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WPC LIFE

Tech Overload
Life on a 5.5" Screen
versus Life in 360°
See story 10-11

MONEY

College Debt
Paying Off Student Loans,
One Step at a Time
See story 2-3

SPORTS

Athletic Focus
Opening Up on Injuries, New
Opportunities, Culture Shock
See stories 4-5, 8-9, 12-14

Student Loans 101: Paying Off Debt as College Costs Grow



by Monique Lay and Ben Himes

Alumnus Nicole Shaffer Lee '13 once considered dropping out of school because of the cost of tuition. Now, deliberations of dropping out are far behind her: "College education is very important; it is the beginning of your future. I come from a hard-working family where education is highly valued, my mother is a teacher, and so needless to say going to college was not optional for me. I thought about dropping out of school due to costs, but somehow it all worked out," Lee said. The somehow of making it work, in Lee's case, consisted of working three jobs while in school. Her income paid for tuition, books, and living expenses. "Having three jobs was not ideal. I didn't have a lot of time to do the homework, self-care, and friend care. I missed out on a lot of social activities, especially on campus." Being financially savvy is just as important as having a college education. Lee reflected on her experience with taking control of college expenses saying, "I think what helped me a lot was having clear communication with our Student Financial Services. The counselor and I had a lot of meetings, making sure everything would fit together just right."

Nicole is not alone. Close to 50% of respondents in a recent college debt poll of the Warner Pacific traditional student population said that they had either considered dropping out or transferring because of tuition costs. As reported by *Huffington Post* writer Joy Resmovits, college tuition has been rising faster than inflation as states have cut contributions to higher education. Over the last decade, students have doubled total annual borrowing, from \$56 billion to \$113 billion in constant dollars. "Many of the students who default on loan payments are students who dropped out and did not graduate, which diminishes their earning power. So the number one thing you can do to stay on top of payment is to graduate," said Associate Director of Student Financial Services Bryan Cook.

The average amount of student debt a Warner Pacific student in the traditional program accumulates by graduation is \$25,904, and 99% of students receive some type of financial assistance. During the 2012-13 academic year, 83% of graduating students borrowed from government or private loan providers. According

to the American Student Assistance Organization and College Board 2012 data, average debt among all bachelor's degree recipients was about \$29,900 at private not-for-profit four-year institutions, and \$25,000 at public institutions. The average percent of graduates who default in Oregon is 14.8, and the average nationally is 14.7. "The government tracks defaulters for three years after graduates enter repayment. Out of Warner Pacific graduates who enter repayment, 7% have defaulted in the last three years," said Cook. "We'd like to see it get lower." Cook also explained that there are many ways a student can prevent default on a loan. "There are also options... Say for instance you were only making \$10,000 a year. You could actually have zero dollars as a payment and be considered on time as long as you've been in contact with your servicer to adjust your payment plan. So that's why I say there's no reason for someone to default on college loans."

There are other ways to stay on top of loan payments. One way is to apply for many scholarships since they won't have to be paid back. "Apply even if you think it's a waste of time," Cook said. "For example, with a \$500 loan, a person making minimum wage would have to work over 55 hours to make \$500, and that's before income taxes is taken out." In short, it all adds up. "Borrow responsibly. If you can avoid using the money and live frugally, it will reduce how much you have to pay later," Cook added.

In the Warner Pacific student poll, only 20% were not worried about student loans, the other 80% were either slightly worried, worried, very worried, or not worried but feeling that they should be. Of the 51 polled students, six students said that their tuition would be paid for without college loans. In the same student poll, 48% said they know only a few things about their loans, and another 26% revealed that they know very little.

As Lee pointed out, seeking guidance from Student Financial Services staff is one of the best first steps to handle student loans preemptively rather than passively. Cook believes that people go into default because they are afraid to ask for help or have not given updated contact information to their servicer. Keeping up with the terms and requirements can seem like a daunt-

ing task. There are two types of loans that are the most common regarding the topic of student debt. The first is a subsidized loan; this has the fortunate result of not accruing interest over time before graduation or during the process of deferment. Unsubsidized loans do accrue interest over time. The grace period that exists between exiting college and entering the workforce varies between the different loans available, usually six months to one year.

Here is a list of terms that one will eventually see or hear about concerning the topic of student debt:

1. Deferment—postponing of a payment without the added accrual of interest for subsidized loans. However, the government is not responsible for paying the interest that might accrue with other forms of loans, such as Parent PLUS or unsubsidized loans.
2. Forbearance—this is a process in which one can stop paying loans or reduce monthly payment for up to twelve months. Specific examples of qualifying for forbearance include certain internships and national service, during which payment of loans may be difficult to accomplish for a period of time. But beware, during the time of forbearance, loans will continue to accrue interest.

3. Delinquent—the first step towards a loan stepping in the direction of default, usually within the first ninety days of missing a payment. It is up to the borrower to contact the loan provider and sort out the issue before the situation escalates.

4. Default—this term applies to failing to make a payment during a certain time frame, usually 270 days. Schools, the government, loan providers, and collection

agencies are a few of the institutions that can take action to make sure that payments will eventually continue.

Staff in the Student Financial Services office, Cindy Pollard, Bryan Cook, Lance Chamberlain, and Jared Clark, are more than happy to assist students in any financial aid confusion. Recently, little plastic cards for a website called saltmoney.org have made an appearance in the SFS office. Saltmoney.org has many links regarding search for scholarships, handling student debt, and landing a job. On the site, students can create an account and receive help that will improve their situation once it is time to start making payments.

