.
We can be contacted at (269) 471-3325 or email us at payroll@andrews.edu.

Entered by:  ________ Date:     ________
Checked by: ________ Date:     ________
Disclosure Statement and Terms and Conditions for Payroll Debit Card Account
Important Information about Your Payroll Debit Card and related Electronic Fund Transfer Services.

DEPOSIT AGREEMENT.
By requesting and using or allowing another to use your Payroll Debit Card, you agree to be bound by the terms and conditions of the Payroll Debit Card/ATM Deposit Agreement (“this Agreement”). This Agreement discloses the terms and conditions of your Payroll Account and you are not entitled to any rights or benefits given to other deposit account customers or debit cardholders at Chemical Bank unless such rights or benefits are contained in the Agreement. Please read this Agreement carefully and keep it for future reference. In this Agreement: “Account” means the deposit account accessed by your Card; “Card” or “Payroll Card” means the Visa Payroll ATM Card issued by us to enable you to receive (i) payroll from your employer (“Employer”), or (ii) benefits, student financial aid or other funds from a government agency or institution of higher learning (“Agency”); “you” and “your” mean the customer to whom we issue a Card or his or her legal representative; and “we”, “us”, and “our” mean Chemical Bank.

PART I – PAYROLL CARD TERMS AND DISCLOSURES.

1. LIABILITY FOR UNAUTHORIZED TRANSFERS.
Tell us AT ONCE if you believe your Card or any Personal Identification Number (“PIN”) has been lost or stolen, or if you believe that a transaction has been made without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your Account. If you tell us within two business days, you can lose no more than $50.00 if someone used your Card or PIN without your permission. If you do not tell us within two business days after you learn of the loss or theft of your Card or PIN, and we prove we could have stopped someone from using your Card or PIN without your permission if you had told us, you could lose as much as $500.00.
Also, if your statement shows transfers that you did not make, including those made by card, code or other means, you will tell us at once. If you do not tell us within 60 days after the statement was made available to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or hospital stay) kept you from telling us, we will extend the time period.

2. ADDRESS AND TELEPHONE NUMBER.
If you believe your Card or PIN has been stolen or that someone has transferred or may transfer money from your Account without your permission, call 1-866-353-1270 24 hours daily or write: Chemical Bank, Card Service Center, 333 E. Main Street, P.O. Box 231, Midland, MI 48640-0231

NOTE: In order to minimize the risk of losses from lost or stolen Cards or PINs, we strongly suggest that you call us immediately and then confirm in writing.

3. BUSINESS DAYS.
Our business days are Monday through Friday 8:00 am - 5:00 pm Saturdays, Sundays and holidays are not business days.

4. DEFINITION AND IDENTIFICATION OF TERMINALS AVAILABLE TO CARDHOLDERS.
For purpose of this Disclosure and Terms, a “terminal” includes automated teller machines (“ATM”), and point of sale (“POS”) terminals (special store terminals at which payment for purchases may be made). An ATM terminal can be used without the assistance of another person and the use of a PIN is required to complete a transaction.

Point of sale transactions utilize special store terminals at which payment for purchases can be made (“POS/PIN”). POS/PIN terminals are used with the assistance of a retail store clerk or other operator and require the use of a PIN. All such persons are agents of the merchant and not of the Bank. Located either at or near each ATM terminal is a listing of the card issuers and networks whose cardholders may use the terminal. Sometimes symbols are used instead of names. In most cases, a larger or more conspicuous sign or symbol will identify the terminal operator or owner. As used in this Disclosure and Terms, a “Chemical Bank terminal” is an ATM located at a Chemical Bank branch location or those terminals otherwise identified as Chemical Bank owned terminals. Refer to the network symbols on the back of your Card for all other terminal access.

5. TYPES OF AVAILABLE TRANSACTIONS AND LIMITS ON TRANSACTIONS INITIATED USING YOUR PAYROLL CARD.

(a) Account Access.
Your Card will permit you to make transactions on the Account as defined in the Bank’s Deposit Account Agreement and Funds Availability Policy. (See Parts II and III below.) You may use your Card to:
(1) Pay for purchases out of your Account at retail POS/PIN terminals.
(2) Pay for purchases at merchants who accept Visa debit cards. These transactions may be made by presenting your Card and signing the receipt.
(3) Make balance inquiries to your Account.
(4) Make cash withdrawals from ATM terminals.
(5) Obtain cash from financial institutions that accept Visa cards. These cash Transactions are subject to the Cash Access Fee stated in the Fee Schedule.
(6) Conduct other transactions as services and features are permitted by us.

(b) Limits on Dollar Amount of Transactions.
(1) Separate withdrawal and purchase limits apply. Total withdrawals or purchases in any one day may not exceed the separate Daily Limits for a single Card number.
(2) You will be allowed to make transactions up to the available balance in your Account or up to the maximum Daily Limit, whichever is less. The Daily Limits are as follows:
(1) Daily ATM Withdrawal Limits: $1,000.00*
(2) Daily POS/PIN: $500.00
(3) Purchase Limits – Signature: $2,500.00
(4) Cash Advance Limit: $2,500.00
(5) Maximum balance at any given time: $10,000.00
* At some types of ATMs, the withdrawal amount may be limited due to machine constraints, and multiple transactions may be necessary to obtain the total amount desired.

(c) Limits on Frequency of Transactions.
There is no limit on the number of purchases that can be made per day with the cards.

6. SERVICE CHARGES.
We reserve the right to provide interchange or gateway access service to other terminal or POS networks, and our service charges for transactions in those networks will be the same as charges for ATM terminals not owned by us, unless otherwise specifically disclosed to you. Please refer to the addendum describing the fees pertaining to your Account and use of your Card.

Possible Fees By Third Parties. When you use an ATM not owned by Chemical Bank, you may be charged a fee by the ATM operator or any network used to complete the transfer (and you may be charged a fee for a balance inquiry).

7. YOUR RIGHT TO RECEIVE DOCUMENTATION OF TRANSACTIONS.

(a) Terminal Transactions. You can get a receipt at the time you make any transaction to or from your Account using a terminal in the United States authorized for use by us.

(b) Preauthorized Credits. If you have arranged to have recurring direct deposits made to your Account at least once every 60 days, you can call us at 1-866-353-1270 to find out whether the deposit has been made. For your protection, we may require identifying details about your Account before we provide you this information.

(e) You may obtain information about the amount of money you have remaining in your Account by calling 1-866-353-1270. This information, along with a 60-day history of account transactions, is also available on-line at https://www.consumercardaccess.com/chembankpayroll.

You also have the right to obtain a 60-day written history of account transactions by calling 1-866-353-1270, or by writing us at Chemical Bank, Card Service Center, 333 E Main Street, P.O. Box 231, Midland, Michigan 48640-0231

8. YOUR RIGHT TO STOP PAYMENT.
You may NOT stop payment on any transaction made with your Card.

9. BANK’S LIABILITY FOR FAILURE TO COMPLETE EFT TRANSACTIONS.
If we do not complete an EFT transaction or transfer in the correct amount according to our Agreement with you, we shall be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:
(a) If you do not have enough money in your Account to make the transfer;
(b) If your Agreement has been terminated;
(c) If the authorized terminal or system was not working properly and you knew about the breakdown when you started the transaction;
(d) If your funds are subject to legal process or other encumbrances restricting the transfer;
(e) If the automated teller machine where you are making the transaction does not have enough cash;
(f) If you have told us that your Card was lost or stolen or that you believe some- one else has obtained your PIN;
(g) if an employee of a merchant does not properly handle a Card transaction at a POS/PIN terminal;
(h) If, in the case of a preauthorized credit to your Account, a third party does not send your money to us on time or does not send us the correct amount;
(i) If circumstances beyond our control (such as fire or flood) prevent the EFT transaction, despite reasonable precautions that we have taken.
There may be other exceptions stated in our Agreement with you.

10. ERROR RESOLUTION NOTICE – IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS.

Please contact us at 1-888-600-5878 or write us at Chemical Bank, 333 E Main Street, Midland, Michigan 48640 as soon as you can, if you think an error has occurred in your Account. We must hear from you no later than 60 days after the earlier of the date you electronically access your Account or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling us at 1-888-600-5878 or writing us at Chemical Bank, Card Service Center, 333 E. Main Street, P.O. Box 231, Midland, MI 48640-0231. You will need to tell us:

Your name and Account number.
Why you believe there is an error, and the dollar amount involved.
Approximately when the error took place.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your Account within 10 business days for the amount you think is in error, so that you will have the money during the time it takes us to complete our investigation. If you ask us to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your Account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your Account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation. If you need more information about our error-resolution procedures, call us at the telephone number shown above.

11. OTHER TERMS AND CONDITIONS.

(a) Use and Care of the Card. If you use the Card at a merchant location, the merchant acts for you (as your agent) in completing the transaction. Use of the Card is also subject to the rules of the government agencies which regulate banks. You will take care of your Card and will not give the Card or any PIN to any other person or write your PIN on the Card. If it is lost or stolen, you will notify us immediately.

(b) Withdrawals in a Foreign Currency. Any withdrawal in a foreign currency will be converted into United States dollars. The conversion date and rate will be governed by the rules of the participating network at whose terminal the withdrawal is made.

(c) Overdrafting your Account. You agree that you will not use the Card to overdraft your Account. If an overdraft in your Account does occur, you will pay the full amount of the overdraft to us immediately upon request.

(d) Legal Action. If we initiate any legal action to collect money owed to us under this Agreement, including any counterclaim, you agree to pay all our costs for such action, including any reasonable attorneys’ fees.

(e) Claims and Defenses against Merchants. We are not responsible for goods or services you purchase or lease by using a Card for a POS/PIN Transaction. We are not subject to any claims or defenses you may have against a mer- chant in connection with any POS/PIN Transaction or the underlying merchant transaction.

12. ACCEPTANCE OF AGREEMENT.

Your first use of your Card or your giving us, or our agent, a written authorization to make preauthorized debits or credits to your Account will be your Agreement to be bound by the terms and conditions of this Agreement.

PART II - PAYROLL CARD DEPOSIT ACCOUNT TERMS AND DISCLOSURES

As used in this Part II, “we,” “us,” “our,” and similar terms mean Chemical Bank. “You,” “your,” and similar terms mean the person listed on our records as the beneficiary or owner of the Account. “Account” means the Account established in your name in connection with this Agreement.

1. OPENING YOUR ACCOUNT.

To open your Account you must complete the proper forms and provide any other documents, information or items that we may require to establish an Account. These requirements include acceptable forms of identification and your Taxpayer Identification Number. Federal tax laws require us to obtain your certification of your Taxpayer Identification Number and whether you are subject to backup withholding. You must notify us if your Taxpayer Identification Number is incorrect or if you become subject to backup withholding. It is our policy not to open an Account unless you have provided your Taxpayer Identification Number. If you fail to certify your Taxpayer Identification Number, we may close your Account.

