

MARCH 2016

WINTER QUARTER



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FACULTY IN-SERVICE DAY: WINTER 2016

The latest Faculty In-Service Day took place at the beginning of the Winter Quarter - on Saturday, January 23. In her opening remarks, Dean of Instruction Cynthia Becerra introduced the importance of both full-time and part-time faculty having opportunities to participate in program assessment and development, as well as college governance. Moreover, she stressed that the event was not only to provide information but to provide a forum for discussion.





In the second hour of the meeting, Associate Dean of Academic Administration Lisa

Kooren informed the faculty and staff about enrollment management. Retention and student success are the responsibility of all those who work at the college. She reported on Humphreys College's retention committees, the current retention plan, as well as updates on policies and procedures for faculty.

The third featured speaker was Shana Brucia, Chair of the Criminal Justice Department. In her

report regarding campus safety, she presented the new Humphreys College Readiness and Emergency Management College and Classroom Guide that was created and finalized by the Humphreys College Safety Committee. The Readiness and Emergency Plan will be posted in each classroom next to the telephone. The document provides information about the emergency response team and instructs how to handle situations such as utility failures, injury / illness, earthquakes, fire, unidentified / suspicious persons on campus, verbal and physical altercations or disruptions, imminent threats in



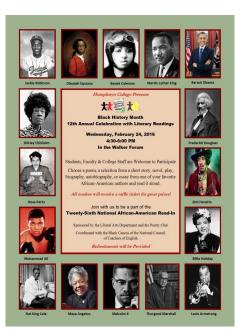
vicinity of the college, and active shooter scenarios. Shana Brucia also spoke about the new telephones in the Stockton campus classrooms, adjusted faculty office hours, and front and back parking lot gates.

The closing part of the program was titled "Core Competencies and our Institutional Learning Outcomes." Dean Becerra presented a proposal to revise the Institutional Learning Outcomes to include quantitative reasoning. Noting that the College's ILOs clearly articulated the other four core competencies but did not specifically include quantitative reasoning, she asked that each department examine the proposed revisions and provide input on the changes. In addition, she described a long-term assessment plan for the ILOs that would include all nine of the academic programs.

After the main program, the Faculty-in Service Day participants met with their department chairs.

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FROM THE LIBERAL ARTS DEPARTMENT ... **NEWS AND ANNOUNCEMENTS** By Cynthia S. Becerra, Dean of Instruction, Chair



Poster Julia Hayhurst

On February 24th, the Liberal Arts Department celebrated its 12th Annual African-American Read-In, in cooperation with the Black Caucus of the National Council of Teachers of English, to celebrate Black History Month.

This event creates an opportunity for us to celebrate African-American authors throughout our literature, from its beginning to now. This is important because for a long time many authors of color were not included in the American literary canon. The names of Langston Hughes, Phyllis Wheatley, Richard Wright, Ralph Ellison and so many others were absent from our literary anthologies and college courses. Currently, African-American authors are much more likely to be a part of mainstream literature and that is celebrated by us today.

This event also offers an opportunity to hear of new writers—some published, some not—who have an important perspective on their world and experiences. Presenters read from works by Dr. Martin Luther King, Jr., Nikki Giovanni, Langston Hughes, and the all-time favorite Maya Angelou, who at one time resided in Stockton. Participants included students, faculty, staff, and community leaders like Jennet Stebbins, San Joaquin Delta College Trustee.

Pizza, cookies, and beverages, donated by the College, were enjoyed by over forty guests. Presenters also participated in a faculty-sponsored raffle that included gift cards and a "snack bag."

Contact Your Advisor

With Spring 2016 registration open, please do not forget to contact your advisor to register. Beginning April 4th, the Liberal Arts Department's quarter course offerings feature upper-division courses crucial to completing the bachelor's degree and lower-division requirements that are needed to finish the associate degree.

The Big Five

A recent conference sponsored by our accrediting agency, WASC Senior College and University Commission, proved to be an informative workshop on "The Big 5: Addressing Core Competencies." With almost one hundred participants and six outstanding presenters from across the country, the focused educational program held at Cal Poly, Pomona, November 19-20, 2015, provided insights into the significance of the major core learning outcomes that all senior colleges and universities must address.

Closely related to the College's Institutional Learning Outcomes (ILOs) that have guided the development and assessment of all of our bachelor's programs for several years, the core competencies include oral and written communication, critical thinking, information literacy, and quantitative literacy. Because of the importance of these essential learning outcomes to our academic programs and the College's commitment to academic excellence and relevance, WASC conferences like this one have been attended by our deans, including Jess Bonds, Dean of Institutional Research and Effectiveness; Cynthia S. Becerra, Dean of Instruction; and Lisa Kooren, Associate Dean of Academic Administration.



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Scholarship Fundraiser



A benefit for the Rowena Walker Scholarship Fund was held on Saturday, February 6, at Sierra and Shana Brucia's home. Because of the late Professor Walker's love of art, the Fundraising Committee selected a "Paint and Sip" event that included the chance to paint with the guidance of an instructor and to enjoy food and wine while doing so.

Hosted by Shana Brucia, Leslie Walton, and Cynthia Becerra, the almost forty guests attended the painting session and were able to take their painting of "The Lone Cypress" home with them. Special guest included Modesto's Admission Counselor Julie Walker, youngest daughter of Professor Walker.

In addition, prizes donated by faculty and friends were raffled off. This successful event was also made possible by contributions from Peirano Estate Vineyards and Arceo's Canopy.



Meet Your Teacher

RICHARD HUNT: I UNDERSTAND WHAT IT IS LIKE TO BE UNMOTIVATED THE FIRST YEAR OF COLLEGE



Richard Hunt is well-known as Humphreys College's professor and lead tutor. Before joining the College, he was a computer programmer and systems analyst for 25 years. He worked for a tiny, four-person software house, a small, retail/wholesale glass company, a medium-sized service bureau, and a Fortune 500 food company.

"I had some college, but no degree—I started college when I was 17, but dropped out when I was 19. In 2003, 35% of our Information Systems staff was laid-off, but no one would look at my resume because I did not have a degree. I came back to Humphreys and enrolled in a business degree program. However, my interests had changed: I was no longer interested in Information Systems, but I was stimulated by the academic, Liberal Arts courses—English, literature, philosophy. My classmates would ask me questions, and I would help them. Dr. Perkner offered me a part-time librarian job, and then almost immediately had me tutoring students in math, English, and accounting. I switched my major from business to liberal arts and graduated in 2005. This led to more work as a tutor, and a role as an adjunct instructor in math and English. This January I became a full-time instructor."

In a nutshell, you have changed careers in mid-life.

"I have some graduate training in education, but the most important attribute I bring to teaching is passion: I want to be in front of my class, working with my students. Some people say "I *have* to go to work today," but I say "I *get* to go to work today." Furthermore, my wide experience in business and liberal arts means that I can find a real-life example to complement the college's theoretical learning. For example, in 2006 the "typical" Humphreys student was older, returning to school after some years in the working world (like me, eh?); clearly my life experience and narratives help me to motivate these students. Recently, Humphreys is recruiting younger students in the 17-19 age group. I can motivate these students too—because I understand from my own experience what it is like to be unmotivated the first year of college."