Two recent Warner Pacific alumni, John Norton '13 and Sarah Hazen '12, are accustomed to the repayment process. "I paid off large chunks of the loans during the grace period to avoid paying further interest, and am not required to make another payment until December 2015," Norton reported. For Hazen, "The whole process was terrifying at first, there was no one who I felt I could turn to in order to pay my loans. During the process there was some miscommunication with paying my loans, but I called the bank and the loan service provider I was assigned to and they were more than patient and

Recommended Financial Websites:

Student loans info: studentloans.gov

Financial planning: saltmoney.org

Repayment calculator: tinyurl.com/wpccalc

Loan repayment plans: tinyurl.com/wpcplans

happy to settle the issue at hand. Since then the process has been smooth. I'm even ahead on my payments." These accounts inspire hope; with the right budgeting, perseverance, and hard work, settling debt can be less of a headache.

Pictured: If you are worried about debt piling up before graduation, you can obtain a Salt card with useful tips at the Student Financial Services front desk. Photo by Tim Jackson.

DOUBLE THREAT

Lady Knights Pursue Athletic, Academic Goals

by Laron Daniels

With record enrollment in the traditional program this year, the student body is teeming with new and unique students, which has left the seams of our classrooms, dorms, and cafeteria stretched to the breaking point. Also to be recognized is another record-breaking number, 204, the number of student-athletes who are matriculating here. We have been blessed this year to have invited so many new faces into the fold. There are so many newbies on campus, all coming from different backgrounds and having their own stories to tell. *Knight Times* sat down with two of those new athletes to find out how they got here.

JANESSA WHITE

YEAR: SOPHOMORE
MAJOR: PRE-NURSING
SPORT: VOLLEYBALL

Janessa White's name may ring a couple bells in the Portland area, as she is a local South Salem High product. There she was a four-year member of the Honor Roll and lettered in two sports. In track and field, she won the Oregon State Championship in long jump as a junior. Her senior year, she earned Central Valley Conference Player of the Year honors in volleyball. White then committed to take her volleyball talents to Boise State University and continue her accomplishments. Unfortunately, college wasn't as friendly to her as high school was; she redshirted her first year in 2013 and played sparingly last year as a freshman. White admits volleyball wasn't as fun for her at Boise, and at a bigger Division 1 school, it was tough to balance out school with athletics. That's when she came to the ultimate decision of changing schools: "It was really fun to go to a big school. You get the college life, but now it's like I get to focus on school and everything else. It was fun to say I did D1, but now I'm just enjoying it more."

Transferring to Warner Pacific was in fact a great decision for her: "Coming from D1, this was the perfect mix between school, volleyball, and social life. I can still play volleyball, as well as get better grades and focus. It's the ideal college lifestyle." What about the school appealed to her? "I played for Nels (the head volleyball coach) before in club. I liked the location of the school, and that it was a liberal arts school. It was a good move for me because I'm closer to home." As it turns out the fresh start was in fact beneficial



Pictured below: Janessa White. Photos by Cody Harrod.



for White: in her first season as a Knight, she put together one of the best individual seasons in WPC volleyball history. Her 270 kills for the season puts her at #9 all-time for total kills in a single season, and she was named 1st Team All-Cascade Conference. White also plans on picking her track & field spikes back up and competing with the Knights program. She hasn't participated in track since her dominant high school years. Ironically, White will now be teaming with her former high school track nemesis Alyssa Neal. The two went to separate rival schools in Salem, where these stand outs clashed against each other.

As for White, she is completely content with her current lifestyle and even says that life in the classroom is going smoother. When I asked if she would recommend Warner Pacific to other athletes in her previous position, she smiled and said, "Yes, the location is good, everyone is super accepting, and yeah, there's not that many people, but you get to know your teachers, and they go out of their way to help you get good grades and work around your schedule. You may think you want the big college aspect, but it's actually really nice to have a smaller school. I thought I would like Boise State better with the bigger classes, but now experiencing the smaller classes, I definitely would have picked that."

ALYSSA NEAL

YEAR: REDSHIRT SOPHOMORE
MAJOR: UNDECIDED
SPORT: TRACK AND FIELD

Alyssa Neal is a gifted young lady with a mellow personality that's in complete contrast to her lightning athleticism. While practicing with her, I've seen her outrun and out jump the men, which is scary

to say the least. Neal attended high school at North Salem, where she placed second in the triple jump (36-11 1/4) and third in the long jump (18-2 1/4) at the OSAA 6A State Championships her senior year. She was a familiar face at the OSAA 6A State meet, placing in the top three in triple jump all four years and long jump twice. Neal got used to winning at North Salem High, taking first over 100 times in individual and relay events during her career.

Coaches, teammates, and fans are all looking forward to seeing Neal bring that winning tradition of hers to the track this year. I highly doubt anyone is as eager for Neal's return as she is, after having to sit out of competition in track last year due to academic issues at her previous school, Eastern Washington University. Neal insists that those are all problems of the past: "My grades have improved. I'm taking 18 credits, and while I was at Eastern I was barely managing taking 12." School is now a prime factor in Neal's life. "I feel like I can handle a lot more things in my life. A heavier workload, my practice load, I just feel like I have more support. I can handle more and I have more control of my life between doing what I want to do and doing what I have to do," said Neal about her new life at Warner Pacific.

Now after a rough freshman year and since changing schools, she has recharged herself spiritually, mentally, and emotionally. "It (Warner Pacific) is a good school to put you back on your feet, make you realize what's really important, and appreciate the opportunities that you have." I asked her if she would take back her experience at her last school if she could. After pausing and taking in a deep breath she replied, "I tell myself that I would change a lot of stuff. But if not, track would probably be out the window, and I'd probably be living in Cheney and not going to school. If I could go back now with these same opportunities I'd be fine, but if I stayed there, I'd be rock bottom." Having learned from her mistakes and matured, Neal is ready to take the track scene by storm. Now, with Neal's new mindset and approach, competition better clear the runway as she is set to take flight into the record books. She's only a sophomore, so she has plenty of time to do so.