2. DEPOSITS TO ACCOUNT.

You acknowledge that the only deposits to this Account are via direct, preautho- rized, recurring electronic deposit of your wages, salary or other compensation from your employer. As a result, we reserve the right to review the items deposited to confirm the amount of the deposit and that all items are properly payable to you. We can correct any errors we find.

3. FUNDS AVAILABILITY.

We make the funds deposited to the Account available for withdrawal in ac- cordance with our Funds Availability Policy described in Part III below. Until the funds become available, you cannot withdraw them and we can refuse to permit withdrawals at ATMs or via a POS/PIN Transaction if the funds to do so are not yet available.

4. WITHDRAWALS.

Federal law requires us to impose special rules limiting withdrawals from some Accounts. You can make withdrawals only by an ATM or POS/PIN Transaction, in accordance with and subject to Part I of this Agreement. We will settle an ATM and POS/PIN Transaction from the funds that we determine, in our discretion, are “available” for withdrawal from your Account. Some or all of the funds in your Account may not be “available.” For example, funds deposited on your behalf may not be available under our Funds Availability Policy until a later date. Like- wise, we may have placed a “hold” on some or all of the funds in your Account because, for example, we reasonably believe a court order has restrained us from releasing funds to you. We will not be liable to you if we decline to pay any ATM or POS/PIN Transaction from your Account if the Account has insufficient available funds to pay the item. We do not have to check the balance in your Ac- count more than once to determine if there are available funds. In our discretion, however, we may decide to pay an ATM or POS/PIN Transaction as a service to you even if the Account does contain sufficient available funds. When we do so, the payment may create an “overdraft” in your Account. You agree to pay us the full amount of any overdraft on your Account immediately upon demand.

5. ACCOUNT DISCLOSURE AND FEES.

When you opened your Account, you received disclosures listing fees that may be payable to us. You agree to pay us the fees and charges imposed by us on your Account. We can deduct any or all of these fees and charges from your Account. We are not liable for declining to pay an ATM or POS/PIN Transaction payable from your Account if your Account does not contain sufficient “available” funds as a result of our deducting fees and charges from your Account. We can change these fees at any time. We will give you prior notice of the change if we are required to do so under applicable law.

6. SIGNATURE CARDS AND RESOLUTIONS; NO TWO SIGNER ACCOUNTS.

We are entitled to rely upon and treat as genuine the name and signature shown on the Account signature card or Account application/authorization form delivered by us, unless you notify us otherwise in writing. We do not offer Accounts on which two signatures are required or permitted for an ATM or POS/PIN Transac- tion or other withdrawal.

7. ERRORS AND UNAUTHORIZED TRANSACTIONS.

Your Card and PIN are provided for your use and protection and you will:
(a) Not disclose your PIN or record it on your Card or otherwise make it available to anyone else;
(b) Use your Card, your PIN and any ATM only as instructed;
(c) Promptly notify us of any loss or theft of your Card or PIN; and
(d) Be liable for the authorized or permitted use of your Card and PIN.
Authorized Use of Card. If you authorize someone else to use your Card or PIN, you will be responsible for any transactions initiated by such person(s) with your Card or PIN. Transactions will be considered unauthorized only after you notify us that the person is no longer authorized to use your Card.

8. CLOSING ACCOUNT.

We reserve the right to close your Account at any time for any reason whatsoever. If we do so, we will return the balance in the Account (less any amounts owed to us) to you by mailing a check to you at the address recorded on our records, or, if your Account is closed, we may close your Account at any time for any reason whatsoever. If an Account is closed, you remain liable for all fees and charges incurred through the date the Account is closed. You also remain liable for electronic funds transfers drawn on the Account that have not been presented to us for payment and deducted from the Account prior to the time the Account is closed.

9. UNCLAIMED FUNDS.

Michigan law requires us to consider the balance in any Account to be abandoned property and to transfer the funds in the Account to the State of Michigan after a five (5) year period or to the state of the Account owner’s last known address (other than the state of Michigan) if, for a consecutive period of years, so specified by applicable State law, there have been no withdrawals, deposits, or other activity on the Account. If this happens to your Account, you must file a claim with the State of Michigan or another applicable state agency to recover your funds. We are not liable for funds transferred to any state agency as required by law.

10. DEATH/INCOMPETENCE.

Your death, or a declaration that you are legally incompetent to handle your affairs, does not end our authority to pay ATM or POS/PIN Transactions or to accept deposits until we receive written notice of your death or declared incompetence. Even after we receive notice, we can pay such transactions occurring before your death or declared incompetence for up to ten (10) days or any longer period permitted under applicable law.

11. ADVERSE CLAIMS; INTERPLEADER; LEGAL PROCESS.

We need not honor any claim against or involving an Account unless we are required to do so by order of a court or governmental agency that has jurisdiction over us. If we receive notice of any claim or dispute of any legal proceeding we reasonably believe involves you or your Account, in our discretion, we may suspend ATM or POS/PIN Transactions on the Account until final determination of the claim or proceeding. We may place a hold on any funds in the Account and suspend such transactions. An Account may be suspended even though the suspension may have been due to inadvertence, error because of similar- ity of the names of depositors, or other mistakes. We also may act upon any notice of garnishment, levy, restraining order, injunction, subpoena or other legal process we reasonably believe to be valid, without independent verification by us. You agree that we are not liable for any damages or losses to you caused by the suspension of your Account or action taken in response to legal process, as long as we acted in good faith. We may, in our sole discretion and without any liability to you, initiate an action in interpleader to determine the rights of persons making adverse claims to your Account. We may exercise this right regardless of whether the persons making the adverse claims have complied with all statutory requirements pertaining to adverse claims, such as posting a bond or giving other security. Upon initiation of an interpleader action, we will be relieved and discharged of all further duties and obligations.

You agree to indemnify us against all losses, costs, attorneys’ fees, and any other liabilities that we incur by reason of responding to or initiating any legal action, including any interpleader action we commence, involving you or your Account. As part of that indemnity, in the event we incur liability to a creditor of yours as a result of our response or failure to respond to a legal action, you agree to pay us on demand the amount of our liability to your creditor and to reimburse us for any expenses, attorneys’ fees, or other costs we may incur in collecting that amount from you.

12. ASSIGNMENT; PLEDGE.

You cannot assign or transfer your Account, or pledge your Account as collateral for a loan, without our written consent. We can withhold our consent for any reason. If we permit you to pledge your Account as collateral for a loan from us, you agree that if the person who pledged the Account dies, we can apply the balance in the Account to pay off the loan.

13. WAIVER OF NOTICE.

We will send periodic statements to you on your Account to show activity on your Account, including any adjustments to ATM or POS/PIN Transactions, or other credit and debit entries. You agree that these statements are sufficient notice to you and you waive any right to receive any other notice that may be required under clearancehouse rules, the Uniform Commercial Code, or other state or federal laws (other than the federal Electronic Funds Transfer Act and the federal Truth in Savings Act).

14. ADDRESSES.

You agree that if we need to contact you or send you any written information (such as notices or Account statements), we can do so by mail addressed to you at the address in our records. Any notices we send you at this address may be returned to the person at any time for any reason whatsoever. If an Account is closed, you remain liable for all fees and charges incurred through the date the Account is closed. You also remain liable for electronic funds transfers drawn on the Account that have not been presented to us for payment and deducted from the Account prior to the time the Account is closed.

15. CREDIT REPORTS.

You authorize us to obtain information about you, including a credit report, from third parties. If requested by you, you will be told whether a credit report was requested and, if so, the name and address of the credit-reporting agency that furnished the report.

16. DISCLOSURE OF ACCOUNT INFORMATION.

We maintain procedures designed to protect confidential information about you and your use of our products and services with us. It is our practice not to share confidential information about you outside Chemical Bank or Chemical Financial Corporation owned companies except as otherwise disclosed and agreed to herein or in any other service agreement we may have with you.

We may access information about you and your Account and related paper based or electronic communications, records and data in transmission or storage with us and our authorized agents (collectively called the “Information”) and release such Information to third parties outside Chemical Bank or Chemical Financial Corporation owned companies only when we are required to share such Information under applicable law or to comply with government agency orders or court orders, (b) when we are legally permitted to share such Information to better serve your interests, including, without limitation: (i) when necessary or incidental to providing our product or service, (ii) to report on or verify the existence and conditions of your Account to third parties such as credit bureaus, (c) to monitor or address legitimate business concerns in our service or products, (d) to protect our rights or property, or (e) for other purposes with your consent. For example, we may provide such Information about you or your Account to check and credit reporting agencies and may obtain information from such agencies at any time for any lawful purpose. We do share Information regarding transactions and experiences about you and your Account with other Chemical Bank and Chemical Financial Corporation owned companies through a central Information system. We also share other types of information such as employment and credit history information on your application, registration, or enrollment for any of our products or services, and any other Information relating to you or your Account, among Chemical Bank and Chemical Financial Corporation owned companies. You specifically agree that we may disclose such Information to Chemical Bank and Chemical Financial Corporation owned companies and to third parties outside Chemical Bank and Chemical Financial Corporation owned companies in the manner described above. However, you have the right to prohibit us from sharing Information, other than Information on our transactions and experiences with you and your Account, with other Chemical Bank or Chemical Financial Corporation owned companies to the extent permitted by applicable state and federal law. If you would like to exercise this right of prohibition, please write to us at: Chemical Bank, 333 E. Main Street, Midland MI 48640 and include your name as it appears on your Account, social security number, Account number, telephone number, and sign and date your correspondence. Unless you have exercised your right to restrict the sharing of this information, you specifically allow us to share such Information about you and your Account with our Chemical Bank and Chemical Financial Corporation owned companies such as Brokerage Company or insurance company, and authorized agents.

PART III - FUNDS AVAILABILITY POLICY FOR PULLOVER CARD ACCOUNT

The sum of the direct electronic deposits from your employer which have been on deposit long enough to be available for withdrawal under this Part III is called your “Available Balance” in your Account. We make funds from your deposits in this Account available to you as explained below. Until funds are available, you will not be able to use the funds for any ATM or POS/PIN Transaction.

1. DETERMINING THE AVAILABILITY OF A DEPOSIT.

The length of the delay is counted in business days from the day of the deposit. Every day is a Business Day except Saturdays, Sundays, and federal holidays. If an electronic deposit is received by the Bank before 3:00 p.m. on a business day we are open, we will consider that day to be the day of your deposit. However, a deposit received after 3:00 p.m. or on a day we are not open the deposit will be made on the next business day. Direct deposits of electronic payments, such as payroll direct deposits, are available on the business day they are deposited.
PART IV – MISCELLANEOUS

1. APPLICABLE LAW.

This Agreement and the use of the Card and Account are governed by the laws of the State of Michigan, and are also subject to applicable federal and state laws, rules and regulations, including regulations of the Board of Governors of the Federal Reserve System, which may now or later be in effect, governing the Account or governing any electronic fund transfer to or from this Account.