You are known as a kind of *Renaissance Man*. Where do you get all that information you share with both your students and colleagues?

"[laughs] I have a good memory for trivia. Surprisingly, I do not have any particular favorite books; I read science fiction for pleasure, EBSCO articles for knowledge, and literature for enlightenment. Most of my information on current events comes from audio podcasts; I subscribe to national and international news, science, and history podcasts.

(continued on p. 5)

I own a Kindle e-Reader and use it for all kinds of topical reading. I also listen to old-time radio broadcasts on podcasts; I think that those 1940s and 1950s broadcasts provide insight into that era."

What about entertainment?

"I am almost ashamed to admit that I do not watch many Oscar nominated films; my favorites are science fiction and action films that *rarely* rise to the level of literature. I only follow two sports: ice hockey and Formula 1 motor racing. Ice hockey is lovely because it has the tactics of soccer with physical play—at high speed on ice skates. I am a season ticket holder for the Stockton Heat, but I also follow the Detroit Red Wings. Formula 1 is simply brilliant; 300 km/hr straights, 60 km/hr chicanes, 4-g corners, turbo/ electric hybrids, and each car has an on-board HD camera for driver's-eye views."

What is your life credo?

"I take my credo from Roman Emperor and Stoic philosopher Marcus Aurelius:

If it is not right, do not do it.

If it is not true, do not say it.

Donna Roberts at the Hawaii International Conference on Education

Donna Roberts presented her dissertation research at the Hawaii International Conference on Education during the week of January 4 in Waikiki. The focus of her research centered on supporting master's level student suc-

cess for both native English speakers as well as second-language learners. This research stemmed from a yearlong research with her advisor at California State University, Stanislaus while working towards her Doctorate in Educational Leadership.

Her mixed-methods research study measured student perceptions of graduate level success at three colleges and universities in the Central Valley (U.C. Davis, CSU Stanislaus, and Humphreys College) in the areas of support, study and research skills, undergraduate preparation, and the role of mentoring and advising. Three themes resulted for both native English speakers and secondlanguage learners: (1) the need for more graduate level language and writing support, (2) the critical importance of mentoring, and (3) utilizing the influence



of faculty on master's level student success. She encouraged institutions of higher education that offer master's level programs in education and the social sciences to reflect on current policy and practice in supporting student success.

Her article was published in the HICE Conference Proceedings. She commented, "It was great scholarly experience to present my research and to represent Humphreys College at the conference in beautiful Hawaii! I feel proud to have contributed a strong research study to the field of education that supports student success on all levels."



In its latest annual words of the year vote, the American Dialect Society voted for <u>they</u> used as a genderneutral singular pronoun as the Word of the Year for 2015. <u>They</u> was recognized by the society for its emerging use as a pronoun to refer to a known person, often as a conscious choice by a person rejecting the traditional gender binary of he and she.

Source: http://www.americandialect.org/2015-word-of-the-year-is-singular-they

Examples:

"Call a friend and ask them to come over."

"Everyone returned to their seats."

"But a journalist should not be forced to reveal their sources."

- "Tis meet that some more <u>audience</u> than a mother, since nature makes <u>them</u> partial, should o'erhear the speech" -- Shakespeare, *Hamlet*.
- "I would have everybody marry if they can do it properly." -- Austen, Mansfield Park.

Questions:

Would you recommend to use the plural <u>they</u> in place of <u>he</u> or <u>she</u>? Does English need singular genderneutral pronouns? Do you think that a new gender-neutral pronoun will ever gain wide acceptance in English?

Dean Cynthia Becerra:

Let's not go backwards. The use of *they* as a gender-neutral pronoun is quite appropriate and often recommended by me to my students so that they can avoid the grammatical pitfalls that the singular third person pronoun often encourages, such as the following: "Each student must see his or her advisor and then turn in their registration." Or "a student must bring in their papers by Friday." With both examples, the writer could change the singular to the plural without making a fuss: (1) All students must see their advisors and then turn in their registrations, and (2) Students must bring in their papers by Friday. In both cases, the plural pronoun refers to a plural noun, not a singular one.

To shift gears in the middle of the sentence, as is exemplified in the first sentence, is illogical. How can *everyone* become *they* when the pronoun is singular—did it multiply or morph into two? I think also that if we disregard the use of the singular third person pronoun that denotes gender, then we are not allowing for the unique experiences of each to be expressed in our language.

Bill Walsh, copy editor for the Washington Post, has described this recommendation by the American Dialect Society as "the only sensible solution to English's lack of a gender-neutral thirdperson singular personal pronoun." To me it is not sensible but illogical; it ignores diversity rather than embracing it; and it disguises meaning rather than illuminating it. Moreover, Purdue's OWL, a prevalent university resource used by thousands of U.S. colleges as the final word on grammar and writing, agrees with my view, as expressed in the following excerpt from its site:

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Because a pronoun REFERS to a noun or TAKES THE PLACE OF that noun, you have to use the correct pronoun so that your reader clearly understands which noun your pronoun is referring to. Therefore, pronouns should:

1. Agree in number

If the pronoun takes the place of a singular noun, you have to use a singular pronoun. If a student parks a car on campus, he or she has to buy a parking sticker.

(INCORRECT: If a student parks a car on campus, they have to buy a parking sticker.)

Remember: the words *everybody, anybody, anyone, each, neither, nobody, someone, a person*, etc. are singular and take singular pronouns.

Everybody ought to do his or her best.

(INCORRECT: their best)

Neither of the girls brought her umbrella.

INCORRECT: their umbrellas)

NOTE: Many people find the construction "his or her" wordy, so if it is possible to use a plural noun as your antecedent and thus you can use "they" as your pronoun, it may be wise to do so. If you do use a singular noun and the context makes the gender clear, then it is permissible to use just "his" or "her" rather than "his or her." (from *Purdue OWL*)

At one time, in fact, *he* was used supposedly to include both sexes; however, in the past, such biased language often allowed for discrimination against someone based on gender. With major changes in the law in the 1960s, the movement towards nonsexist language has permeated almost every type of discourse in American life. Let's not go backwards, but move forward and use the pronoun that best fits the situation and most clearly conveys the message. We have the tools and the knowledge to do so.

Dean Jess Bonds:

In many ways, it makes sense to use "they" as a singular pronoun. The English language is changing all the time, not only in word usage but also in grammatical rules. Just as the split infinitive used to always be verboten, now it is acceptable in most quarters. Using "they" as the referent to some singular, non-gender-specific antecedents, such as "everyone," "everybody," "someone," provides some brevity and eliminates the awkwardness of using "him or her," for example. There are many creative and new alternatives for gender-neutral pronouns, such as xe, xem, ze, zir. But there are too many options – Google it. It would be simpler, and in conformity with what many speakers are already doing, to adopt "they" and "them" and "their" as either singular or plural and as gender-neutral when the antecedent is not specific. After all, if it's not abundantly clear that the antecedent is gender-specific and/or singular or plural, then why should we muddy the waters with "him or her" or "she or he"? Just use "them" or "they."

FROM THE BUSINESS DEPARTMENT ...