MEETING THE NEED:

Financial Aid Helps Minority Students Realize the College Dream

by Julia Toscano

On an average Monday night, I sat down at a table during dinner time in the crowded dimly lit Warner Pacific dining hall. I sat down with a few people that I knew and some that I had just met that very day. They were discussing the scholarship and financial aid system and how they feel cheated out of many scholarships because of the color of their skin. I looked around the table and realized that all of the people I had sat down with were white. I was surprised that this group felt discriminated against. Being half white and half Mexican with a fair complexion, I have always felt that I have dodged potential discrimination against me because I look white, and especially because being Hispanic never earned me more money for school. My financial aid comes from loans, my academic and athletic schol-

arship, as well as a small Pell grant that I received because my parents do not make a lot of money. So it truly baffled me when I heard that some students felt discriminated against in the financial aid and scholarship system.

According to Cindy Pollard, Director of Student Financial Services and Financial Aid, there are two types of scholarships: one is merit based, and the second one is need based. Eligibility for merit-based scholarships is determined by the different qualifications a student may have. Recipients are chosen by departments, for example, athletics, drama, music, etc. There are also a significant number of scholarships awarded using academic criteria, which continue as long as students earn the required GPA. Need based scholarships

are dependent on the FAFSA filled out by the student. As Pollard explained, a formula determines how much money can be offered to the student. Of course, the college cannot always fill the entire need for each student. “Demonstrated need” is the cost of attending the college minus the expected family contribution and any other aid the student is receiving. Nowhere in this formula does it ask if the student is a minority.

However, what the students in the dining hall said is true: minorities do receive more financial aid than whites do—because of their “demonstrated need.” According to “Funding Changes and Their Effect on Ethnic Minority Student Access” by Hattie Powell and Joyce A. Scott, a prominent barrier to attending college is the household in-

come. According to the 2013 United States census, African American household income is the lowest, and family income for Hispanics is second lowest. Highest in family income is the Asian population, and Whites are second highest.

Although ethnic minority student enrollment in higher education is increasing, it still lags behind that of whites. Higher education scholars Powell and Scott examined enrollment based on household income and found that children from low-income families enroll at a rate of 52%, children from middle-income families enroll at a rate of 78%, and children from upper-income families enroll at a rate of 91%. Household income can really affect a student's decision to attend college. The federal Pell Grant program, based on financial need, provides higher education access for many students, including minority students because of their demonstrated need. According to the National Center for Education Statistics, only 18.1% of Whites received Pell Grants compared to 48.8% of African Americans and 39.2% of Hispanics. So yes, minorities do receive more aid than Whites do; however, financial aid is based on the student's need and not their ethnic background.

Some Warner Pacific students may benefit from a combination of both merit and need based aid. The college offers a scholarship for student leaders who come from underserved communities—as defined by demographics, high school statistics, and family income. This is the Act Six Scholarship. There are many preconceptions about this particular scholarship, some of which I heard on that day that I sat down with the students complaining about the scholarship system. No, this scholarship is not just for minorities; it has multiple criteria, as explained by Act Six student Jose Joel Cazares: “When I started the process of applying for the Act Six scholarship in 2010, the protocol was to recruit high school leaders from underserved communities who would later go back to work at those communities. The Act Six scholarship is currently looking for well qualified high school students who are involved in their community, passionate for change, and understanding about the different cultures they are to encounter in higher education. The pursuit of higher education for the

Act Six perspective goes far beyond obtaining a degree. It entails obtaining professional skills, a personal profile, and critically analytical thinking.”

When I spoke with Cindy Pollard about the various scholarship opportunities, she mentioned the Warner Pacific Opportunity Grant. This grant is specific to students who cannot provide legal documentation of residency, and therefore cannot apply for FAFSA. The grant works exactly like FAFSA and asks for the exact same information. This process allows WPC to offer a need based scholarship using college funds.

It does not meet the entire need, but attempts to provide assistance to students unable to qualify for federal assistance of any type. Pollard says that by establishing this grant, Warner Pacific is making education more accessible to everyone. There are multiple students here at the college who are taking advantage of this opportunity. One student in particular searched around in many schools to see where he could further his education. He found a school in Virginia and had the chance of playing collegiate soccer there. “When the admissions counselor called me to tell me that I was accepted and wanted me to come visit the school, I told her that I was not born here, and I said, since I am undocumented what does that mean for me? She said to me that because I do not have the documents

I cannot be accepted, and she hung up.” This student had a GPA of a 4.0 with an opportunity to play collegiate soccer and was denied access to higher education because he was not born here. Now, he is at Warner Pacific because the college does not discriminate against those without documents.

When it comes to grants and financial aid based on a student's need, the money will be offered if the FAFSA application deems it is necessary. The funds that a student is awarded are not based on their skin color, but simply their demonstrated need. Scholarships based on merit are still very much available for all students, and do not depend on family income.

Facing page: Photo by Gisella Klein. This page: FAFSA application. Courtesy of the U.S. Department of Education.