2. NON-WAIVER.

We may decide not to enforce this Agreement or delay enforcing it in some circumstances or at some times. If we do so, you agree that we can still enforce this Agreement in the same circumstances at another time, in other circumstances or at other times. If any provision of this Agreement is declared by a Court to be invalid or unenforceable, the remaining provisions of this Agreement shall be enforced and construed as if the invalid provisions were not contained in this Agreement.

3. AMENDMENT AND CANCELLATION.

We reserve the right to change the terms of this Agreement or change the terms of your Account at any time. We will give you such notice of the change as we determine is appropriate, such as by statement message or enclosure letter and as required under applicable law, except we will give you thirty (30) days’ prior written notice if the change would result in increased fees or charges, increased liability for you, fewer types of available fund transfers, or stricter limitations on the frequency of dollar amounts of transfers. We are not required to give you prior notice where an immediate change is necessary to maintain or restore the security of our EFT system. However, if such a change is made permanent, we will give you appropriate notice. We may also cancel your privilege to use the Card and any PIN, even without telling you in advance. If we do this, you will return all Cards to us at once. You may terminate this Agreement at any time by notifying us in writing. If you do this, you also must return all Cards to us at once. Ending this Agreement will not affect your obligations under this Agreement for transactions or transfers completed with your Card or any PIN, even if those transactions or transfers are completed after the ending date.

4. NOTIFICATION TO REGULATORY AUTHORITY.

This Agreement is governed by state and federal laws. If any violation occurs you may contact:

Federal Reserve Bank, Chicago
230 South LaSalle Street, Suite 2700
Chicago, Illinois 60604-1413

SCHEDULE OF BANK FEES

ATM & Purchase Transactions Fees

<table>
<thead>
<tr>
<th>Fee Types</th>
<th>Occurrence</th>
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<tbody>
<tr>
<td>ATM Transaction</td>
<td>1 waived per pay period, thereafter $ 1.50</td>
</tr>
<tr>
<td>Cash Advance</td>
<td>1 waived per pay period, thereafter $ 5.00</td>
</tr>
<tr>
<td>Pinned POS Purchase</td>
<td>$ 0.25</td>
</tr>
<tr>
<td>Declined ATM Authorization</td>
<td>$ 0.50</td>
</tr>
<tr>
<td>Signature Base Purchase at Visa Merchants</td>
<td>Free</td>
</tr>
<tr>
<td>ATM Balance Inquiry</td>
<td>Free</td>
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</table>

Card Service Fees

<table>
<thead>
<tr>
<th>Fee Types</th>
<th>Occurrence</th>
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<tbody>
<tr>
<td>PIN Change</td>
<td>$ 0.50</td>
</tr>
<tr>
<td>VRU Tran History</td>
<td>$ 0.50</td>
</tr>
<tr>
<td>VRU Balance Inquiry</td>
<td>Free</td>
</tr>
<tr>
<td>Internet Statement</td>
<td>Free</td>
</tr>
<tr>
<td>Paper Statement</td>
<td>$ 2.00</td>
</tr>
<tr>
<td>Check Issuance Fee</td>
<td>$25.00</td>
</tr>
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</table>

Other Service Fees

<table>
<thead>
<tr>
<th>Fee Types</th>
<th>Occurrence</th>
</tr>
</thead>
<tbody>
<tr>
<td>International Currency Conversion Fee</td>
<td>2% of U.S. Dollar amount of transaction</td>
</tr>
<tr>
<td>Legal Process Fee</td>
<td>$60.00</td>
</tr>
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Replacement Fees

<table>
<thead>
<tr>
<th>Fee Type</th>
<th>Occurrence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Card Replacement Lost/Stolen</td>
<td>$15.00</td>
</tr>
<tr>
<td>Expedited Card Delivery</td>
<td>$20.00</td>
</tr>
</tbody>
</table>
Payroll Card Employee Application

I. CARDHOLDER INFORMATION

FIRST NAME                                                                      MI                                                         LAST NAME

PERMANENT ADDRESS (NO PO BOXES)

CITY                                                      STATE                                                  ZIP

MAILING ADDRESS (IF DIFFERENT FROM PERMANENT)

CITY                                                      STATE                                                  ZIP

(     )      -      PRIMARY PHONE

E-MAIL ADDRESS (OPTIONAL)

DATE OF BIRTH (MM/DD/YYYY)                  SOCIAL SECURITY/TAXPAYER ID NUMBER               MOTHER’S MAIDEN NAME

☐ U.S. CITIZEN                     ☐ NON U.S. CITIZEN

If you are not a citizen of the United States, please provide one or more of the following forms of identification.

A. Please select a form of identification.
   ☐ U.S. Alien ID Card          ☐ Passport
   ☐ Other Gov’t Issued ID
   Type:_____________________________________________

B. Please fill out the corresponding information:

   COUNTRY OF ISSUANCE                                  NUMBER
   _____________________________________________________________

   EXPIRATION DATE (MM/DD/YYYY)                          ____________________________

II. CARDHOLDER AGREEMENT-Return your completed signed and dated application to your employer.

The Authorization Agreement for the Payroll Employee Card account will authorize my employer to directly deposit my periodic salary/compensation payments, net of required tax withholdings, other required withholdings or authorized deductions (a “Payroll Payment”) into my Chemical Bank Payroll Employee Card account (the “Account”) at Chemical Bank and to initiate (if necessary) debit entries and adjustments for any credit entries in error to my Account. I understand that I may withdraw a portion or the entire amount of a Payroll Payment deposited by my employer from time to time in cash via an Automated Teller Machine (ATM) (subject to certain withdrawal limits as discussed in the Terms, Conditions and Disclosures), applicable Point of Sale (POS) terminals and wherever VISA debit cards are accepted. By signing this application, I hereby authorize Chemical Bank to issue a card to me. I agree that activating my card shall constitute my agreement to; (1) The Program Terms, Conditions, and Disclosures that accompany my card and (2) changes to, or replacements for, those Program Terms, Conditions, and Disclosures that may be sent or made available to me from time to time.

_______________________________________________________________________________________________________________
 CARDHOLDER SIGNATURE                                                                                           DATE

III.BRANCH USE ONLY

COMPANY NAME                                                                                                                                   CLIENT ACCOUNT NUMBER

Pursuant to Michigan law the employee has been provided required notification of options and has failed to return the election notice within 30 days and is presumed to consent to receive pay via a payroll debit card.

_______________________________________________________________________________________________________________
 COMPANY SIGNATURE                                                                                                      DATE
Good luck with
Final Exams!

December 5-8, 2011
Final exam week schedule
available online:

www.andrews.edu/academics/exam_schedule
AUSA $5 Dollar Shuttle

AUSA will be offering $5 Dollar trips to those who need a ride to South Bend Airport/Train Station/Bus stop or Niles Amtrak Train Station or Greyhound Bus in Benton Harbor for those leaving for Christmas break.

Sign up in Student Life Office. Last day to sign up Nov. 30th.
AICER
RESEARCH SYMPOSIUM

CURRICULUM PAST AND PRESENT

Bell Hall, Room 13, (Downstairs)
December 5, 2011
5:30 pm to 9:00 pm

Students will present their journal articles on curriculum, individuals who contributed to the American curriculum, and their own curriculum experiences

Coleen Alexander
Kimberly Clemons
Kathleen Forbis
Margeaux Levy
Andrea Nagy
Emmanuel Oduro-Bediako
Leoneed Pleasant
Andrew Rester
Ellen Rodrigues
Gisela Schmidt
Olivia Spence
Rose Thomas
Patrice Wright
Participants will:

- Gain an understanding of the principles of restorative justice and how VORP works in the criminal justice field.
- Improve effective communication skills and learn mediation process, and how these can be applied to the complex issues within the practice of victim-offender dialogue.
- Have the opportunity to gain hands on experience through mediation role play practice.

VORP Training Dates*:
- Friday April 13, 12PM-6PM
- Sunday April 15, 10AM-4PM
- Friday April 20, 12PM-6PM

For more information
- Call 471-6538
- E-mail tschettm@andrews.edu

Sponsored by:
DEPARTMENT OF BEHAVIORAL SCIENCES & CENTER FOR COMMUNITY JUSTICE

Register for Peace & Conflict Resolution
BHSC440-003 or SOCI575-001
VORP training only—1 cr
VORP training plus full semester—2 cr
Tuesday, November 29, 2011

Campus Safety Acquires New Video Radar

The Office of Campus Safety has acquired a new handheld video radar unit in response to complaints about excessive speeding throughout campus. It is an intricate piece of equipment, yet simple to use. The user of the video radar must stand in a visible area while operating the device. The video radar displays a laser when focused on a particular vehicle, automatically taking a video recording and displaying the vehicle's velocity. If the recording indicates a vehicle surpassing the posted speed limit, a citation is generated and emailed to the offender. This video radar unit is intended to benefit both the Andrews University community and those passing through by making for a safer campus through speed reduction.

Contact: Office of Campus Safety
safety@andrews.edu

Category: Campus News

Weather Closing Procedures, Personal Responsibility and Class Cancellations

In the event of severe winter weather conditions, the Office of Transportation and the Office of Campus Safety begin conferring at 2 a.m. and again at 5 a.m. Transportation is responsible for clearing the snow from the parking lots and campus roads. Campus Safety sends a vehicle out to personally check the main roads coming into Berrien Springs and confers with colleagues in the offices of the state, county, sheriff and Berrien Springs police, receiving an update on the road conditions in the 36 square miles of Berrien and Oronoko Township.

If the roads are clear, the campus traffic areas can be plowed and weather conditions are reasonable, the day proceeds like any other work/school day. However, if the local roads are impassable, Transportation is not able to keep up with the snow plowing on campus or there are significant power failures on campus, the chief of Campus Safety, Dale Hodges, confers with President Andreasen to recommend canceling classes for the day.

The president makes the final decision and authorizes the cancellation of classes. It is then the responsibility of the Office of Integrated Marketing & Communication to distribute information to local TV and radio stations; update the school closing hotline (269-471-7660); send a broadcast email to all students, staff and faculty; send an SMS (text message); and post the information on the University website and Facebook page. Please check these sources for information and do not call the Office of Campus Safety. Note: Andrews Academy and Ruth Murdoch Elementary School make their own decisions about closing their schools for weather-related reasons.

Please remember that Andrews is a residential campus and can never really close. Faculty and staff: Plan a conversation with your coworkers and decide together how your department will respond when classes are cancelled. Weather conditions can vary dramatically throughout the county. You are ultimately responsible for your personal safety and only you can make the decision whether or not you should be out on the roads.