NEWS AND ANNOUNCEMENTS

By Jason K. Wolins, Chair, Business Department

Ray Call Appointed to Lead the Emergency Food Bank

In March, the Board of Directors of the Emergency Food Bank of Stockton and San Joaquin County announced Ray Call will serve as interim executive director. The Bank is the largest direct provider of packaged emergency food in San Joaquin County. It feeds approximately 300 people daily.

Call is an adjunct professor of Humphreys College; as a member of the Business Department, he teaches organizational behavior, management, compensation and benefits, and human resources.

He spent 28 years with the Stockton Fire Department. He retired as a deputy chief of administration. Later, he became CEO of United Cerebral Palsy of San Joaquin, Calaveras, and Amador counties. He also previously worked as interim director at the YMCA.

Call served six years on the board of the Child Abuse Prevention Council, three of them as chairman. For five years, he was the Stockton fundraising chairman for United Way of San Joaquin. Call is president of both the Child Abuse Prevention Council Foundation Board and North Stockton Rotary. In 2014, he started a consulting business, True North Solutions, providing services to nonprofits and businesses.



When You Get a New Job

Are you planning to look for a new job?



A February 16 article in USA TODAY, p. 3b, by Charisse Jones, entitled "What to ask for when you get a new job," notes that a recent CareerBuilder survey found that at the end of 2015, 21% of workers plan to leave their current employers in 2016.

So, what do you ask for when you get an offer? The highest possible salary? Check. Anything else? Well, let's go with perks.

Ms. Jones interviewed some human resources professionals to get their views and cited some surveys. Let's look at a few items noted in the "salary" and "perk" categories, and what to do once you reach a deal:

Salary:

Rosemary Haefner, chief human resources officer at CareerBuilder said it is important to have all of the information before you decide whether to take an offer. "'It's OK to ask questions such as . . . will there be a sign-on bonus? How will I be evaluated and will there be an increase based on that evaluation?'"

She cautions, however, that it is a good idea to be flexible. You may want to remind the new employer of your experience, education, and why you are worth more. But . . . *the big but* . . . understand that the employer may have restraints, like a salary cap.

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Ms. Jones noted how skittish people are to discuss salaries. A 2015 global staffing firm Robert Half survey of 1,000 adults revealed that more respondents were comfortable speaking in public (66%) than negotiating pay at a new firm (61%).

And that's not all. That same survey found that many people do not know what their peers earn: Only 59% compared their pay to general market rates in the previous year and 27% never checked. Andy Decker, senior regional president for Robert Half, had some suggestions: "Ask for what you believe you're worth, but do some research. Use tools like Indeed.com that have postings. Look at jobs in your area to see what jobs are paying.... Come prepared with stats."

Perks:

Mr. Decker had some additional suggestions regarding things you might request on the perk side: If you have a long commute, occasional telecommuting or a flexible schedule such as a four 10-hour workdays; subsidized parking; or extra vacation time.

He noted that perks may not be valued the same by all employees. For instance, if you are studying to get your CPA license, financial assistance or time off may be more important than parking subsidies.

What could be the key in getting the perks you want: Delivery!

First, convey your excitement about the opportunity provided and joining the organization. Then, start your inquiry into whether the firm could be flexible on items important to you.

The deal:

Congratulations—you reach a deal!

Now, let's all say this together: Get the deal in writing!

Mr. Decker says that what you negotiate should be in your offer letter somewhere.

But what if the organization doesn't produce a formal letter? Be proactive. How about sending an e-mail to your new employer confirming what was agreed?

What to ask for when you get a new job

Hint: Once the offer comes in, negotiations should be about more than just about money



USA TODAT

As the economy picks up steam, a growing number of people are seeking — and nabbing — new jobs.

A CareerBuilder survey found that at the end of 2015, 21% of workers were planning to leave their current companies this year, a 5% uptick over 2014. Once there's an offer on the

Once there's an offer on the table, you might want to consider what perks you'd like to ask for as you head in the door.

"I think it's important to negotiate your salary," says Andy Decker, senior regional president for global staffing firm Rob-



employees didn't have many options, internally a lot of companies stopped increasing salaries. So people would end up five or six years in a job without an increase."

But times have changed. "We ended 2015 with a nearrecord 5.4 million job openings, giving workers added comfort to move forward with plans to improve their current positions and find different opportunities," Rosemary Haefner, chief human resources officer for CareerBuilder, said in an email.

SHOW ME THE MONEY Once that new gig appears, "it's important to have all the information on the table before you accept or reject an offer," Haefner says. "It's OK to ask questions such as ... will there be a sign-on bonus? How will I be evaluated, pared their pay to general market rates in the past year, and 27% had never checked.

"Ask for what you believe you're worth, but do some research," Decker says. "Use tools like Indeed.com that have postings. Look at jobs in your area to see what jobs are paying. ... Come prepared with stats."

"It's OK to ask questions such as ... how will I be evaluated, and will there be an increase based on that evaluation?"

Rosemary Haefner, chief human resources officer for CareerBuilder er says, you might want to discuss being able to telecommute occasionally if you have a lengthy commute or having a staggered work schedule that allows you to start and leave earlier in the day. "I've seen a number of companies who are going to having four 10-hour days so employees only have to work four days a week," he says.

Other perks worth bringing up? How about assistance paying for parking or extra vacation time?

When negotiating, your delivery can be key. "It's important to convey your excitement about the opportunity and joining the company," Decker says. Then, launch into queries about whether there is flexibility on issues that are important to you.

What matters to one person may not be so important to anFROM THE COURT REPORTING DEPARTMENT ... **NEWS AND ANNOUNCEMENTS** By Kay Reindl, Chair

From the San Joaquin County Courthouse: Court Reporting Students Participate in the First Impressions Program

By: Lauren May and Kate Serpa, Court Reporting Students



By Lauren May: What a privilege it was to participate with the 5th graders of San Joaquin Elementary during the First Impressions mock trial on February 29th at the San Joaquin Superior Courthouse, with Honorable Kristen Eagle presiding! I had the opportunity to serve as the "official court reporter" for the class' case of *The People of the State of California v. The* Big Bad Wolf. While a large number of the students were familiar with the general role of a court reporter within a courtroom, many were excited and curious to witness what a court reporter's job actually entails. The students were intrigued at how one can learn to memorize and write on a machine with "blank" keys that do not even contain all the letters of the alphabet. The idea of being able to write over 200 words per minute by combining letters to create new ones or by stroking several keys at one time to form whole words and phrases amazed them. It is so wonderful to see children being introduced to the different aspects of law and careers within the legal system. I was extremely impressed by each student's behavior, engagement, and performance. There are no doubt future lawyers, judges, clerks, bailiffs, or even court reporters, are in the making among these fantastic 5th grade students!