Injured on the Court:

GETTING BACK IN THE GAME AFTER ATHLETIC INJURY

by *Julia Toscano*

It was during the very first match of the 2014 spring season volleyball that I tore my ACL. I remember this day clearly because I still quiver at the memory of it. It was a game against Concordia University. To be perfectly honest, I do not remember much about what was happening that morning. All I can recall now is the very moment that my ACL tore. I jumped up for a hit, but I never got to see where that hit landed. I came down on my left leg and my knee immediately jolted inward, causing me to collapse on the hard gym floor, but that did not hurt compared to the pain in my knee. I remember screaming without stopping for a breath. They were screams that I was not aware that I was capable of. All I can picture now is facing up at the ceiling and seeing the arches of the silhouetted volleyball going up and down, along with the beaming lights pressed down upon me. The girls kept on playing over my screams for what seemed to be an eternity. It was as if time had stopped for me, but the girls were playing in regular motion—and the pain stuck like a clamp on my knee. My screams were not stopping; in fact, they were getting louder and more frantic. I kept yelling “stop!” in a frenzied manner so that the point would be over. I had never experienced such a feeling. My whole body was clenched, and I remember thinking how I just wanted the pain to go away. I was in such shock that not even my tears could fathom the ringing excruciating sensation.

By the time my teammates calmed me down, and they were able to lift me up from the ground, I took a look at my team. Then I looked at Concordia’s team. The gym was in silence. I saw their faces painted with worry. My team had tears down their cheeks as they looked at me getting carried off the court. Even though we had no true evidence as to what had happened, the severity of it was obvious to the girls.

Athletic injuries are an issue that all teams, coaches and institutions will have to face at one point or another. Warner Pacific’s head basketball coach, Jared Valentine, has dealt with three severe injuries on his team in just three seasons, two players with a torn ACL and one with a broken arm. “All three [of the players] were All Conference, and one was an All American,” Valentine said, referring to the honors given to these players by the coaches in our Cascade Collegiate Conference.

Valentine acknowledged that each player’s injury affected the team’s chemistry differently. Coletun Tarr’s injury happened after the season, so none of the team relied on him for the following year, being fully aware that he was going to be out for that period of time. However, William Sharp’s ACL tear had a significant impact on the team because it was during the season. “We had to scrap our offense,” Valentine said. As for All American Steven Harris, it was an “emotional hit on the team.” Steven was captain and MVP of the team as well as “our emotional leader.”

During our interview, Valentine recalled the significant event when Harris broke his arm. It happened at our very own gym against Corban University. “It was the 2011-12 season... Corban stole the ball and one of their players had a lay-up. Stephen sprinted the length of the court and blocked the shot. His arm hit the side of the backboard, which knocked him off balance and he fell backward on his hand. The arm broke and was disfigured. It was sad.” Valentine remembered the moment when the men huddled for a break during a timeout after the injury occurred. A silence came over them and they looked around—their captain was not present to lead the break. Losing Harris had a severe impact on the team. In most of these cases, there has been very little time to respond to the injury of a valuable player and plan for the next game or tournament, Valentine said.

In my personal case, my injury only directly affected that spring season, which fortunately does not count towards any real record for the college. I remember the following weekend there was another tournament and our coach had scrambled to find someone to cover my position. We had a middle hitter playing backrow defense, which in most cases is like trying to eat soup with a fork—extremely difficult. It had never occurred to me how a severe injury could affect more than just the injured player. The team was playing with new faces, and the coach had to deal with the stress of figuring out how to fill a position.

From a scholarship standpoint, injury is also a big deal. With a severe injury, a player can decide to medical Red-shirt and take a year off from playing in any matches, but the player is still technically on the team and still getting a scholarship for that year off. If a player is getting near to a full ride at Warner Pacific and decides to redshirt, that is nearly \$20,000 dollars less money that the coach was expecting to have to recruit a new player. Yes, the team gets to keep a good player; however, for that one year that talent is not being put to use for the team. There is also a risk of that player not coming back to their full potential. In Valentine’s coaching experience, Sharp’s basketball career was cut short after his ACL recovery. Despite the eight months of rehab, his doctor made him end his senior season prematurely because of continual knee difficulties. Thus, the scholarship was not used as desired.

According to the National Association of Intercollegiate Athletics (NAIA), the division in which Warner Pacific athletes compete, “If as a student athlete, you suffer a season-ending injury or illness... a hardships request must be verified by the medical doctor who treated you. If granted, hardships restore a season of competition.” The NAIA states that volleyball is



only allowed eight full ride scholarships that have to be divided amongst the team. If a player is granted a red-shirt year, there is less money for new players for the upcoming year.

In order to prevent athletic injury, WPC Athletic Director Jaime Joss hopes to accomplish three tasks to benefit the institution. These include providing a secondary insurance for athletes, expanding the weight room for all students, and hiring more athletic trainers. "I haven't accomplished what I wanted to," Joss said, but with these goals, the amount of injuries amongst teams can be reduced. These preventative measures could allow better use of scholarship money and strengthen recruitment.

The prevention of athletic injury is highly important because in the end it will save the institution money. I wish I could have

had the resources that Joss hopes to have in the future. His vision could have helped prevent my injury. Currently I am six months post ACL reconstructive surgery. I am going to physical therapy once a week, and applying what I have learned during my own workouts. Having someone tell me how to move my body correctly to prevent injury is valuable knowledge that I wish I knew before. However, knowing proper movement in my body now gives me high hopes for the next season. I am now cleared to practice lightly with my team, and my returning teammates are putting faith in my ability and looking forward to a season with me back on the court.

Brittney Bevens also contributed to this article. Pictured: Julia Toscano going for the hit against Southern Oregon during a Fall 2013 home match. Photo by Cody Harrod.