Update Your Emergency Notification Preferences

For purposes of emergency notifications, the Office of Public Safety encourages the use of Short Message Service (SMS), an emergency notification system that can send messages directly to your cell phone. All Andrews University employees and students are encouraged to visit www.andrews.edu/go/myems to configure their personal SMS notification preferences. Log in with your Andrews user name and password and click on "Configure SMS Notification Preferences."

Category: Campus News

Tuesday, November 22, 2011
School of Education Completes On-Site NCATE Accreditation Visit

The Andrews University School of Education hosted the National Council for Accreditation of Teacher Education (NCATE) Board of Examiners (BOE) for a continuing accreditation site visit, Nov. 13-16. A final decision on continuing accreditation from BOE is expected in March 2012. Andrews University has held continuous accreditation by NCATE since 1973.

Five BOE members and one member representing the Michigan Department of Education participated in the site visit. All members are current education faculty, and/or administrators from both public and private institutions of higher education from across the United States.

Before coming to the Andrews campus, the BOE members conducted a preliminary review of institutional materials. During their campus visit, the team interviewed some 170 administrators, School of Education and College of Arts & Sciences faculty members, teacher education candidates and alumni, and K–12 school partners. In addition, they evaluated all written program materials. The team then created a preliminary report based on the team’s review of all the evidence provided.

“The School of Education and College of Arts & Sciences faculty, staff, candidates, and community partners, value continuing accreditation as an opportunity for acknowledgement of academic excellence,” says Jim Jeffery, dean of the School of Education. “Preparation for our continuing accreditation visit has allowed the School of Education and College of Arts & Sciences to collaborate in many positive ways. It has also allowed us to profile our faculty accomplishments, student performances, and relationships with community schools.”

Before leaving campus, the NCATE Board of Examiners team chair conducted a short, positive, exit interview with university administrators. Within five weeks of the site visit, the School of Education will receive the full final BOE report from NCATE. The School of Education has one month to submit a response to the findings and recommendations within the report. NCATE’s Unit Accreditation Board will render a final decision by March 2012 regarding the School of Education’s approval for continuing accreditation.

According to Jeffery, both the School of Education and College of Arts & Sciences have worked continuously to review and revise programs to assure they meet the high standards of our specialty professional organizations (SPA’s), the Michigan Department of Education and NCATE. All of this is done to ensure that Andrews University is effectively preparing future educators to significantly and positively influence the lives of all children.

NCATE is the major authorized accrediting body recognized by the U.S. Department of Education for schools, colleges, and departments of education that provide professional preparation for elementary and secondary teachers and other school professionals: school counselors, school psychologists, curriculum and instruction specialists and school principals. The Andrews University School of Education offers BA and BS degrees in elementary education. As well, the School of Education collaborates with the College of Arts & Sciences to jointly offer 18 secondary education majors and minors in fields ranging from the sciences to social studies.

Mona Sarcona is New Catering Manager in Dining Services

Mona Sarcona, a familiar face on campus from her years on the front lines of Enrollment Management, is joining the Office of Dining Services as catering manager. She officially started on Nov. 21.
Mona has years of experience both on- and off-campus in a variety of customer service, event planning and catering roles. "I am pleased to have Mona joining our team here at Dining Services. Her knowledge of the University’s personnel and her experience joined with her professional expertise make her an invaluable asset to our growing program," says Jonathan Mark Daniels, general manager. "I want to continually improve each area of Dining Services and I know that Mona will take catering to the next level."

Mona says, "I look forward to working with the campus on upcoming events. If you have an event in the pipeline, or need to schedule one, please contact me to get it going or to confirm details." She can be reached in her office at 471-3563; via her cell at 269-208-4895; or email sarcona@andrews.edu.

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How You Can Help Victims of the Berrien Springs House Fire

On Tuesday, Nov. 15, a house fire on Valley View Drive near Andrews University resulted in the death of 3-year-old Rockelle Isabella-Aeppelina Haas. Her father, Robert Haas, her mother Jessica Haas and her 5-month-old brother, Jacob, were injured in the fire that destroyed their home. The home contained multiple apartments and tenants in each of the apartments have lost all their possessions. There are 11 people who were displaced by the fire. (Read more about this story.)

The Office of Campus Ministries is coordinating efforts to support the victims of the fire. Here's how you can help:

- Sympathy cards are available to sign. Just stop by the Office of Campus Ministries.
- Donations of furniture, clothes, household items, canned goods, etc. will be collected at the Office of Campus Ministries. The donations will then be taken to Neighbor-2-Neighbor (N2N). N2N is working directly with the Red Cross to assess and take inventory of the different family groups needs.
- Monetary donations will go to the Pioneer Memorial Church Community Assistance Fund. To designate a donation for the victims of the fire, write "Fire Victims" in the memo line. This is a tax-deductible donation. This fund will be distributed to the different families based on Red Cross recommendations.
- The Office of Campus Ministries is asking for new toys and clothes (size 6 mo. & up) for Jacob Haas. These donations will be delivered directly to the family.
- Honor Credit Union is accepting cash donations. You can make a donation at any Honor Credit Union branch.

Contact: Office of Campus Ministries  cm@andrews.edu

Category: Campus News
The Herald-Palladium: LMC women strong in home opener
The Lake Michigan College women’s basketball team looked to be in midseason form in its 89-19 win Thursday over an Andrews University team that is trying to build a program. “It was a great opportunity tonight for everyone to work on fundamentals and execute some things in our first game that we mostly won’t use until later on in the season,” said LMC coach Jason Cooper, now in his fifth season. “Everyone played and everyone contributed.”

Category: Andrews in the News

The Herald-Palladium: Defensive Cardinals Andrews' zone defense stifles
Defense is a strength for the Andrews University men’s basketball team. Lake Michigan College was unable to solve that defense Thursday night, shooting 31 percent and committing 29 turnovers as Andrews posted a 67-44 win. “Our guys took a lot of pride in their defense,” said Andrews coach David Jardine. “That matchup zone is tough to get in and our guys execute it well. Our defense keeps us in a lot of games.”

Category: Andrews in the News

Herald Palladium: Athletes strengthen their faith at gymnastics event
Hundreds of gymnasts gathered this past week on the Andrews University campus for Acrofest, which brings together the top gymnasts from Seventh-day Adventist colleges, universities, high school and middle schools in the United States and Canada.

Category: Andrews in the News

Health Monitor: Dominique Wakefield is a "Fitness Fanatic"
Fitness is her Calling
BERRIEN SPRINGS - Dominique Wakefield has a passion for fitness. It’s not only how she lives, but also how she works as she teaches others about the importance of being fit and healthy.

Advice for couch potatoes
BERRIEN SPRINGS - How do you go from being a couch potato to being fit? Andrews University fitness expert Dominique Wakefield has some ideas. Unfortunately, she said, some people think they’re getting enough exercise and are fit if they can walk from the parking lot to the store. For them, it’s necessary to begin with baby steps.

Getting fit at Andrews
BERRIEN SPRINGS - Walk inside the FitZone fitness lab in a small building next to Marsh Hall on the Andrews University campus and you’ll see a compact area outfitted with some of the latest fitness equipment. Whether it’s exercise balls and resistance bands or elliptical machines, the lab offers Andrews students not only the opportunity to get fit, but also to learn how to teach fitness to others and become
Friday, November 4, 2011

NAD Communication: Andrews Professor named a "Personal trainer to watch"

Dominique Wakefield, director of fitness and exercise studies at Andrews University, assistant chair of the Department of Nutrition & Wellness and assistant professor in that department, was named one of ten "Personal Trainers to Watch" by the American Council on Exercise (ACE) and Life Fitness. She was noted for her "significant commitment to fitness and in helping their clients achieve a lasting lifestyle change."

Read the full story.

Category: Andrews in the News

Wednesday, October 26, 2011

Herald-Palladium: Mammoth mysteries

What happened to the Prillwitz Mammoths? Andrews University paleontologist, Tom Goodwin, has the passion to investigate, but nobody has all the answers.

Read the full story.

Category: Andrews in the News

Friday, October 21, 2011

Niles Daily Star: Professor offers perspective on two prehistoric species

Dr. Tom Goodwin, a professor of paleobiology at Andrews University, will present a talk, "Ice Age Giants
of Southwest Michigan,” on Wednesday.
Read the full story here.

Category: Andrews in the News

Tuesday, October 18, 2011

WSBT: Assistant dean Alvarez-Muniz remembered at Andrews University
Online tributes continue to be received regarding the death of Esperanza Alvarez-Muniz, the assistant dean of women at Andrews University who died Friday in a car accident. Read the full story here.

Category: Andrews in the News

WSJM: Andrews dean dies in car accident
A Friday afternoon car collision took the life of Esperanza Alvarez-Muniz, the assistant dean of women for Lamson Hall at Andrews University. Read the full story here.

Category: Andrews in the News

WSBT: Crash takes life of Andrews University assistant dean for women
Esperanza Alvarez-Muniz, assistant dean of women for Andrews University, died in a two-vehicle crash late Friday afternoon. Read the full story here.

Category: Andrews in the News

Fox28: Andrews University employee killed in car crash
Esperanza Alvarez-Muniz was killed in a fatal car crash Friday Afternoon. She was the assistant dean of women for Lamson Hall at Andrews University. Read the full story here.

Category: Andrews in the News

Herald-Palladium: Andrews dean died in Berrien Twp. crash
Esperanza Alvarez-Muniz, assistant dean at Andrews University, died Friday in a two-car crash in Berrien Township. Read the full story.

Category: Andrews in the News

Monday, October 3, 2011

Herald Palladium: Lessons Learned from BP Spill
Three EPA chemists presented a lecture at the Chemistry amphitheater on Thursday, Sept. 29, at 4:30 p.m. The three chemists, Dennis Wesolowski, David Schroeder and Lawrence Zintek, were from the federal Environmental Protection Agency’s Chicago regional office and were among the many government and private experts called into quick action after the spill in the Gulf of Mexico occurred April 20, 2010. They discussed the quick work they did with a dispersant 3 and cited the collaboration among many people in response to the environmental disaster. Read the full story here.
Monday, September 26, 2011

WSJM: Andrews University to take part in Eat Local challenge this month
For one lunch period later this month, everything served at the largest cafeteria at Andrews University in Berrien Springs will come from local food producers.
Hear the full story here...

Category: Andrews in the News

Thursday, September 22, 2011

WSJM Radio: Andrews Study Shows Walnuts Help Learning
If you have a quiz coming up with true or false questions--- better eat your walnuts. Andrews University Professor of Nutrition and Wellness Peter Pribis's study on walnuts shows that eating the "superfood" can mildly improve your chances of getting correct answers. The study made it into the British Journal of Nutrition. Read and Listen to the full story.

Category: Andrews in the News

Wednesday, September 21, 2011

NAD NewsPoints: Peter Pribis' Walnut Study
Eating walnuts boosts cognitive function, according to an Andrews University Study Published in the British Journal of Nutrition. Students ate one half cup of walnuts daily for eight weeks.
Read the full story here.