By Kate Serpa: On January 25, I had the opportunity to act as the "official court reporter" at San Joaquin Superior Court for an accused double murder and attempted homicide in the case of The Three Little Pigs v. the Big Bad Wolf, under the Honorable Judge Barbara A. Kronlund. A hung jury of 5th grade children was the outcome. The State's prime evidence was based on the fact that the Big Bad Wolf was found to have digested pork in his stomach, a sure sign of his killing and eating two of the little pigs. The Defense argued the Wolf simply had a large lunch of pork fried rice, and enjoying pork fried rice for lunch is not a crime. Overall, I found the experience of helping introduce these children to the court system delightful. They were inquisitive, polite, and very interested in my steno machine. As a learning aid, I brought my ink cartridge and steno paper, so I could write out their individual names in shorthand after the "proceeding." One boy, after viewing his name in steno, concluded that I was writing in "secret code"that's a phrase that I like very much. It was also an encouraging event for me to explain the career path I am pursuing, because as challenging as the court reporting program at Humphreys College is, it is still a fascinating and rewarding profession that I thoroughly enjoyed sharing.

A Day in the Life of a Court Reporter

By Angela Sinclair, Humphreys Alumna, CSR #13902



As a freelance court reporter, I get to meet people from all walks of life and career paths. Case in point: Just this past week, I took the depositions of a fire marshal, a writer of software patents, a surgeon and former NFL player, and an inmate. Quite the smorgasbord, to say the least. That's just one great facet that this job affords. I love not knowing where I will go or whom I will meet, whether one day it's at a law office or the next at the Securities and Exchange Commission or the next in a courthouse. It's what makes this job so interesting. Some are less interesting than others, but, honestly, I don't dread going to work in the morning: it is never the same.

I recently had a deposition canceled upon arrival (hey, it happens). As I was packing up to brave the trek back home, disappointed that I prepaid for parking, I got an e-mail for a last-minute deposition right down the street. I get e-mails like this all the time, but when it works out to where you're in the right place at the right time, it's almost like kismet. I headed over, set up quickly, and swore in the witness. Since it was last minute, I didn't have much to go on.

As the deposition progressed, I learned the witness was a forensic medical examiner procured as an expert witness in a near-death case. Once we got into the throes of the examination, I soon realized, "Wait a minute. I know this woman!" Sort of. As I continued to write, my mind wandered to pinpoint where I knew her from. It's not like I have many medical examiner friends. As I scoured my brain, finally, I knew. I had just read a book, *Working Stiff*, a few months back from cover to cover in less than a week, and she was the author. I was riveted by the autobiography at the time and even googled her after because she was so fascinating to me. I had no idea that I would be sitting a foot away from her in a conference room some months later. After the deposition concluded, I said shyly, "I just want you to know I read your book in a few days and loved it." She was thankful and a bit flushed as she remarked, "Usually, it's lawyers who read my book, never a court reporter." I felt quite honored to be the first.

This is just a glimpse of what I get to do for a living, meet people whom I would never otherwise collide with, all the while taking down and preserving a record which provides an invaluable service to the legal system and how people are compensated for their losses or defended against unfounded allegations. At the end of the day, it really makes me proud that we do and, not to mention, affords me a paycheck I would never have fathomed possible. The combination of the two is just one of the many reasons why I love my job.

A Visit from the Court Reporter By William Parsons, Retired Connecticut Superior Court Reporter 'Twas the night before the Deposition, when all through the courthouse Not a witness was stirring, not even a mouse; The conference room chairs were setup with care, In hopes that the Court Reporter soon would be there; The attorneys were nestled all snug in their beds; While visions of lawsuits danced in their heads; When from the concourse there arose such a clatter, I sprang from my desk to see what was the matter. Away to the window I flew like a flash, *Tore open the shutters and threw up the sash.* The moon on the breast of the new-fallen snow, Gave a lustre of midday to objects below, When what to my wondering eyes did appear, But a realtime reporter with her writer and gear, She dressed with much class, from her head to her toes, *Her clothes were all polished with rhinestones and bows;* A bundle of exhibits she had flung on her back, She looked like a peddler just opening her pack. Her eyes--how they twinkled! Her dimples, how merry! Her cheeks were like roses, her nose like a cherry! More rapid than eagles her fingers they moved, And she typed, and listened, keeping the groove: "Speak Louder! Talk Slower! She sang and she sang! Still her fingers kept moving steadily with each clang! On top of the transcript! On top of each word! Now type away! Type away! Type away what is heard!" Sitting quietly in the corner, fingers flying with might, Two-hundred words per minute, taking down each one right; *Up from the tables the questions they flew* With all listening joyfully, the Court Reporter too--And then, in a twinkling, I heard from the crowd The deposing attorney end the proceeding so proud, She sprang to her feet, to her scopist gave a whertle, And away they took off life the down of a thertle. But I heard her exclaim, ere she walked out of sight--"Happy Deposition to all, and to all a good night!"

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FROM THE EARLY CHILDHOOD EDUCATION DEPARTMENT ... **NEWS AND ANNOUNCEMENTS** By Pam Wood, Chair

Week of the Young Child: April 11-15



The Early Childhood Education Department is gearing up for this Year's Week of the Young Child Celebration. The focus of this year's event will be *The Raising of America: Early Childhood and the Future of Our Nation*.

When young children are exposed to adverse environments, it becomes encoded in their brains and bodies, affecting how they think, feel, and relate to others. Their capacities for empathy, impulse controls, and love are affected. Parents increasingly face long work-weeks, stagnant wages, short vacations, and uncertain futures. They lack paid leave and are challenged to find affordable, quality child care. This growing squeeze for time, money, and resources has made life increasingly precarious and unsettled—and young children pay the price. How can our child well-being have fallen to 26th in the world? How can we do better? Watch for more details to be released in the near future regarding this special ECE sponsored event.

The New York Times Best Illustrated Children's Books of 2015

- Big Bear Little Chair. Written and illustrated by Lizi Boyd.
- A Fine Dessert: Four Centuries, Four Families, One Delicious Treat. By Emily Jenkins. Illustrated by Sophie Blackall.
- Funny Bones: Posada and His Day of the Dead Calaveras. By Duncan Tonatiuh.
- Leo: A Ghost Story. By Mac Barnett. Illustrated by Christian Robinson.
- Madame Eiffel: The Love Story of the Eiffel Tower. By Alice Brière-Haquet. Illustrated by Csil.
- The Only Child. Written and illustrated by Guojing.
- The Skunk. By Mac Barnett. Illustrated by Patrick McDonnell.
- Sidewalk Flowers. By JonArno Lawson. Illustrated by Sydney Smith.
- The Tiger Who Would Be King. By James Thurber. Illustrated by JooHee Yoon.
- Tricky Vic: The Impossibly True Story of the Man Who Sold the Eiffel Tower. By Greg Pizzoli.







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FROM THE MODESTO CAMPUS ... NEWS AND ANNOUNCEMENTS

Winter Quarter Seminars and Workshops in Modesto

Keys To Success

- □ Julie Walker, admissions counselor, jump-started the New Year with a new student orientation.
- Stanislav Perkner, Director of the Library and Learning Center, encouraged the students to "train your brain to be a critical thinker" during his writing seminar "Composing a Short Essay Answer."
- During the week of February 22–25, the Modesto Campus held its first writing clinic. Director *Carrie Castillon* and other teachers were available to meet one-on-one with students to critique essays and answer questions about MLA formatting. The clinic was available two afternoons and every evening before class for the entire week. Several students took advantage of this excellent opportunity.
- Additionally, the Modesto Campus offered four Cal Grant workshops led by *Liz Garibay* and *Julie Walker*.
- □ The fourth "Luncheon Logic" seminar was presented by *Chris Salisbury*, criminal justice adjunct instructor. He spoke about "The Dangers of Texting and Driving." The powerful message included real life scenarios.