TOO MUCH TECHNOLOGY

by Taylor Davidson

We are all living in a technological era, where at young ages children stare at television screens rather than playing outside. Those children grow into teens who stare into the screens on their cell phones, and those teens then grow into adults who stare into computer screens at their workplace. According to Griffin Technology, a major technological accessory company, two hundred trillion text messages are received in America every single day, which is more than an entire year's worth of regular mail. As our utilization of cell phones, laptops, and tablets continually increases, our dependency on these items increases as well, and although social media and text messaging may help us feel connected to those around us, they can also cause a disconnect to our natural world. Don't get me wrong; I am currently writing this story on my laptop and understand the great power of technology and all of the good it can bring, but it is equally important to understand the harm that staring at a screen for too long can do.

The National Consumers League reports that in 2013, six out of 10 pre-teens were aged 10-11 when they received their first phone. Twenty percent of 8-9 year olds and 15 percent of 12-year olds received a cell phone in that year. These growing statistics demonstrate how children are being introduced to all kinds of technology at young and impressionable ages, leading them to become dependent on it as a form of entertainment. Rather than riding bikes or playing sports outside, children are playing video games and texting their friends. When we are taught at young ages that cell phones are a necessity, this obsession has the potential to harm our everyday lives.

Also growing is the utilization of technology in schools, as many districts opt to use technological resources in lieu of old-fashioned handwriting. Many argue that utilizing technology will prepare children for their future careers, and while that may be a great benefit, it does not outweigh the fact that learning proper handwriting is beneficial for children's developing literacy and memory. Maria Konnikova with *The New York Times* reported on a number of studies by psychologists and neurologists: "Children not only learn to read more quickly when they first learn to write by hand, but they also remain better able to explore ideas and retain information. In other words, it's not just what we write that matters—but how." This applies to older students as well. Two UCLA psychologist reported that students learned better when they took notes by hand than when they typed them on a keyboard, perhaps because handwriting requires a process of reflection and manipulation that can lead to better understanding and memory encoding.

But it isn't just children who are being presented with the need for technology, as many people are now choosing to prioritize the spending of their money on gadgets and gizmos. NBC news reported this year that nearly half of Americans have cut back on spending, including for travel, food and health care, in order

to afford technology. The CNBC All-America Economic Survey found that 49 percent of the 805 respondents economize to afford technology. The same source also reported that "when it comes to which technology is the most important, Americans clearly choose the cellphone. Asked which bills they definitely would pay if they ran into hard times, 39 percent said they would make sure to get a check in the mail for their cellphones, compared with 28 percent for Internet services and 20 percent for pay television, such as satellite or cable."

It is equally important to understand that college students can suffer from the use of too much technology as well. As reported on MTVu, MTV's 24 hour college network, "For college students, constant digital communication carries an additional layer of complexity, often leading to misunderstandings, confusion and uncertainty." Deciphering someone's emotions through texts or chat room sessions is nearly impossible, and can cause for far more conflict and arguments than personal face to face conversation.

WPC Professor Jenna Thompson has a tug-of-war relationship with technology in her own life. "I've noticed that when I enter a classroom, students are usually looking down at their phones. Ultimately, I think that our 'connection' to technology means we're missing out on real connections with each other and with our environment. The other morning I woke up and my immediate temptation was to go online and check email, browse a couple of websites...basically see if I'd 'missed' anything in the few hours I'd been asleep. Crazy, right?"

So what is the solution? We cannot simply quit our screens cold-turkey, for a large part of the way we live relies on these products. Instead, it is important to understand and practice the idea of not being dependent on technology. Professor Thompson has some additional thoughts: "My biggest suggestion is to start asking what you're really getting from it. I find that it often makes me feel more lonely. It seems like a way to reach out and touch another person, and maybe it's better than nothing, but it's really limited. Like anything worthwhile, stepping away from screens takes practice. I look for opportunities to practice everyday. But I'm not thinking to myself—hey, how can I cut down on my use of technology today? Instead I'm thinking, how can I live more fully in my body and in the world? I don't want to read words on a screen, I want to read them in a dusty bookstore on a rainy day. I don't want to watch cat videos online, I want to see real cats sunning themselves on the hoods of cars or in the neighbor's driveway. I don't want to read about the latest storm, I want to go outside and *feel* the wind. I don't want a technology habit to deprive me of real living. I want to live my life with all five senses." *Pictured: An audience member records Bruce Springsteen on his cell phone during a concert. Photo by Flickr user pennstatelive.*

ENGLISH ATHLETES

PLAYING ON THE OTHER SIDE OF

by Jack Andrade

Over the course of my four year college career, I've had the unique, if albeit stressful, opportunity to have attended four different institutions all over the country, playing soccer for each. While on this sojourn around the country, in Alabama, Virginia, New York, and now here in Portland, I've met a variety of people. Every school has had its different mixture of students, but one group I've become pretty well acquainted with is the subculture of soccer players in American colleges who hail from the United Kingdom. At three of the colleges I've attended, several of my teammates have been English, Irish, or Scottish.

I have found within the ranks of high level collegiate soccer players a large majority from England. In 2010, *The Telegraph*, a British news magazine, published a study reporting that 8,861 students were currently attending American universities. That was two percent more than the previous year, and the number was expected to continue upward. At my first school in Alabama, Montevallo University, roughly fifty percent of the 32 players were from out of country with a majority of that number being from the United Kingdom. Though it was four years ago, I still remember the power and skill that these players displayed on the field. Each of them knew how to assert their respective style on the game. On the pitch, they were a force to contend with. They're so talented; college coaches will dish out loads of scholarships to get them here.