Category: Andrews in the News

Tuesday, September 20, 2011

MarketWatch.com: Walnuts Boost Cognitive Function
True or False: Walnuts can improve the odds of correctly answering a true or false question. The answer is true according to newly published research in the British Journal of Nutrition (http://journals.cambridge.org/walnuts). The study conducted by researchers at Andrews University in Berrien Springs, Mich., found that walnuts--already known for being a power food--can help increase inferential reasoning, specifically, the ability to discover true from false. Read full story.

Category: Andrews in the News

Thursday, September 15, 2011

Niles Daily Star: 'Sing-Off' Stars to Perform at Andrews
Committed, winners of NBC's a capella series "The Sing-Off," will be bringing their vocal talents to Andrews University on Sunday, September 25 at 7 p.m. Read the full story.

Category: Andrews in the News
Herald-Palladium: Triumphing over terror
Three men share memories, hopes and fears after 9/11

How did the events of Sept. 11, 2001, change individual lives and the life of the nation? How are we still changing, and what can we gain from those terrible events? Three men, two of whom were in the South Tower of the World Trade Center when it was hit, share their experiences and hope for a stronger America. Read full story.

Category: Andrews in the News

Examiner.com: Universities set to host events for 10th anniversary of September

Many universities are preparing a number of lectures, public forums, and open discussions regarding the 10th anniversary of the September 11th attacks. Sunday will mark a decade since buildings and lives were destroyed when planes were flown into New York City, Washington DC, and Pennsylvania. Read full story.

Category: Andrews in the News

WSBT: Electronics recycling available

Andrews University is teaming up with Green Earth Electronics Recycling to offer the community the chance to safely recycle electronics. Read full story.

Category: Andrews in the News

South Bend Tribune: Andrews presents series of events

Read the story.

Category: Andrews in the News

WNDU: Electronics recycling event at Andrews University

From 3:00 to 7:00 p.m. on September 7th you can drop off unwanted electronics at the Andrews University Transportation Building. Read full story.

Category: Andrews in the News

WSBT.com: Andrews presents series of 9/11 events

BERRIEN SPRINGS -- Andrews University will host the panel discussion "Theological Perspectives on 9/11" from 10:30 to 11:30 a.m. today in the Seminary Chapel.

Stanley Praimnath, a 9/11 survivor who was on the 81st floor of the World Trade Center, Tower 2, and saw the plane heading toward him, will give his testimony titled "Faith When the World is Changing" at 11:30 a.m. today in the Howard Performing Arts Center. Praimnath will also participate in an interactive session from 5 to 6 p.m. in the Howard Performing Arts Center.

View the entire article . . .

Category: Andrews in the News

WSJM: Full Slate Of Presentations Planned Next Week To Mark

Tuesday, August 30, 2011
Nine Eleven
Andrews University has a full slate of events planned for next week to mark the tenth anniversary of the September Eleventh attacks. "Memories of Sacrifice, Reasons for Hope" runs from the fourth to the eleventh, and coordinator Rebecca May tells WSJM that the university is making an effort to reflect on Nine Eleven from several different perspectives. Read and listen to the full story.

Category: Andrews in the News

Monday, August 29, 2011

Niles Daily Star: Andrews University to remember 9/11 with week of events
Andrews University invites the community to join them in remembering the 10th anniversary of the Sept. 11 terrorist attacks with a weeklong series of events, "Memories of Sacrifice, Reasons for Hope," Sept. 4–11. All events are free and open to the public.

"We've designed the events of this week to inspire faith and hope in God and community, to help us understand ourselves and others through reflection and dialogue, and to remember the lives lost 10 years ago," said Rebecca May, chairwoman of the planning committee.

Continue reading . . .

Category: Andrews in the News

Thursday, August 25, 2011

Herald-Palladium: Photojournalist/Andrews student Ivan LaBianca's Libyan journey
BERRIEN SPRINGS - In captured Libyan towns, there are the expected faces - rebel soldiers, defectors from Moammar Gadhafi's military and townspeople who joined the revolution. But there are also college students from Canada.

Read the full article.

Category: Andrews in the News

Monday, August 1, 2011

Herald-Palladium: Andrews unveils a new place to study, stay
BERRIEN SPRINGS - A new classroom building awaits Andrews University undergraduates this fall with the opening of the $9 million Buller Hall. Together with the newly renovated Nethery Hall next door, the buildings form the core of the university's undergraduate learning center.

Read full story.

Category: Andrews in the News

Tuesday, July 19, 2011

Herald-Palladium: In Brief
In Brief: Ribbon cutting for the first part of the new undergraduate learning center on the Andrews University campus is set for 11 a.m. July 29, the university announced.

Read the full article here...

Category: Andrews in the News

Thursday, July 14, 2011

South Bend Tribune: Youth build architecture skills
Isabella Wah has been a Renaissance Kids camper since she was 10, three years ago.

The six-week architecture day camp allows youth to experience hands-on fun with design, drafting,
building, sketching and watercolors, director Mark Moreno said.

Read the full story.

Contact: pr@andrews.edu  Category: Andrews in the News

Tuesday, July 5, 2011

**The Herald Palladium: First, the animals. Then...?**

The property bordering Napier Avenue west of Lake Michigan College doesn’t look like anything special, a large farm field bordered in places by woods and wetland.

But the pastoral landscape is expected to change late this year when Berrien County breaks ground for a new animal control center.

The building for animals is the first and only definite part of a plan to develop a “campus” of county buildings that could eventually include a jail, courthouse or other structures.

Read the full story.

Contact: pr@andrews.edu  Category: Andrews in the News

**Lansing State Journal: Raise arms to ease neck pain at the office**

Though the study may give new encouragement to workers to incorporate even small amounts of exercise into their daily routines, the connection between lower levels of pain and exercise is well-documented, says Lynn Miller, a professor of physical therapy at Andrews University in Berrien Springs, who was not involved in the study.

Read the full story.

Contact: pr@andrews.edu  Category: Andrews in the News

inthebend.com: Howard Performing 2011-12 Season

The Howard Performing Arts Center announces its 2011-12 season. The schedule will feature: Lake Effect Jazz Big Band...

Read the full story.

Contact: pr@andrews.edu  Category: Andrews in the News

Monday, June 27, 2011

**South Bend Tribune: New director for Andrews program**

Berrien Springs-- Luis Fernando Ortiz is the new director of the master of divinity (MDiv) program at the Seventh-day Adventist Theological Seminary at Andrews University.

Read the full article here...

Contact: pr@andrews.edu  Category: Andrews in the News

Thursday, June 23, 2011

**Herald-Palladium: Curious Kids’ Museum exterior to get dolled up**

The Curious Kids’ Museum wants to continue to pique curiosity about what’s going on inside the attraction with a new sign, seating and sculptures outside along the Bluff. Museum officials received the approval of city commissioners Monday for plans to enhance the exterior of the building at 415 Lake Boulevard.

Read full story.

Contact: pr@andrews.edu  Category: Andrews in the News

Wednesday, June 15, 2011

**South Bend Tribune**

Sharon Tyler, a Republican, was elected to her first term in the Michigan House of Representatives in 2008...Representative Tyler recently spoke to THRIVE MICHIANA about opportunities and challenges relating to economic development in southwestern Michigan, and in the state as a whole.

Read full story.
**The Herald-Palladium: Andrews buys Lake Union Conference building**

BERRIEN SPRINGS - Andrews University has purchased the Lake Union Conference building, next to the university's main entrance on Old U.S. 31, Andrews announced. [Read full story](#).

**Original PMC Music via Radio**

*Sing for Joy*, a weekly radio broadcast from St. Olaf College, Northfield, Minnesota, is carrying original music from Pioneer Memorial Church. The composition, titled *Go!*, was composed by Kenneth Logan for the Net '98 rally held in PMC in Fall, 1997. The anthem sets to music the theme of Christ's Great Commission and the promise of receiving the power of the Holy Spirit. It was recorded in PMC with the Andrews University Singers, timpanist and organist all under the direction of Stephen Zork. *Sing for Joy* broadcasts from radio stations in some 37 states, as well as in satellite, shortwave and closed-circuit transmissions. WAUS-FM (90.7) will carry the broadcast at 8:35 a.m. on Sunday, June 19.

**Contact:** Kenneth Logan  
*klogan@andrews.edu*

**inthebend.com: Children’s camps offered at Andrews**

Registration is under way for summer camps offered for children at Andrews University. Read the full article [here](#).

**Contact:** pr@andrews.edu

**WNDU: Renaissance Kids architecture camp offered in Berrien Springs**

An architecture day camp is being offered for kids through Andrews University. Registration has started for Renaissance Kids, an architecture day camp for kids ages 4–16. The camp is held at the Andrews University School of Architecture. There are six week-long sessions, all offered during June and July. [Read full story](#).

**WNDU: 16 Excellence in Education winner: Cleon White**

Principal Cleon White was handing out awards to students when NewsCenter 16’s Tricia Sloma showed up with the surprise award for him. He got a standing ovation. [Read and watch the full story](#).
Monday, May 9, 2011

**South Bend Tribune: County may ask for more money**
Berrien County may be asking its residents to dig a little deeper into their pockets next year. 
Read the full article here...

**WSJM: Berrien Commissioners Talk New County Complex**
As Berrien County has selected a site for a new future campus, there is already an early picture of what the site may become. The county hired Andrews University's School of Architecture to do a study on the site off Napier Avenue west of Lake Michigan College. Listen to the full clip here...

**The Niles Star: Students Present County Campus Plans to Board**
A full Berrien County Campus could be more than 50 years out, but preliminary plans were presented to county commissioners Thursday. Martin Smith, professor of architecture at Andrews University, presented two preliminary layouts of the site at the county board meeting. Read the full article here...

Tuesday, April 26, 2011

**South Bend Tribune: Jesus' Last Days**
"Keep moving," yelled the Roman soldiers as people entered the bustling marketplace in Jerusalem. Read the full story here...

**WSJM: Andrews Acquires Distance Learning Service**
Andrews University announced this week that it now owns Griggs University and Griggs International Academy, an accredited and values-based distance education and homeschool provider. Read the full article here...
Sunday, April 10, 2011

**Herald-Palladium: U.S. ambassador to Suriname tops bill at Andrews Grad**

The U.S. ambassador to Suriname will be among the featured speakers during Andrews University Graduation Weekend, April 29-May 1, the university announced.

[Read full story.]

Category: Andrews in the News

Wednesday, April 6, 2011

**WNDU: Andrews University announces commencement speakers**

Andrews University has announced their commencement speakers during graduation week.

[Read full story.]

Category: Andrews in the News

Monday, April 4, 2011

**Niles Daily Star: Annual Passion Play returns**

The emergence of spring at Andrews University brings with it an opportunity to witness to the community.

Since 2003, Andrews University has hosted its annual Easter Passion Play on campus...