Field Trip to the Courthouse

On February 9th students from Lega 212, *Professional Responsibility*, went on a field trip to the Stanislaus County Courthouse in downtown Modesto. Adjunct Instructor *John Goold* took students to watch an ongoing murder trial before Judge Silveira in Department 3. After watching a videotape of the defendant's statement to investigators, the students were taken on a tour of the nearby District Attorney's Office. They were able to meet the prosecutor handling the murder case and get briefed on the basic facts and theory of the case as well as talk to a paralegal who works for the District Attorney. Student feedback was overwhelmingly positive.



Humphreys students listen as Prosecutor Jeff Mangar explains his theory of the murder case.



Cameron Menzes answers student questions regarding being a paralegal in the District Attorney's Office.

MANAGING YOUR FINANCIAL HEALTH (II) SHAUNA BENNETT ABOUT CREDIT AND CREDIT AGENCIES

Are you overwhelmed with credit card payments? Living with credit card debt can be very stressful and difficult. The truth is, it's hard to get out of debt and stay out of debt. We have asked business instructor, **Shauna Bennett**, to give us some sound financial advice on how to deal with debt and make it go away forever.

Q: It seems that credit cards are nothing but trouble. What are some of the pros and cons of having a credit card?

A credit card is a great financial tool. It can be more convenient to use and carry than cash. It is also a big responsibility. If you use it carelessly, you may end up owing more than you can repay, damaging your credit rating and creating credit problems for yourself that can be difficult to fix. The credit card companies are counting on their cardholders to let self-control and wise spending go by the wayside. The companies actually make little profit from the responsible customer who quickly and fully pays off balances. The longer you let the balance sit, the longer interest rates will compound, and you'll end up with a large debt.

Q: Sometimes we just have to use a credit card for unexpected things.

You may have a very good reason for running up highinterest debt: maybe your car needed major repairs, you lost your job or income or endured an illness. Regardless of the cause, ridding yourself of that balance should be your top financial priority. You need a plan of action that works for you and eventually eliminates what you owe. It is sad but true: More than 45% of Americans carry a balance every month. This should not be a lifestyle –as it is for many Americans. There are several ways you can get out of credit card debt. Paying off credit card debt that is several thousand dollars or more takes time, so you must discipline yourself.

debt and stay out ive us some sound rever.

Q: I have always heard that paying the minimum each month will get a person nowhere. Is that true?

As long as you are paying the minimum amount due on your revolving credit card accounts, you will not get anywhere fast. Here's why: As you pay down the principal amount each month, the minimum payment will go down too (as the minimum amount due is figured as a percentage of the principal) the lower the principal, the lower the payment. The result is that you make less progress each month. Each dollar over the minimum payment goes toward your balance– and the smaller your balance, the less you have to pay in interest.

Credit card companies survive on the simple notion that we will choose to remain indebted to them rather than curb our spending.

Q: It all seems hopeless. What can a person do to stop this pattern of being in constant debt?

It is not hopeless. There are a few steps a person can take to get out of this cycle. Take my advice and follow these tips:

Know where you stand with your debt: In order to have a plan of action, you need to know where you stand financially, don't just estimate. Take the time to write down your debt; write down the interest rate, monthly payment, outstanding balance, and available credit for each of your credit cards. You can use it as a starting point to paying off your debt and developing an action plan. Credit.com can help you with this solution.

(continued on p. 16)



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- Pay smallest debt first (Debt Snowball): If you carry balances on more than one card, target just one credit card until it is paid off. Put as much as you can towards the card, while making minimum payments on all others. Once the first card is paid off, you should have even more extra cash and can apply it to the card with the next-highest balance, and so on, creating a debt payoff snowball effect. You should consider canceling the card after you pay it off. If you do not have the money for it, you do not need it. Although paying the smallest debt first is not the most cost-effective way to banish your debt, it is the fastest way to eliminate debt on a single card, and it can be a psychological boost, and a sense of accomplishment, to eliminate a bill for good.
- Make more than the minimum payment: Credit cards want you to make just the minimum payment because you are paying mostly interest and barely scratching the surface on your actual debt. For example, if you have a balance of \$13,500 with a minimum payment of \$200, interest is \$115 of the \$200 minimum payment. It will take you 20 years to pay it off and you will end up paying a total of \$18,450.
- Pay off highest credit card interest rate first (Debt Avalanche): If you have a card at 11% and another at 9%, pay off the 11% first. It's better to pay interest of 9% longer than 11%. This approach minimizes the amount of interest you pay, which means you'll pay off the credit cards as quickly and cheaply as possible. Put as much as you can towards the card, while making minimum payments on all others. Like the Debt Snowball, once the first card is paid off, you have even more extra cash, and should apply it to the card with the next-highest interest rate.

Talk to your credit card companies. One of the quickest ways to save big on credit card bills is to negotiate a lower interest rate. Explain your financial situation to your credit card companies and ask for an interest rate reduction so you have an opportunity to catch up. Some will only do it if you are a long-time customer and have good credit, but a simple phone call may be all it takes. Lowering your interest rate can save you hundreds, if not thousands, of dollars annually. If you have been offered a lower interest rate with another company, there is a chance it will match the offer. If the first customer service representative is not helpful, hang up and call again. Chances are when you call back you will not get the same customer service representative. You can also ask to speak with their supervisor. Supervisors are usually more accommodating.

- Track your costs and create a budget. The key here is to be realistic. You'll have to make some spending sacrifices in the short-term for the long-term results of being debt free. Often, little adjustments can add up to big savings. Try to cut out a single pizza dinner each week, change your thermostat by a few degrees, cancel or downgrade some services. The money you will be saving with these little sacrifices can be put towards paying down your credit cards using one of the other methods.
- **Transfer your balance (cautiously).** It can be very tempting to move a balance from one card to another one to reduce interest rate charges. If you do it, you must be committed to paying off the debt within the introductory zero percent interest or low-interest-rate window. If you can pay off your debt within the 0% period, then a no- fee zero percent balance transfer credit card is your absolute best bet. If you don't, your rate could skyrocket, and you could possibly end up paying more than if you left your debt where it was. You could also be charged a balance-transfer fee, which is usually 3 to 4 percent of the total amount transferred.

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HUMPHREYS COLLEGE

On the Road with Doug "Rav" Ravaglioli

By Vickey Sprague and Julie Walker

As we were watching an episode of Mysteries at the Museum last week, it hit us how resourceful and how determined people can be. It was an episode that highlighted the story of the Donner Party and its trek out West. As most of you know, it did not end well. But we are always intrigued by what kind of person would undertake such a dangerous and unpredictable journey. We actually know such a person: Doug "Rav" Ravaglioli, an instructor on the Modesto campus. Rav took a similar journey last summer; he cycled from San Francisco to Portsmouth, New Hampshire with a group of fellow enthusiasts. And oh, what a journey!

The trek, organized by *America by Bicycle*, started in San Francisco where the cyclists ceremoniously dipped their front tires in the Pacific Ocean before embarking on their challenging adventure. The journey ended a *mere* 52 days later in Portsmouth, New Hampshire where they all dipped their back tires in the Atlantic Ocean to signal the end of a monumental ride.