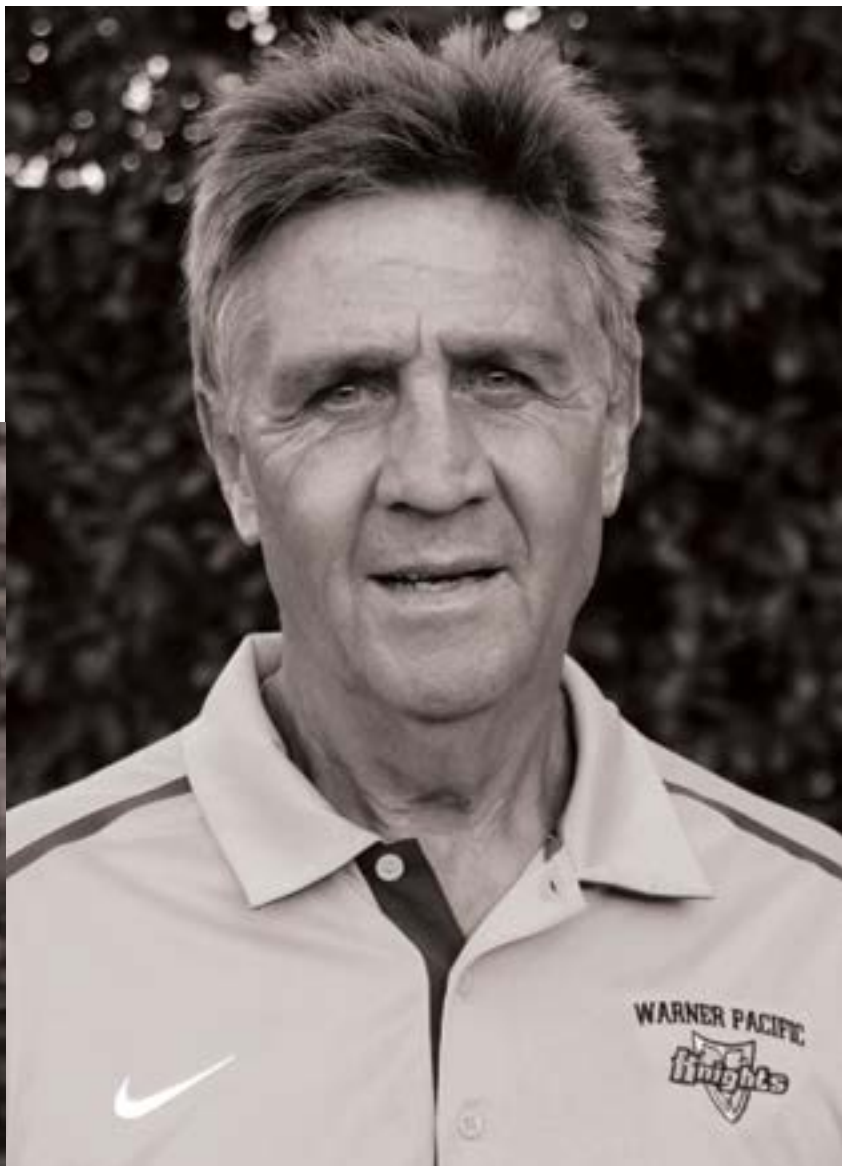
As I came to learn from my teammates, the players who come over here have failed at their attempt to play professionally in England, so they switched gears and came to America to continue their educations and play soccer. A story published on *SoccerWire* shed light on the situation these players have experienced. The writer brought up the point that England's schooling is very different from ours. Students graduate high school at age 16. Then, they have the option to go on to a finishing school for two years followed by university. However, if a player wants to continue his career in soccer, he is usually signed to a professional club by the time he graduates high school. These players don't get the opportunity to go on to college or university. That is something that is exclusive to the United States. All of the players I've ever spoken to love America and see it as a marvelous opportunity to continue their education and soccer careers.

Although the coaches may have been happy with their performances on the field, the lads from across the Atlantic would often get into trouble for some of their behavioral issues, both on and off campus. During my one year at Montevallo, we had three incidents mar our team's reputation. All three involved the group from the U.K., alcohol, and a few dumb decisions after two a.m. The most innocent and hilarious of these was the time when two of the guys from England wanted McDonalds after a late night out. Neither could drive, so they made the somewhat responsible decision to walk up the hill to the 24 hour McDonalds. However, only the drive-thru was open. Instead of just biting the bullet and walking back hungry, the two of them stood out there cursing obscenities at the window until the cops showed up. These two were notorious on campus for the lifestyle they lived. *Family Lives*, an online forum for English teens, reported that most teens in the U.K. have their first drink at 13 and are regularly drinking to excess by 15. Sixty percent of teens regard drinking as a normal rite of passage. Warner Pacific's policy on drinking is fairly strict in comparison to the first institution I attended: no alcohol consumption on campus by anyone, even if you are over 21.

At my third school, Virginia Intermont College, my team had less in number from Great Britain, but more in spirit. In fact, my roommate was Irish. We only had seven international players, but they mostly stuck together, the exception being my roommate, with whom I became very good friends. Matt, my roommate, abstained from a lot of the drinking and partying that the others were into, and had a number of things to say about the lifestyle that most of the lads lived: "I get it, but I don't want it. I think that the way they treat themselves and those [around them] is a bit off. Especially the women." Matt had a girlfriend after about a week at VIC. Interestingly, the two of them are still together. From the two years now that I've known him, I can say that Matt is of a rare breed that thoroughly respects and reveres the women in his life. He likes to say it comes from his mother.