[Read the full article.]

Category: Andrews in the News

Tuesday, March 29, 2011

**Herald-Palladium: Korean students help Japan**

BERRIEN SPRINGS - Imperial Japan's occupation of Korea is far from a fond memory for Koreans who lived through it. And the legacy lingers for those born decades after Japanese soldiers left in 1945 after 36 years of often brutal occupation. But the death and devastation from Japan's March 11 earthquake is touching Korean hearts at Andrews University in Oronoko Township. The leader of a campus Korean club said the need to help Japan proved an extra incentive for boosting club sales at Sunday's 47th Annual International Food Fair in the university's Johnson Gym.

[Read full story.]

Category: Andrews in the News

Sunday, March 27, 2011

**South Bend Tribune: Guitars attuned to all music**

When the Georgia Guitar Quartet performed Joaquin Rodrigo's "Concierto Andaluz" with the Utah Symphony Orchestra a few years ago, the event was a rarity for the GGQ: The musicians were playing a piece that actually calls for four guitar parts...

For the April 3 concert at the Howard Performing Arts Center in Berrien Springs, the GGQ will perform works by Chopin, Grieg, Prokofiev and Radiohead, among others.

[Read full story.]

Category: Andrews in the News

Friday, March 25, 2011

**Fox 28: International Food Fair**

Two Andrews University students were interviewed on Fox 28's Morning Show about the upcoming International Food Fair. [Watch interview.]
Monday, March 21, 2011

**USA Today: Adventists' back-to-basics faith is fastest growing US church**

Rest on the Sabbath. Heed Old Testament dietary codes. And be ready for Jesus to return at any moment. If these practices sound quaint or antiquated, think again. They’re hallmarks of the Seventh-day Adventist Church, the fastest-growing Christian denomination in North America.

Read full story.

- Ron Clouzet, professor of Christian Ministry and Pastoral Theology at Andrews University, and director of the North American Division Evangelism Institute, is quoted in this article.
- Edwin Hernandez, a member of the Andrews University Board of Trustees and a research fellow at the Center for the Study of Latino Religion at the University of Notre Dame, is also quoted in this article.

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Thursday, March 17, 2011

**Herald-Palladium: Abused women tell their stories**

*Polly's Place representatives speak to Andrews University class*

Andrews University counseling and ministry students got a firsthand look at the face of domestic violence when two women told their stories of abuse at the hands of former husbands and a boyfriend. The stories were part of a visit last week by representatives of the Niles-based Polly's Place women's shelter. The women were invited by instructor Alina Baltazar to speak to her class, called Family Violence through the Lifespan. Baltazar worked at Polly's Place six years ago and is familiar with the agency's program.

Read full story.

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Wednesday, March 9, 2011

**Herald-Palladium: Andrews men's basketball team wins USCAA title**

The Andrews University men’s basketball team defeated the University of Cincinnati-Clermont 69-54 in the championship game of the United States Collegiate Athletic Association Division II men's basketball tournament Saturday at Penn State Fayette University in Uniontown, Pa.

Read full story.

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**Niles Daily Star Andrews basketball team wins national title**

The Andrews University men’s Cardinal basketball team made history Saturday night when it upset the University of Cincinnati Clermont in what many would call a "David vs. Goliath" victory.

Read full story.

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Monday, March 7, 2011

**Herald-Palladium: Man rescued from icy lake**

A 31-year-old Andrews University student had to be hospitalized Saturday after falling into an icy lake and being rescued 25 minutes later, state police reported.

Read full article...
**Niles Daily Star: Andrews student rescued after falling through ice**

A 31-year-old Andrews University student was hospitalized over the weekend after falling through the ice in the cold waters near Clear Lake in Buchanan. [Read the full article](#).

**South Bend Tribune: Andrews University students to develop campus plan**

"Berrien County needed a master plan for its proposed 48-acre county campus in Benton Township, and Andrews University architecture students needed the experience." [Read the full article](#).

**Niles Daily Star: Contemporary Christian Artist to Perform**

Regarded as "The Voice" of contemporary Christian music, Patty will be in concert at the Howard Performing Arts Center on the campus of Andrews University. [Read full article](#).

**Cronica Chillan:**

President Niels-Erik Andreasen was featured in the Crónica Chillán. Read [the full article](#) (in Spanish)...

**Herald-Palladium: Quake impact felt a year later at Andrews benefit**

"We Remember Haiti."

That was the simple message at Wednesday's one year anniversary benefit service to remember the Haitian earthquake victims: The people of Haiti will not be forgotten. [Read full story](#).

**South Bend Tribune: Andrews students address Haiti need**

They may be thousands of miles from home, but their hearts are still in Haiti.

Haitian students at Andrews University took time to pause on Wednesday — exactly a year after an earthquake ravaged their homeland — to remember the thousands of lives that were lost on Jan. 12, 2010, when a 7.0 magnitude quake ravaged their country. [Read full story](#).

**WNDU Andrews University kicks of MLK Day celebrations**

Monday is Martin Luther King Jr. Day but Andrews University in Berrien Springs is getting the celebrations underway early, with a special speaker on Thursday morning. This year's events focus on the theme of women's achievements and concerns. [Read full story](#).
Wednesday, January 12, 2011

*Herald-Palladium: Dr. Martin Luther King Day Events Slated*

Events to honor the legacy of Dr. Martin Luther King Jr. will take place across Southwest Michigan beginning Thursday. [Read the full article...](#)

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Tuesday, January 11, 2011

*WSJM: Benefit for Haiti Planned at Andrews University*

Public attention has shifted away from Haiti since last year’s earthquake, but its problems haven’t gotten any better. [Read the full story...](#)

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Thursday, January 6, 2011

*Niles Daily Star Chart-toppers Performing at Andrews*

The sisters of BarlowGirl, a rising contemporary Christian band that combines the beauty of songs and ballads with emotionally weighty wordplay, will take to the Howard Performing Arts Center stage at Andrews University on Saturday, Jan. 29 as part of "Howard Center Presents..." for the 2010-11 season. [Read the full story...](#)

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Tuesday, December 28, 2010

*Herald-Palladium: Andrews grad student helps group win 'Sing-Off'*

BERRIEN SPRINGS - Geston Pierre is packing a suitcase as he talks about his whirlwind week.

"It's been busy," he says, laughing. "We have a flight from L.A. to New York in a few hours so we can appear on the 'Today' show."

Pierre, a graduate student at Andrews University's Seventh-day Adventist Theological Seminary, is still adjusting to his new-found fame as part of the six-member a capella vocal group Committed, which beat out Jerry Lawson & Talk of the Town, Street Corner Symphony and the Backbeats for $100,000 and a Sony Music recording contract Monday in the finale of the NBC series "The Sing-Off." [Read full story](#)

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Thursday, December 23, 2010

*South Bend Tribune: Group that won 'The Sing-Off' has tie to Berrien*

Geston Pierre said he plans to return to Andrews University in January to continue his graduate studies.

But he won't come back to Berrien Spring empty-handed.

In just a few short weeks, Pierre went from a relative unknown to a star after his six-member group, Committed, competed on and won season two of the NBC reality series "The Sing-Off," which pitted 10 a
WNDU TV: Andrews University student makes it to the finals on NBC's "The Sing-Off"
An Andrews University student has made it to the finals of NBC's show "The Sing-Off" with the A-cappella group "Committed." Read full story.

Book Browse
Kate Mitrovich of the Lincoln Township Public Library in Stevensville, MI. discusses her thematic book discussion group. Read more.
Includes a reference to Becky De Oliveira, graduate writing instructor.

South Bend Tribune: Andrews student looks to warm area's needy
Enjoying the cold? Neither is Dragos Prahoveanu. A native of Romania, the 22-year-old senior at Andrews University in Berrien Springs says, no, he wasn't raised in a home without heat. Yet he hates being cold, and he knows there are many in the area who feel the same way. Read full story.

WNDU TV: Andrews University student starts Stay Warm Project
A student at Andrews University has begun a blanket drive for those in need this winter. Dragos Prahoveanu created the "Stay Warm Project" in an effort to collect blankets for those in need this winter. See full story.

Herald-Palladium: Committed to Reality
Geston Pierre doesn't know how many of his Andrews University classmates will be watching him Monday night when his six-member a capella vocal group, Committed, competes on the NBC series "The Sing-Off."
"It's the night before finals begins," says Pierre, a graduate student at the university's Seventh-day Adventist Theological Seminary. "So they might have to catch it on Hulu or something."

South Bend Tribune: Andrews student competing on NBC's The Sing-Off
Geston Pierre, a graduate student at Andrews University, is "committed" to making a name for himself in the music industry.
Next month he'll get the greatest opportunity of his life to do just that when he and his six-member group, Committed, compete on the NBC series, "The Sing-Off," which pits 10 a cappella groups singing against each other. Read full story.

Category: Andrews in the News

Friday, November 26, 2010

Herald-Palladium: Concert signals 'Christmastime'
Contemporary jazz pianist David Benoit tries to downplay the Lifetime Achievement Award he received last month at The American Smooth Jazz Awards in Chicago.

"It's nice when you get recognized for what you've given to the format, especially at 57," he says by telephone from his home in Palos Verdes Estates, Calif. "I feel like I have a lot more in me, so it's kind of funny to get a lifetime achievement (award). It's nice, but I'm more interested in what I'm going to achieve than what I already have.” Read full story.

Category: Andrews in the News

Monday, November 22, 2010

Andrews Student to Appear on NBC
A big TV break for a college student here in Berrien County. Next month, Andrews University grad student Geston Pierre will be part of an a-capella group performing on NBC’s The Sing Off. Read more.

Category: Andrews in the News

Friday, October 29, 2010

Transfer of Griggs Ownership a Key Topic
A formal vote on transferring ownership of Griggs University and a surprise rallying of financial support for the Bibles for Freshmen Project were high points of interest at President Niels-Erik Andreasen’s annual Board Briefing following the October meeting of the Andrews University Board of Trustees.

Read full story.

Category: Andrews in the News

Wednesday, October 20, 2010

WNDU TV: Egg drop contest gives students a creative way to learn
Students at Andrews University were throwing raw eggs off a building Tuesday.

No, they weren't egging the building, they were actually competing. Read and watch full story.

Category: Andrews in the News

Monday, October 18, 2010

Herald-Palladium: Fragments of the ancient Middle East - in the Midwest

Andrews’ Horn Museum is a treasure trove of Mesopotamian and other biblical-era history

Some might think this qualifies for Ripley’s Believe It or Not, but one of the largest repositories of ancient clay tablets in the United States is right here in Berrien County.

Nearly 3,000 of those once-buried treasures are kept at the Siegfried H. Horn Archeological Museum & The Institute of Archeology at Andrews University just outside Berrien Springs. Read full story.

