



# the COLLEGLIAN

Vol. 26 No. 5

FRIDAY, OCTOBER 5, 2012

www.collegianonline.com

Bob Jones University Greenville, SC • 29614

## Passing on the baton

By: CAITLIN ALLEN  
Staff Writer

The BJU Symphony Orchestra, under the direction of Dr. Michael Moore, will be giving its first concert of the semester tonight at 7 in Rodeheaver Auditorium.

Each of the three pieces being performed represents a different part of the world and accurately portrays the theme: souvenirs from world travel.

Dr. Michael Moore, head of the music education department, is replacing Miss R. Christine Lee this year as the director of the orchestra while she pursues her doctorate at the University of South Carolina.

Dr. Moore has been conducting various instrumental ensembles for many years and teaching at BJU for eight years.

Some orchestra members, like Catherine Wiles, a violinist and senior string pedagogy major, have known Dr. Moore for several years already and are eager to work with him this semester.

“He demands technical skill and precision but encourages us to play with heart,” Catherine said. “It’s easy to just play the notes, but he isn’t satisfied with that.”

One of Dr. Moore’s goals for this semester is to expand the horizons of the orchestra members. Hence, the theme of world travel is fitting not only for the enjoyment of the audience, but also for the education of the performers.

“My overarching goal for the orchestra is that they would develop as image bearers,” said Dr. Moore. “Our capacity to make and enjoy music is part of the image of God.”

The orchestra will be performing three pieces. “Each

[piece] is distinctly associated with a place or country,” said Klayton Hoefler, a cellist and senior music education major. “It’s like we’re traveling to them.”

The first piece, *The British Empire March* by Edward Elgar, celebrates the expanse and power of the British Empire. At the time that the piece was written, the British Empire practically circled the globe.

The second piece, and likely the most unfamiliar to the audience, is *Brazilian Impressions* by Ottorino Respighi. “[It’s] a vigorous and fun piece,” Dr. Moore said. “You can almost feel the tropical breezes on your cheek.” The musicians will play two of three movements, both of which are considered to be unique folk dances.

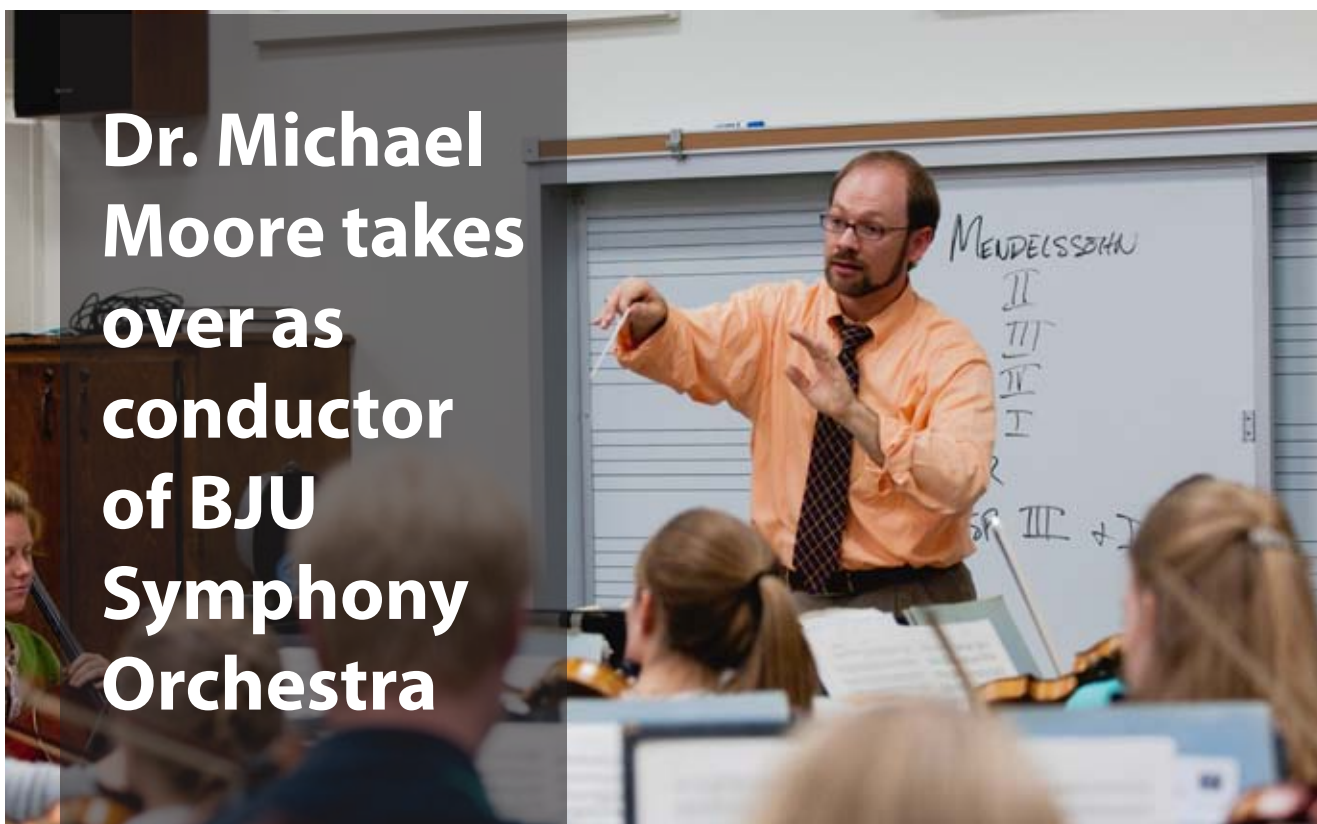
The third and final piece is likely the one the audience will be most familiar with—Mendelssohn’s *Italian Symphony*. This is a childhood favorite for both Dr. Moore and Catherine.