THE POND



Left: Joe White is goal keeper on the men's soccer team. He transferred to WPC this Fall after attending a college in Mississippi. He came to America from his hometown of West London. Right: Bernie Fagan arrived in the U.S. in 1974. After his professional career he coached the men's soccer team at WPC for 26 seasons. Fagan is retiring this Fall. Photos by Cody Harrod.

Every American has his or her own impression of an English accent. Americans, for some reason or another, seem to be so intrigued by those odd, posh-sounding people across the pond. Maybe it has something to do with our origins; maybe it's just the funny accents. But we are at times so fascinated by English culture.

Here at Warner Pacific, I've had the unique opportunity to play for and get to know Coach Bernie Fagan. For those who don't recognize the name, he is our head

men's soccer coach. Fagan has quite a life story that dates back sixty-five years now. He was born in Sunderland, England in 1949. Fagan tells me that he loved the game of football growing up. He adored the intensity and ferocity of the game. It was his home away from home back in England. Fagan excelled at his sport, earning a professional contract for his hometown team in Sunderland. However, after a short stint playing in England, Fagan made the move to America in 1974, signing a contract with the Seattle

Sounders at 24 years of age. He played for Seattle for two years, then was traded to the Los Angeles Aztecs in 1976, where he played for three more years. When I asked him about his accent and coming to America, he just laughed. "I had this horrible, thick Jordy accent. Nobody could understand a word I was saying. I was speaking to a couple of boosters one time when I first got here, and after a second, I could see their eyes glaze over."

Continued on page 14.

ENGLISH ATHLETES IN AMERICA

CONTINUED FROM PAGE 13

“They just looked at me and said, ‘Can I give you a tip, son? You gotta get rid of that brogue if you’re gonna get anywhere!’” Fagan told me he practiced for months and months trying to sound intelligible until finally he made it to the point where neither the person he was talking to nor Bernie himself could understand a thing he was saying! However, Fagan admitted to one area where his horribly thick accent gave him mild success. He mentioned that the women he met when he first arrived loved to hear him talk. “It didn’t even matter what I was saying because they couldn’t understand me anyway. I had this girlfriend in Seattle for about four months, which was quite long for me, and her friends used to always say things like, ‘Oh say that again, that’s so cute.’” When Fagan began to speak about his playing career, his eyes started to drift to a far off memory. He spoke of the great times he had down in L.A. “Anyone from England or Scandinavia dreams about living somewhere in a southern climate. I went to Spain once, and I think that Los Angeles was the closest to that.” He told me he got off the plane, and the guys who came to pick him up immediately took him to the beach. “The airport in L.A. is right by the ocean, so when I got in the car, they drove straight down the coast. And I was passing all of these beaches. There was Manhattan Beach, Hermosa Beach, and Redondo Beach. And there was this walkway that ran up and down all three, starting with Manhattan Beach and ending with Redondo. And Jack,” he said, looking at me, “the women there were so beautiful, just gorgeous.”

Fagan’s days in Los Angeles as a player drew a smile to his eyes. “I would practice each morning, then go play tennis every afternoon, and go to the bars at night. That’s just how it was back then.” I asked him about the soccer culture there, and he again reminisced with a smile. “I was a bit of a rascal. I remember guys would hear my accent and they sort of knew who I was and they’d say, ‘Hey, you think you’re a big man?’ and I’d just say, ‘I’m a lover, not a fighter, man.’ I think I talked my way out of quite a few situations, but I also got myself into a few as well. I remember I was getting into fights pretty often at practice. I was an intense player, always loved to tackle, and some of the

guys didn’t like that.” Fagan told me a few stories like this. He said that the culture back in England, especially back in his day, allowed for stuff like that. No one thought twice about it.

Another trait that I have noticed about the U.K. players is the way they treat women. A good portion of the Englishmen who come over here often cause a great deal of gossip among the women for their nice accents. Matt still insists that Dani, his girlfriend, only gave him the time of day because she couldn’t actually understand what he was saying, but was just so struck by it. Matt says to me all the time about his fellow players, “They’re predators, and the girls here are like baby zebras waiting to get picked off.” This promiscuity often can meet negative feedback. Warner Pacific has its own bylaws against such behavior; students living on campus are not allowed to stay over in housing of the opposite sex.

Warner Pacific goal keeper Joe White says that he saw a lot of this behavior at his prior school. Some of his former teammates were even engaged or married already. However, he did have one thing to say about all of the less than desirable behavior: “It just happens when we get together, when there’s a group of us.” He was adamant that when all of the lads get together, it turns into a nightmare. Joe even said that he hopes Warner Pacific will hold out on recruiting more English players so as to keep him out of trouble, especially with alcohol. Perhaps that isn’t in the cards. Like most of the English players who come over here, Joe is an impact player on the field, something that most college programs need. His output on the field this year was brilliant for us. “I’m happy to have had the second chance here at Warner. [Portland] is an awesome city and [this is] an awesome campus from what I’ve experienced. And I’ve settled in really nicely with the team and school and everything.”

“And you’ve got a girlfriend as well...?” I asked. Joe smiled and shook me off with a chuckle. “Yes, mate, I’ve also got a girlfriend. Like I said, I’m happy enough here.” And who wouldn’t be? Joe’s got a great opportunity at Warner Pacific, continue his education and his playing career, and explore the city of Portland, something I think I’d like to do with him.



The Knight Times

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GOING DIGITAL

CAMPUS USES NEW PLATFORMS TO ENGAGE STUDENTS

BY NAOMI FOX

Every August signifies the start of a new school year at Warner Pacific College. For new students, the weekend before classes begin is the first time they get to fully submerge into the campus and experience the people they will be interacting with for as long as the next four years of their lives.