Category: Andrews in the News
Fox 28: Local Chileans watch mine rescue

Chile may be quite a distance from Michiana, but Chilean natives here have been watching the mine rescue saga unfold while feeling unity with their fellow countrymen.

Andrews University professors Carolina Olivares and Ruben Perez have both followed closely the events unfolding in their native Chile, and have been keeping in touch with family and friends in the country.

Read full story.

Category: Andrews in the News

ANN: In personnel shifts, Maier to lead ADRA, Morris selected as Ministry editor

The Seventh-day Adventist Church this week brought in new executives, including a new leader of the Adventist Development and Relief Agency, and appointed a new editor for Ministry magazine.

Read full story.

Category: Andrews in the News

South Bend Tribune: Andrews serves up Eat Local Challenge

A meal prepared entirely from ingredients that came from within 150 miles of Andrews University was served at the university’s first Eat Local Challenge on Sept. 28.

The challenge was designed to help students, staff and faculty think and talk about local food, educating them on the environmental and economic benefits of eating straight from the farm.

Read full story.

Category: Andrews in the News

Thursday, October 14, 2010

Adventist News Network: Griggs could move to Andrews

Move, merge subject to Andrews board approval  Griggs University, the distance-learning institution of the Seventh-day Adventist Church, could move its operations from the church’s headquarters in Maryland to Andrews University in Michigan following an action by denomination’s Executive Committee.

Read full story.

Category: Andrews in the News

Friday, October 1, 2010

Lake Union Herald: Profiles of Andrews University Youth

Amy Michelle Hahn and Phillip “Phil” James Somers

Category: Andrews in the News

Lake Union Herald: From Africa to Andrews

The child of a missionary pastor in Kenya, George Agoki grew up in an Adventist atmosphere. After moving to Uganda in fifth grade, he attended Bugema Missionary College until 12th grade. During that time, the Seventh-day Adventist atmosphere provided a “hedge” around him, as he calls it, filtering the outside world and not presenting a test of faith.

Read full story.

Category: Andrews in the News

Lake Union Herald: Following the Light

My first encounter with Ray McAllister was via e-mail. I knew he was completely blind so when an e-mail written by Ray and sent by Ray popped into my Inbox, I was a bit surprised. He doesn’t even let something like sight keep him from typing a perfectly spelled and grammatically-correct e-mail, I thought to myself. But his typing skills aren’t what set Ray apart from his peers. Ray is the first blind student to ever graduate from the Seventh-day Adventist Theological Seminary and, according to the
Society of Biblical Literature and National Federation for the Blind, perhaps the first completely blind person to ever tackle a degree so heavily dependent upon biblical languages, including Akkadian, Hebrew, Greek and even Cuneiform. Read more.

Lake Union Herald: Changing Our World
When J.N. Andrews set forth from a Boston harbor 136 years ago, he had no idea his service as the first overseas missionary for the Seventh-day Adventist Church would one day serve as a creed of Christian service at a university named in his honor. Read more.

Lake Union Herald: Answering God's Call
Esperanza Alvarez-Muñiz has never been afraid to question God. In everything, she asks for His guidance—and it usually takes the form of a sign or a test. "I'm a very shy person," she says, "so whenever I felt God wanted me to do something, I would always test Him." Two years ago, God led her to the position of assistant dean of Lamson Hall—and she began asking God the hard questions. Read more.

Lake Union Herald: Andrews recognized by Forbes, U.S. News & World Report
Andrews University has again been named one of the "Best National Universities" for 2011, as reported in U.S. News & World Report's "America's Best Colleges 2011" issue. Andrews was also recently ranked on Forbes.com's 2010's "America's Best Colleges." Read more.

Lake Union Herald: Saved for a Purpose
What I remember most about Thanksgiving every year is hearing the shattering of glass and the sound of crunching metal—the sound of change—the sound of a moment that would completely change my life. They tell me it was a good thing I was asleep. If I had been awake and tensed up, it would have caused devastating damage. Then again, if I had been awake I probably wouldn't have crashed. Still, driving to work early one crisp Sunday morning in November during my senior year at Andrews Academy, I was overcome with sleepiness and dozed off behind the wheel. The impact sent my car rolling several times and snapped my neck, fracturing the fourth and fifth cervical vertebrae. Read more.

Lake Union Herald: A Full Experience
It was 8:30 a.m., July 23! The General Conference pages from Andrews University navigated their way through the Georgia World Dome to our reporting destination—Building E. It was there we were assigned our responsibilities for the next ten days. As we parted ways, I walked through the hallways circling the Dome to find myself approaching the main platform where I had been called to serve. Amazed by the sheer size of the stage and stadium, I looked around pondering what the next few days had in store. Read more.

Lake Union Herald: This Little Light of Mine
"This little light of mine, I'm gonna let it shine..." It's a song we start hearing as infants and sing as children in hopes that it will translate into a creed of conduct during our adult years. For Mimi Weithers-Bruce, it has. Her light shines every time she pulls out her Bible, a Bible so well-used that a rubber band is holding the pages together. The mere sight of her well-worn Bible is sometimes just the conversation starter she needs to begin sharing her faith. Read more.

Lake Union Herald: Francisco's Amazing Miracle
Recruiting students to attend Seventh-day Adventist colleges and universities is one of the most
adventure-filled jobs in the church.

Imagine traveling to distant exotic places (like North Dakota, Kenya, California, Hong Kong or Brazil), where you spend exhaustive hours talking with students and parents about life goals, personal finance, educational achievement and spiritual commitment. And all the time you think about the challenges a student will face by traveling to a new and different community like Berrien Springs, Michigan. It’s never easy, but it’s always exciting. Read full story.

**Lake Union Herald: Painting with a Purpose**

A 50-foot long white and salmon colored wall loomed before me. I had about a day, 15 students and no paint or paintbrushes to complete a Noah’s Ark themed mural on the wall of an orphanage in northern Jordan. Overwhelmed, to say the least, I jumped into the project feet-first with full confidence that God was in control. Read full story.

**Lake Union Herald: Sisters United in Service**

Sisters Kemily and Kalicia “Kali” Morrison are familiar faces at Andrews University, Pioneer Memorial Church (PMC) and in the local Christian music scene. From their dedication to mentoring teens through the PMC Evergreen Club, to their regular leadership in worship services at Andrews, to sharing their music far and wide, this pair is committed to actively sharing God’s love at every opportunity. Read full story.

**Herald-Palladium: Inclusiveness and exposure**

BERRIEN SPRINGS - Sometimes, it only takes the smallest gesture to broaden a person’s understanding of music that they haven't heard before. Read full story.
Pathfinders Cookies in a Jar Sale

The Stevensville Pathfinders are doing the business honor to learn what is involved in running a business. Their business project is to make and sell Cookies in a Jar. Each jar contains all of the dry ingredients for a batch of cookies and includes instructions for what to add and baking instructions. Each jar comes uniquely hand decorated by the Pathfinders.

The cost is $10 per jar and all profits will go to help cover the expenses of the 2014 International Camporee in Oshkosh, WI.

The cookies come in 2 kinds, Chocolate Chip and Oatmeal Chocolate Chip. There are only 22 jars left. To order yours, call Daniel Bidwell at 269-519-3465, or email at bidwell@andrews.edu to arrange the purchase.

A Magical Family Christmas by the SMSO

Saturday, Dec. 10
7:30 p.m., LMC Mendel Mainstage

Join the Southwest Michigan Symphony Orchestra for an evening of timeless classics and sentimental holiday favorites on Saturday, Dec. 10 at 7:30 p.m. It will be held at the LMC Mendel Mainstage in Benton Harbor, Michigan. Special guests The Citadel Dance Company will perform Tchaikovsky’s famed Nutcracker Suite No. 1, while Leo Carmody and Patrick McCreven lend their voices in a narrated rendition of the class children’s book The Snowman. Sing-along with your favorite Christmas carols and enjoy a holiday tradition the entire family will love.

Tickets:
$15-35 Adults
$5 Students
Free for children 12 and under

Contact: Mayatu Peabody  mayatu@smso.org  Category: Community Announcements
Walla Wall Alumni Event in Chan Shun
Saturday, Dec. 3
6:30 p.m., Chan Shun Hall Whirlpool Room

Walla Walla College/Walla Walla University Alumni: Join us for good food, fellowship and an update on WWU with special guest Dr. Dave Thomas, Dean of the School of Theology. For more information, call Sue Murray at 269-470-6877.

Contact: Susan Murray  
don.sue2717@sbcglobal.net  269-470-6877

Category: Community Announcements

Join the PMC STEP Walking Club
Mondays, 8 a.m.
November 2011–April 2012

Just for moms: Join PMC’s Spending Time in Exercise & Prayer (STEP) on Monday mornings at 8 a.m. to spend time walking and praying for your children.

Contact: Christine Wallace  
boeck@andrews.edu

Category: Community Announcements

PMC Running Club Open for New Members
Sundays, 9 a.m.
November 27–December 18, 2011
January 8–April 29, 2012

Join PMC’s Running Club every Sunday morning at 9 a.m. for a run. This is suitable for all fitness levels, as there are different page groups.

Contact: Christine Wallace  
boeck@andrews.edu

Category: Community Announcements

PMC Walking Club Meets Sunday Mornings--Consider Joining!
Sundays, 9 a.m.
November 27–December 18, 2011
January 8–April 29, 2012

Join PMC’s Walking Club for 30–60 minute walks outdoors every Sunday starting at 9 a.m. All fitness levels are welcome.

Contact: Christine Wallace  
boeck@andrews.edu

Category: Community Announcements

PMC Weekly Exercise Classes
Mondays & Wednesdays, 6 p.m.
November 23–December 21, 2011
January 10–May 2, 2012

Join PMC for free group exercise classes on Mondays and Wednesdays from 6–7 p.m. Classes are instructed by certified personal trainers and Andrews University fitness students. All fitness levels are welcome to join. We provide dumbbells and exercise mats. All you need is appropriate clothing and shoes.

Contact: Christine Wallace  
boeck@andrews.edu

Category: Community Announcements

Kindle the Christmas Spirit: Downtown Berrien Springs Open House
Thursday, Dec. 1, 2011
6-9 p.m.
For Sale: Kantorberry Estates

For Sale: Kantorberry Estates: This 6 Bedroom 4 Bath Home will be open this Thanksgiving Holiday. Check my web site: www.Homes2Love.com for times of OPEN HOUSE this Sunday.