If you know Rav, none of this should be surprising. Rav is a retired police officer, having worked for more than 30 years in law enforcement. He has always been physically fit and started

competitive swimming at age nine. In 1983, Rav competed in his first triathlon and has been doing them ever since. No doubt his job demanded that he be in shape, but it seems that Rav went above and beyond. It is as if he had been training for this trip all of his life.

The first thing we asked Rav when he

returned was whether it was hard (we know, silly question). Interestingly, we do not think it really was hard for him. He was absolutely glowing as he was talking about it, so whether it was difficult or not seemed immaterial. Rav almost seemed to be saying (or emoting) that it was a spiritual experience. He said he would definitely do it again and has plans to do so in the near future.

But would *we* consider it difficult? We were shocked when he told us that his group rode between 80 and 100 miles a day! The sheer discipline it took to stick it out! The most wonderful and downright fun part of the trip was cycling through Colorado, Rav said. The spectacular Rocky Mountains provided a lot of challenges and rewards. You can imagine the effort it would take would be to go down those same mountains at top speeds. Our first thought was, "OMG, what if all of a sudden a tire blew?" Rav said he did not think about all the horrible things that could happen and just tried to stay focused.

climb the steep peaks. Now imagine how fun and exhilarating it

Unfortunately the thrill of cycling *through, over*, and *down* Colorado was soon taken over by quite a different experience an experience of flatness. Their longest ride in one day was a 120 -mile stretch that they rode through *flat* Kansas. Rav says that



that part was pretty boring. It was common for the cyclists to naturally separate into groups. Those riders with similar skills tended to ride together. These groups made this journey a sort of friendly competition throughout. Fortunately, this helped break the monotony of cycling through Kansas. Rav tells the story of the time when his

group was being led by the *pacer*. The whole group was so in rhythm, one following the other in perfect sync, so focused on the tempo of the ride that they actually missed their turn off!

What particularly shocked us about his journey (apart from the fact that he cycled to the other side of the country) was that the team actually rode on freeways—alongside cars! We asked him to clarify just how that worked. He explained that legally they could ride on the actual lanes on the freeways if there were no other route to take them to their destination, but his group did not. They basically stayed on the shoulders. We also wanted to know if anyone ever got hit by a car.

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What if someone got sick? Certainly everybody would get sick at least once on such a long trip? Rav explains that there were two vans that accompanied the cyclists. They had supplies readily available and a warm place to rest if someone got sick or was just tuckered out. Not surprisingly, Rav never had to ride in the van. Those years of athleticism prepared him well for such a challenge.

We wondered if the participants needed any special gear for this trip. They wanted to keep it as light as possible to be able to ride faster and more efficiently. Rav did admit that one thing he might want to have on his next trip is a fender on the back tire. Sometimes, the rain and hail got so bad that a fender would have made a great difference. All the wetness that was thrown at him made the ride very challenging.

Unbelievably, Rav is planning another cross-country trip. This time he and a group will head back East riding through the southern states, or they might do a trip from New Hampshire down to Florida. He clearly made some good friends on this trip. Luckily, he was able to find some people who had the nerve, stamina, and sheer energy to do such a thing.



FROM THE LAW SCHOOL ...

NEWS AND ANNOUNCEMENTS

Humphreys Law Students Scored High in San Diego



Fawntina Smolak, Delwin Brown, Allyson Robinson, and Jerome Clay are the members of the Humphreys College Laurence Drivon School of Law's Moot Court and Mock Trial teams. They show off the trophy the Mock Trial team won for placing second at the Western Regional Black Law Student Association competition. It was held in San Diego during the first week of January. The Mock Trial team will be competing again in Baltimore in March as part of the National Black Law Student Association competition. The students' participation in the competitions is generously funded by the Gisnet-Mandel Moot Court Trust. The Moot Court and Mock Trial teams are coached by Matthew Reynolds, Associate Dean of the Law School. Photo by Tammy Johnston.

ALUMNI NEWS AND ANNOUNCEMENTS

Jose L. Alva Appointed New Presiding Judge of the San Joaquin Superior Court

Jose L. Alva is the new presiding judge of the San Joaquin Superior Court for a two-year term from January 1, 2016 through December 31, 2017. He has served as a San Joaquin Superior Court judge for ten years. He was the former assistant presiding judge between 2014 and 2015 and replaced outgoing Presiding Judge Lesley D. Holland. In addition to his administrative responsibilities, Judge Alva will continue to preside in juvenile dependency court. Judge Alva's past assignments have included juvenile dependency and criminal law. preside in juvenile dependency court.

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Judge Alva earned his Bachelor of Arts and Master of Arts Degrees from the University of the Pacific and his Juris Doctor Degree from Humphreys College. Before being appointed to the bench, Alva was engaged in a successful civil law practice. His firm handled cases in land use, real property, and family matters. From 1979 to 1985 he served on the San Joaquin County Board of Supervisors. Alva was appointed to the San Joaquin Superior Court by Governor Arnold Schwarzenegger in 2006.

The presiding judge, with the assistance of the court executive officer, is responsible for leading the court, establishing policies, and allocating resources in a manner that promotes equal access to justice, maximizes the use of judicial and other resources, increases efficiency in court operations, and enhances service to the public.

Humphreys Alumnus Moses Zapien Elected to Lead the Board of Supervisors

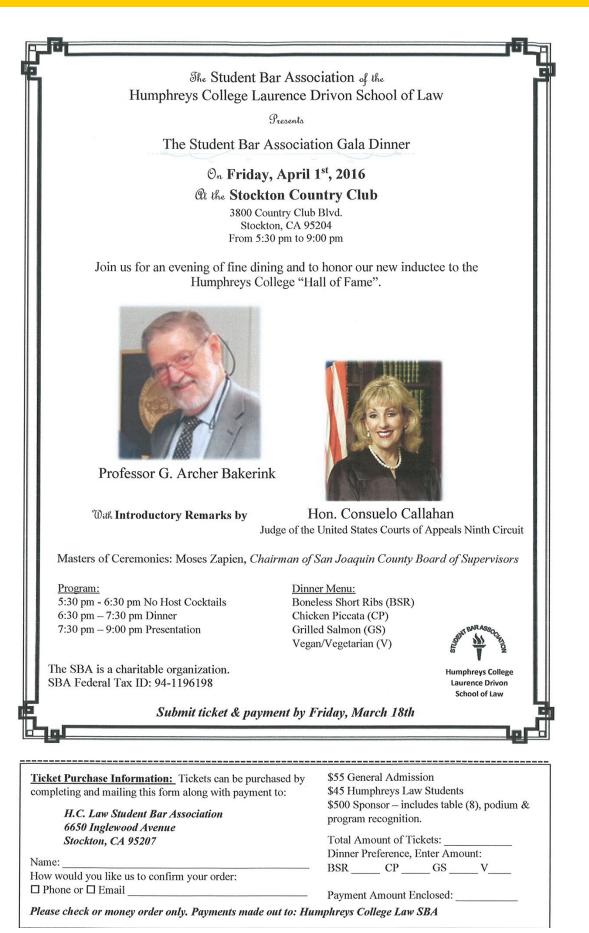
In December, Governor Jerry Brown appointed the alumnus of Humphreys Law School Moses Zapien to the San Joaquin County Board of Supervisors to serve the remainder of Steve Bestolarides' term. Briefly after the appointment, supervisors voted 5-0 at their reorganizational meeting Monday to elect Zapien chairman for 2016.