August of 2014 signified the introduction of new and improved techniques used to increase communication on campus. Over the summer break, Kathy Covey, the Web Content and Marketing Specialist for the college, worked on new venues for communication to reach the student body, updating social media accounts and also testing the first ever Warner Pacific mobile app. According to Covey, there was a common request by students for a more efficient way of getting the word out about events and activities to the entire student body. The college recognizes the importance of meeting this need, and the app offers a unique way for the college to interact with students in one location. "It seemed to answer two of the biggest problems: the cohesive calendar for everything that going on and getting the word out to students, staff, and faculty where they live," Covey said. "And where people live is on their phones."

The mobile app was proven to be effective when the Welcome Weekend schedule was posted and available as a paperless alternative for all students on their mobile devices. Welcome Weekend has become the time where new students can adjust to life on campus and engage in group bonding activities, trips into the City of Portland, chapel services, discussions on what to expect during the year at Warner, and activities to familiarize themselves with each other and the campus. With so many new bodies on campus, there was a press for a new way to communicate.

During the summer that lead to the launch of the app, Kathy Covey spent time preparing and testing the app with the company that developed the application,



IMAGE BY TANJA SCHERM

BlueBridge, in order to bring a useful resource to supplement and gather information from the other resources around campus. Information on the app is a compilation of the news stories posted on warnerpacific.edu, postings from the student blog called The Shield (the posts in the center of student's mywp account), athletic news from wpcknights.com, the Adult Degree Program blog, and the various calendar feeds from different campus groups and departments. The resources are updated separately by the applicable department heads, faculty, and student leaders. Unless there is an urgent reason, the content then takes up to twenty four hours to appear on the app.

The app's components also extend beyond the standard calendar and news feed features. Covey said that when approached about developing the app with BlueBridge, she was interested in the "robust, yet simple," set up. The app has five different sections, each with unique features that share information efficiently with the user. Both the calendar and the news feed sections can be filtered to meet the interests of the user, transfer events to personal electronic calendars, and get push notifications set up to the users devices. The campus life feature incorporates information on departments, clubs, and campus groups to keep students and the community connected with the resources available on the different campuses. For the athletics section there is not only information on games and events, but also the possibility to engage with podcasts, radio coverage, and even live streams for applicable events. The last section of the app connects students to the Warner Pacific social media sites, contact information and campus locations information. All of the contact information within the app such as phone numbers and emails are also interactive; users can simply click a phone number or email to initiate contact.

There are some adverse effects of the app. As of November 25, 2014, 632 devices have downloaded the mobile app, and from the patterns Kathy Covey has noticed, the app is taking the place of other student run pages on social media sites like Facebook. Because of Facebook's tailored news feed design, pages require consistent interaction from the people who like the page to be seen, creating limited visibility for Warner Pacific's smaller sized community. Since her hiring in June of 2013, Kathy Covey has actively worked to increase the visibility of the main college Facebook page that connects with the other smaller student lead or department pages. *Continued on page 16.*

SOCIAL MEDIA: WP ON YOUR PHONE

CONTINUED FROM PAGE 15

She has found that, excluding the college's main account and WPC Music Department page, most of the Facebook pages have dwindled. Her marketing team is working with student leaders in hopes of increasing the usage and visibility of posts made on Facebook. Covey has also increased Warner Pacific's presence on other social media websites such as Twitter and Instagram.

Music and youth ministry major Timminy Carlson spoke to the effectiveness of the Music Department's Facebook page and how it communicates not only to students, but also community members. "Jennifer Cameron admins the WPC Music Department page on Facebook. She always posts pictures from all of our events and updates things for upcoming concerts and workshops... She uploads projects that we've done in music theory and music history... it is kind of fun to see people's reactions, especially from alumni."

According to the September 2014 article "Social Media Engagement: The Surprising Facts About How Much Time People Spend On The Major Social Networks," published by *Business Insider*, "Americans spend more time on social media than any other major Internet activity, including email. It is important to utilize this growing popularity of social media sites because it gives people a platform to promote content at a faster pace than any other time in history. Cathy Lara, Warner Pacific student and an active member of the Student Diversity Council, believes that social media is a good way to spread the word if you are targeting the right audience. "Most of the time I just use social media to spread the word on events our multicultural groups are putting on or events the council is putting on."

During Welcome Weekend, the marketing department also set up live streams on the monitors around campus of pictures students and community members posted on Instagram and Twitter tagged with #warnerpacific.

This technique used the real time feed of what was being posted online not only connect students, but also form community on campus. The college motto is "In The City, For The City," and Shayla Collier, student leader and videographer, spoke on the connection that social media has been able to have in the communication on campus and off campus. "[Social media] shows not just the college community, but the community around us that they're invited to many things. Like the diversity lectures... It wasn't just students that were on the tags. There were also outside people enjoying what Warner Pacific does and what we bring to the community."

Over the past year the college has followed the lead of its students and increased its presence online. This move has not only helped raise awareness for school activities and clubs, but has connected students. The introduction of the app has also changed the way students connect with each other, as well as the community. In Kathy Covey's work as the Web Content and Marketing Specialist, she has utilized social media and online resources to help from community in a new way. As Covey said, "I want to show the Warner Pacific experience as being vibrant, something that somebody would want to join, because it is. There is a lot going on here and that is so much more evident this year. Just look at the app."

Now students don't have to search for the information because all of the happenings on campus are located on the app and online to share with the community. The app and accounts on Facebook, Instagram, and Twitter have changed the way people find information. "It allows people to see what we're doing so they can join in. Where they can get notification of an event, a happening, and they can join in. That's huge." Covey said.

Taylor Davidson also contributed to this article.