Contact: Dixie L. Wong-Broker/Owner
dixie@dixewong.com  269-473-1234

Home for Sale

A beautiful modest bi-level home for sale in South Bend Indiana about 25 minutes driving time from Andrews campus. For further details please see the following link at http://www.owners.com/in/south-bend/126-n-summit-dr/gmj7753
For Sale: All Brick Home

HOME FOR SALE: 4833 East Hillcrest: ENJOY a Wooded Ravine Lot with an All Brick Home within walking distance of Andrews University. This home was built to last a long time.....you must see it to appreciate the Solid Beamed Wooden Cathedral Ceilings, Stone Fireplace, Extra Kitchen, Extra Fireplace, Large Deck, 4-Car Garage and Lots of Parking. This 3-5 Bedroom, 3 Bath Home with Recreation Room has JUST BEEN REDUCED $10,000. You can view this home on my web site at www.Homes2Love.com or see the home by appointment by calling Dixie at 269-473-1234 or see the home at the OPEN HOUSE this SUNDAY 3-4 PM on November 13, 2011. Learn more at www.SmartBuildingChoices.com. Check the web site for All OPEN HOUSES and time of OPEN HOUSES at: www.Homes2Love.com. This is updated EVERY SUNDAY MORNING!
Showing Category: Classifieds
Showing Type: Property for Rent

Wednesday, November 30, 2011

Roomate needed
Looking for a female roommate to share a two bedroom apartment starting Dec 5th. Close to campus, 10 minute walk. Rent is 260 per person and includes heat and electric plus month rent as a deposit. I am social so I am looking for someone who is ok with game nights, potlucks and movies nights. If you interested you can text me 269-519-2041 or e-mail riverah@andrews.edu.

Contact: riverah@andrews.edu
Category: Classifieds » Property for Rent
269-519-2041

Monday, November 28, 2011

House for Rent
A little house in the Village of Berrien Springs is available for rent for $300. It is suitable for a single person only, as the rooms are very small. The house has a living room, kitchen, bedroom and bath, as well as a storage basement. There are no washer/dryer hookups, but it does include a kitchen stove and refrigerator. There is off-street parking and utilities will need to be paid by the tenant. It will be available starting December 5, 2012. Call Rosie Nash at 269-471-4285 for more information.

Contact: Rosie Nash
rosienash@gmail.com
269-471-4285
Category: Classifieds » Property for Rent

Wednesday, November 23, 2011

Looking to Rent Apartment for January 2012
Female Andrews University graduate student seeking a small house or an apartment. Prefers a place that is walking distance to Andrews University campus. Will be prepared to move by January 7, 2012 and is willing to put down a deposit in December. Please contact Marcia Ebanks at 269-815-2218 or ebanks@andrews.edu.
Feel free to email pictures of rental units.

Contact: Marcia Ebanks
ebanks@andrews.edu
Category: Classifieds » Property for Rent

Monday, November 21, 2011

Looking For Apartment to rent
Im looking to rent an apartment just 2 student females something around $400.00 a month. Anything available please call/text or email me at bronxnycutie75@gmail.com

Contact: Sharlene Alonzo
bronxnycutie75@gmail.com
Category: Classifieds » Property for Rent
6167959330
Found: A Ring
A ring, possibly an engagement ring, was found last week on the sidewalk by Marsh and Hamel Hall. Call 269-921-2865 if you feel this belongs to you.

Category: Classifieds » Lost and Found

Tuesday, November 1, 2011

Stolen Red Tandem Bicycle
My red tandem bicycle was stolen less than two hours ago from my Main St. apartment. Please give Andrew a call right away if you see a bicycle that looks just like this picture. It may have a flat front tire. 360.610.7048

Contact: Andrew Brassington  brassinj@andrews.edu  360.610.7048

Category: Classifieds » Lost and Found
Crib for Sale

Wooden crib with mattress for sale at $55. If interested, contact Rocio Feliz at itorox@yahoo.com.

Contact: Rocio Feliz  itorox@yahoo.com

Toddler Bed for Sale

White toddler bed with mattress for sale at $60. If interested, contact Rocio Feliz at itorox@yahoo.com or 301-335-2832.
Tuesday, November 29, 2011

Gerry baby backpack frame carrier

If interested please call 269-471-6904 or email gabriela@andrews.edu.

Contact: Alina  gabriela@andrews.edu  Category: Classifieds » Misc for Sale
269-471-6904
Fisher-Price Ocean Wonders Cradle Swing for sale. The seat turns side-to-side cradle-like motion or head-to-toe swinging motion. It has 6 swing speeds, three nature sounds and several songs, as well as a mobile and light-up water globe overhead. The seat pad easily removes for machine washing, and the toy tray with sliding beads can be removed for easy access to baby. The sturdy steel frame easily folds for storage. The swing can be powered by batteries. Asking $50 (retail price $139.99).

If interested please call 269-471-6904 or email gabriela@andrews.edu

Fisher-Price Rainforest melodies and lights gym

Fisher-Price Rainforest playmat with music, lights, nature sounds and plenty of activities and textures to stimulate a baby. It has a comfy, soft floor quilt, a variety of attached toys, lights and music. Used for only 2 months. Asking $15 (retail $69.99).

If interested please call 269-471-6904 or email gabriela@andrews.edu.
Baldwin spinet piano for sale

Baldwin acrosonic spinet piano and bench for sale. It has great sound and it has been tuned regularly. Asking $450. If interested please call 269-471-6904 or email gabriela@andrews.edu.
Wednesday, November 23, 2011

Moving Boxes for Sale
Approximately 150 moving boxes for sale at $200. It was used only once and is in very good condition. Call Wendy Baldwin at 608-630-2107 for more information.

Contact: Wendy Baldwin  wbaldwin@misda.org  Category: Classifieds » Misc for Sale

Tuesday, November 22, 2011

Nikon D60 10.2MP Digital SLR Camera
1) Nikon D60 10.2MP Digital SLR Camera
2) Memory Card 15mb/s - 4GB
3) PZ40X II - Professional Flash - Quantaray sunpak
4) Lens 18-55 - DX VR - (1:3.5-5.6G) - (DX SWM VR Aspherical ω-0.28m/0.92ft ø52) - (AF-S NIKKOR)
5) Lens 55-200 - DX VR - (1.4-5.6G ED) - (DX SWM VR ED IF ω-1.1m/3.61ft ø 52) - (AF-S NIKKOR)
6) 2x - Nikon Lithium ion (EN-EL9) 7.4v 1000mAh
7) Tripod 6600DX (Platinum Plus Sunpak)
8) Nikon Case

All for only $999.00

Contact: Kelber Mazur  mazur@andrews.edu  269-252-6318  Category: Classifieds » Misc for Sale

Monday, November 21, 2011

Winter Tires for Sale
Set of 4 Blizzak WS 60 winter tires mounted on steel rims for sale at $375! The tires are size 195-60 15 and the rims will fit Volvo 740, 940 and 240. These tires are in excellent condition and will work well for several more seasons.

For more information, contact Dave Susens at susefam@yahoo.com or call 269-845-0480.

Contact: Dave Susens  susefam@yahoo.com  Category: Classifieds » Misc for Sale
Wall Cabinets for Sale
Two IKEA wall cabinets for sale at $39. These office wall cabinets have translucent doors and are in excellent condition. They are perfect for above-desk storage or a kid's room.

33"W x 14"D x 16.5"H

Please contact Sarah at sarahfuste@gmail.com or 269-519-0058 if interested.

Contact: Sarah Fuste  sarahfuste@gmail.com  Category: Classifieds » Misc for Sale

Bar Stools for Sale
Two black & silver IKEA Anssi Bar Stools for sale at $19! There are a few scratches on the seats from wear, but otherwise, they are in very good condition.

Seat height: 24"
Seat back height: 35"

Please contact Sarah at sarahfuste@gmail.com or 269-519-0058 if interested.
Robo-pong for Sale

Newgy Robo-pong 2000, like new, for sale!

This ping pong trainer machine hooks up to your existing ping-pong table and shoots out ping pong balls with an oscillating device. It does side spins, top spins, reverse spins at different spins. Use it to develop hand-eye coordination. It is portable and sets up quickly.

For the cost of over $450, pay $175 for it! Contact Dave Oakley at 269-313-6118 or oaktree57@hotmail.com for more information.

Contact: Dave Oakley  
269-313-6118  
oaktree57@hotmail.com

Category: Classifieds » Misc for Sale

Emerson Microwave - $30

Emerson Microwave Oven

Works great! Perfect for the dorm or small apartment!

Model Number MW8888B
Power Input 120 V, 60Hz, AC 1.30 KW
Showing Category: Classifieds
Showing Type: Employment Opportunities

Monday, November 28, 2011

PT Needed ASAP!
The need for a Physical Therapist at a private practice in rural Nevada, which includes a small hospital, SNF and school district. There is a beautiful pinyon pine country nearby, and it is 120 miles south of Reno and 140 miles from Yosemite (photography/camping) and Mammoth (skiing).
Salary is negotiable. Please contact Teresa Reedy, P.T., at 775-773-2294 for more information.

Contact: Teresa Reedy  775-773-2294

Wednesday, November 16, 2011

AIM Job Opportunity
Are you looking for a short-term job opportunity during the holiday break? If so, join the outbound team and Adventist Information Ministry (AIM). AIM makes calls to help support ministries.
Details
When: Mid-November to late December
Days: Sunday–Thursday evenings
Hours: 6 hours minimum per week
Pay Rate: $8 an hour
Join while there's still space. Stop by AIM (IS Building, Suite 215) to apply.

Contact: Melissa Webster  269-471-2853

Friday, November 4, 2011

Hair Braiding
Looking for someone to do your braids in a style of your choice? I'm available and prices are very affordable! Please call 269-471-6918 or email me at junway75@gmail.com to schedule an appointment.

Contact: Junway  269-471-6918

Lost: Jacket with Keys in Pocket
Somebody took my black leather jacket from the coat cloak area on the first floor of the Science Complex. The jacket had my car keys and other separate keys. Please if you accidentally took the coat, please call me, Suleiman, at 269-519-7401 or 269-471-3440.

Category: Classifieds » Employment Opportunities

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Category: Personal Services
Courtyard by Marriott Holiday Offer

Going home for the holidays? Stay with Courtyard by Marriott for a special rate of $79! This special holiday rate offer is valid from November 22–January 9. Be sure to mention this special rate when you make reservations.

The Benton Harbor Courtyard by Marriott is located at 1592 Mall Drive in Benton Harbor, Michigan. For more information, contact Rebecca Guse at rebecca.guse@whitelodging.com or 269-925-3000.

Contact: Rebecca Guse  
rebecca.guse@whitelodging.com  269-925-3000  
Category: Classifieds » Personal Services
HOME for the HOLIDAYS!

brought to you by the
COURTYARD by MARRIOTT BENTON HARBOR

Stay with us at the COURTYARD by MARRIOTT while you’re home for the holidays!

Our special holiday rate offer is valid from November 22nd - January 9th.

Stuff your Turkey, not your house!

Be sure to mention this special rate when you make your reservations!

THE BENTON HARBOR COURTYARD by MARRIOTT is located at 1592 Mall Drive in Benton Harbor, Michigan

PHONE: 269-925-3000  FAX: 269-925-8796  E-MAIL: rebecca.guse@whitelodging.com
Visit us online at www.marriott.com/sbnhh