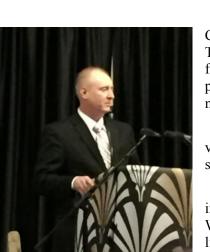
Zapien stepped down from his seat on the Stockton City Council and resigned from his recent appointment as a deputy district attorney with the San Joaquin County District Attorney's Office.

"I understand serving as chair requires much more than running efficient meetings," he said to The Record. "It's incumbent upon the chair to be a facilitator for discussions, a convener of ideas and a consensus builder. The chair is also an ambassador to an institution within our community. He or she should work to strengthen the bonds between the people we serve and the servants of the people."



On Friday, April 1, Moses Zapien will serve as the master of ceremonies during Gala Dinner at the Stockton Country Club. The dinner is organized by the Student Bar Association of the Humphreys College Laurence Drivon School of Law. Photo Clifford Oto, The Record.





Chad J. Wood, adjunct professor of Humphreys College, is a partner at Willbanks & Wood, a professional law corporation. He graduated from Portland State University with a Bachelor of Science Degree in Political Science with a minor in English and has his juris doctorate from Thomas Jefferson School of Law. He has been practicing civil litigation in the Central Valley for over 10 years.

Chad J.Wood: The 2015 Tracy Citizen of the Year

Chad J. Wood has lived in Tracy most of his life. It is no surprise for those who live in Tracy that he has been named Citizen of the Year for 2015. Wood is being recognized for providing free and low-cost legal services in the formation of some twenty non-profit organizations while dealing with state and federal agencies. He has contributed much to the Tracy community.

Wood graduated from Tracy High School 1991. After service in the U.S. Navy, including duty aboard the carrier USS *Dwight D. Eisenhower*, he pursued his studies.

He received his juris doctorate in 2001. Upon returning to Tracy, he worked in several law firms in Stockton before partnering with Glenn Willbanks, to establish Willbanks & Wood Professional Law Corporation in 2007. Wood is involved in civil litigation, real property, corporations, employment law, personal injury and estate planning.

He has been active as a Tracy Chamber of Commerce board member for nine years, serving as chair in 2010. He helped to re-establish the "Hire Me First" program that provides job-training internships for Tracy-area high school students. Wood also teaches chamber-sponsored classes in employment and legal practices.

In addition to his Chamber of Commerce involvement, Wood serves as a board member and secretary of the Boys and Girls Clubs of Tracy. Since his days as an athlete at Tracy High, he has been involved in sports. Currently he is an assistant

coach for Stagg High's golf team. In the past, he has been an assistant coach for Tracy Express Softball; he is involved with the league now as a sponsor. He coached youth basketball at In-Shape City for one season.

Wood enjoys bicycling, swimming, running, and playing golf. In 2013, it took him 16:44:02 hours to complete the Ironman Lake Tahoe Race. It was his way to celebrate his 40th birthday; see our interview at the Humphreys College Newsletter – "The Iron Man among Us": http://www.humphreys.edu/pdf/newsletter/newsletter 2013 fall.pdf

Since 2012, Wood has taught in the Legal Studies program at Humphreys College in Stockton. His courses include Legal Research, Contracts, Torts and Legal Studies Capstone. The program qualifies students to work in law offices, real estate, banking, estate planning, document preparation firms, governmental agencies, and law enforcement. Many students also use a degree in Legal Studies as a stepping-stone to gain entrance into law schools.

"Yes, you might say I'm a busy guy," he said. "But I really like being involved in all these activities. They are important to our community."

Wood and his wife Claire have two daughters, Olivia, 12 and Beatrice, 7.

"I was very surprised," Wood said after the Citizen of the Year announcement. "I was thinking there's a lot more people out there who are doing more than I am. It gives me a little bit of a nod that I'm doing the right thing. I hope I can live up to the examples of everyone else–continue on with what everyone's done in the past, previous recipients." – For more information, see The Tracy Press of January 22.

The Academic Council Workshop: Winter 2016

How to Cultivate Student Research



The guest speaker of the latest Educational Effectiveness Workshop was Dr. Qingwen Dong, Professor and Chair of UOP's Department of Communication. In the opening part of his presentation, he outlined his immigration story. In the People's Republic of China, he studied English and then served as an English Desk editor of Radio Beijing. After the 1989 Tiananmen Square upheaval, he decided to leave China for the United States. Five years after completing his Journalism studies at the University of Missouri-Columbia, he earned his Ph.D. at Washington University. In 1995, Dr. Dong joined UOP's Department of Communication; 14 years later, he became its chair.

In the second half of his presentation, Dr. Dong shared his experiences with undergraduate stu-

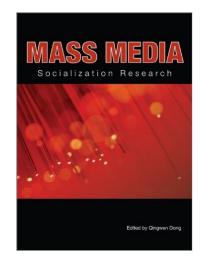
dent research. He outlined five principles of student research motivation: individual passion; cultivating their self-efficiency; increasing their personal interest; decreasing the unnecessary cost of individuals; and establishing student-instructor trust. The speaker documented each principle by several practical examples.

During the discussion, Dr. Dong addressed numerous issues related to the assessment of online sources, research ethics, plagiarism prevention, individual mentoring, teamwork, and student publications.

"Every year, I've taken several undergraduate students to present their papers at regional and national conferences," stated Dr. Dong. "I firmly believe that this learning approach helps students acquire communication knowledge and develop competence."

Dr. Dong's scholarly interests have been focused on intercultural communications and socialization in light of the new media effects. He is author or coauthor of more than 40 research papers. His latest book is titled *Mass Media Socialization Research* (2014).

~Stanislav Perkner





FROM THE LEARNING CENTER ... HOW TO SUCCEED IN COLLEGE: EIGHTEEN WORKSHOPS OFFERED IN WINTER 2016

- During the second week of the winter break, two New Student Orientation sessions were hosted by Dean *Wilma Okamoto-Vaughn*, *Santa Lopez-Minatre*, *Lisa Kooren*, and *Linda Verdun-Brown*.
- Two workshops titled "Your College Experience as a Challenge and an Opportunity" were offered by *Stanislav Perkner* with the assistance of *Karen Gennoe*, Humphreys Student Math Tutor.
- Richard Hunt led four sessions about the online database searches of periodicals and books.
- *Stanislav Perkner* returned to conduct four workshops of the regular "Writing Clinic." He covered the MLA/APA-style formating, writing and documentation of research-based papers.
- Additionally, the director of the Learning Center discussed the open issues of information literacy under the title "Wikipedia or Britannica" and advised students on writing a short essay.
- Jim DeCosta shared his rich experiences about "The Anatomy of Online Courses."
- Jason Wolins discussed the main events characterizing the Presidential Election Year.
- The final session offered an opportunity to meet *Sgt. Eric Gora*, who addressed the issues of sexual harassment and its prevention. The Conversation was led by *Shana Brucia*, Chair of the Criminal Justice Department.











Humphreys College Library & Learning Center

TUTORING SERVICES: SPRING 2016

Richard Hunt: English, Math, Accounting

Monday 1:30 p.m. - 7:30 p.m. Tuesday 1:30 p.m. - 7:30 p.m. Wednesday 1:30 p.m. - 7:30 p.m. Thursday 1:30 p.m. - 5:30 p.m. Friday 1:30 p.m. - 5:30 p.m.

Karen Turk-Gennoe: Math and Accounting

Tuesday 9:00 a.m. – 2:00 p.m. Wednesday 8:00 a.m. - 2:00 p.m. Thursday 8:00 a.m. – 2:00 p.m. Friday 3:00 p.m. – 8:00 p.m. Saturday 8:00 a.m. – 12:30 p.m.

Dr. Darwin Sarnoff: General Reference

Monday through Friday 7:30 a.m. – 12:30 p.m.

Dr. Stanislav Perkner: Research and Editing, Online Courses

Monday through Friday 1:00 p.m – 5:00 p.m. or by appointment

Regular Library Hours: Monday-Thursday 7:30 a.m.-10:00 p.m.; Friday 7:30 a.m.-8 p.m.; Saturday 8:00 a.m.-5:00 p.m.

Humphreys College Library & Learning Center, (209) 235-2907; AskYourLibrarian@humphreys.edu

Humphreys College Library and Learning Center How to Succeed in College Spring 2016

Tuesday, March 29 10:30 AM - 12:00 PM *or* 5:30 -7:00 PM

Tuesday, April 19 2:00-2:50 or 5:15-6:05 PM Room 202

Tuesday, April 26 2:00-2:50 or 5:15-6:05 PM Room 202

Tuesday, May 3 2:00-2:50 or 5:15-6:05 PM Room 202

Tuesday, May 10 2:00-2:50 or 5:15-6:05 PM Room 202

Tuesday, May 17 2:00-2:50 PM or 5:15-6:05 PM Room 202

Tuesday, May 24 2:00-2:50 or 5:15-6:05 PM Room 202

Tuesday, May 31 2:00-2:50 PM Room 202

Tuesday, May 31 5:15-6:05 PM Room 202 Welcome to Humphreys: New Student Orientation Hosted by Lisa Kooren, Santa Lopez-Minatre and Linda Verdun Brown

Your College Experience as a Challenge and an Opportunity Presented by Santa Lopez-Minatre

Writing Clinic: Your Research Paper Topic and Resources Presented by Stanislav Perkner

How to Search Online Databases: Periodicals (EBSCO/Wilson-Web and Pro-Quest) Presented by Richard Hunt

How to Search Online Databases: EBSCO'S eBOOKS Presented by Richard Hunt

Writing Clinic: Composing the Paper Presented by Stanislav Perkner

Writing Clinic: Formatting and Documenting Your Paper (MLA & APA) Presented by Linda Rahmoller

Beyond the News: The Art of Campaigning Presented by Jason Wolins

In Conversation with... Dean L. Patrick Piggot About the Law School and Legal Profession Hosted by Julia Hayhurst

Open Workshops \blacklozenge **No Registration** \blacklozenge **Ask for Extra Credit**

Humphreys is #Trending

By Sandra Dibble, Executive Assistant to the Dean of Administration

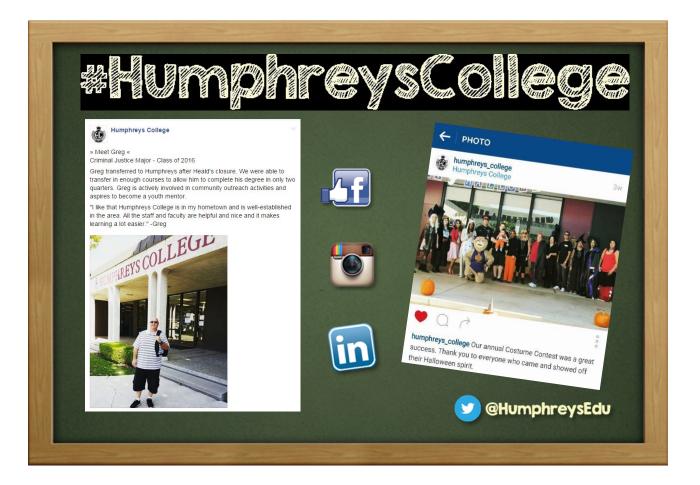
Did you know Humphreys College is on Facebook, Twitter, LinkedIn and Instagram? We have entered an era where we want the latest data instantaneously: we could Google information, read Yelp reviews, and check Facebook when we wish to find a long-lost friend.

So, why not keep in touch with your school?

Humphreys College wants to stay connected... We are reaching through various platforms to highlight students, inform about events, and share photos.

Show your purple and gold pride by checking-in, giving us a review, liking our posts, and sharing your opinions in comments! If you have any suggestions for posts or would like to contribute a photo or information, contact me via email:

Sandra.Dibble@humphreys.edu.



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Calculate the fee and compare it to the interest you will be saving by transferring your balance. If you are considering this option, here are a few very good deals to check out: Chase Slate offers 0% intro APR for 15 months \$0 intro fee, Sphere Visa Signature offers 0% for 24 months, 4% fee, and Visa Platinum Card by Alliant CU offers 0% for 12 months, \$0 intro fee.

- Use a peer-to-peer lender or get a personal loan. Peer-to-peer lending is a method of debt financing that enables individuals to borrow money without the use of a traditional bank as an intermediary. It is usually done online. There are companies such as LendingClub.com and Prosper.com that will give you a fixed interest rate loan that is usually lower than your credit card interest rates. You can pay off your cards through this fixed loan and get one set monthly payment and pay if off in a fraction of the time. You will also pay lower interest charges since personal loans are usually at a lower interest rate than revolving credit cards.
- Make two payments a month: Make the minimum payment as you normally do, then two weeks later, make another payment. You will get rid of the debt faster, by paying off your card in less than half the time due to how credit card companies compound your interest.
- Make a conscious decision to stop borrowing money: Store your credit cards where you don't have easy access to them, but don't cancel them. Plan to pay cash whenever possible. Some have put their cards in the freezer with water. When they need the card, they have to thaw it out first. By the time the card is thawed, they may not feel the need to make that impulsive purchase.

Q: Those suggestions are not too intimidating. Those are things that anybody could do.

Exactly. But be aware that the same method will not work for everyone. You must evaluate your lifestyle and chose the method that best fits you. Once you have a plan of action, your debt will slowly start to disappear, and you can live a less stressful and richer life!

~Julie Walker



<u>Maín Campus</u> 6650 Inglewood Avenue Stockton, CA 95207 209.478.0800 Fax 209.478.8721

Branch Campus 3600 Sísk Road, Suíte 3-A Modesto, CA 95356 209.543.9411 Fax 209.543.9413

Humphreys College Newsletter, March 2016

Stanislav Perkner, Editor, sperkner@humphreys.edu Julie Walker, Co-Editor, julie.walker@humphreys.edu Martin Valladares, Executive Editor, martin.valladares@humphreys.edu