“The piece is tough because it takes a lot of work to play, but it suits [Dr. Moore] well and he is able to communicate it really well,” Klayton said. A joyous and sunny piece, the symphony is based on Mendelssohn’s experiences and travels in Italy.

This concert has given the orchestra members and their new director a chance to grow their musical repertoire and increase their skill level, as well as to cultivate their relationships with each other.

“There is nothing like making music together,” Dr. Moore said. “It gives you the chance to create personal relationships and connect with other people in a unique way.”

## Dr. Michael Moore takes over as conductor of BJU Symphony Orchestra



Dr. Michael Moore rehearses with the BJU Symphony Orchestra in preparation for tonight’s concert in Stratton Hall. Photo: Stephanie Greenwood

## BJU’s new director of cancer research gives students first-hand access to research lab

By: SAMANTHA LOUCKS  
Staff Writer

Biology majors have a new way to gain research experience under the leadership of BJU’s new cancer research director, Dr. Steve Figard.

Dr. Figard worked in research and development for the diagnostics division of Abbott Laboratories in

Chicago for the past 25 years. He now serves as the research director in the cancer research lab on campus.

Dr. Figard is taking over for Dr. Amy Tuck, who served as the interim research director for four years and will now teach full-time as a member of the science faculty.

He was offered the position in 2011 but was unable

to accept it until he and his wife, Renee, sold their house in Chicago. In May—almost a year after their house had first been on the market—they sold their house and moved to South Carolina.

Even though Dr. Figard has the flexibility to define the details of his new role, the focus of his job is providing tools and guidance for students to conduct research

in the cancer research lab.

The lab was built with resources from the Science and Engineering Endowment Fund, an entity that provides funding for scientific projects at fundamental Christian institutions—particularly BJU. Located in Barge Memorial Hospital, the lab exists to provide real-world research experience to undergrads, specifically biology majors on the cell biology track.

“We hope to provide the optimal academic preparation for undergrads,” said Dr. Mike Gray, chair of the biology department.

Currently, students are working with cancer cell lines, or cancerous tissue, in cell culture. Their purpose is to gather data about cancer cells and substances with anti-carcinogenic properties.

According to Dr. Figard, the research done in the lab is different than typical labs executed in the classroom. Instead of following a set of instructions that produce expected results, work done in the cancer research lab is the real-world application of research.

“It’s one thing to know the amino acids in biochemistry, but it’s another thing



Dr. Steve Figard assists a student as she works in the cancer research lab. Photo: Stephanie Greenwood

See **CANCER LAB** p. 8 »



## COLUMN



By: JESSICA KANE  
Staff Writer

Like it or not, our lives revolve around relationships—our relationship with God, with our families and friends, with our significant others and even our coworkers. These relationships stand ready on the tips of our tongues: they're what we talk about. They're where our minds go when they should be on the task at hand. They're what we think about before we fall asleep at night.

We think, dream and breathe relationships. And why shouldn't we? At the base level, God created us as relational beings.

But what people don't advertise as openly is that relationships are often frail. Relationships require a lot of work and a lot of time. And, sometimes, relationships hurt.

My best friend would have turned 23 on Oct. 1 had she not been in a fatal car accident three years ago. Obviously, I couldn't call to wish her a happy birthday, so I settled for wearing her favorite color, purple, rereading our old letters and playing her favorite songs on repeat all day.

One of the biggest questions I tried to tackle after her death was, what's the point? Why should I invest



ART: LOREN CRISP; IDEA: RICKY ALTIZER AND ISAAC BRYDEN

in others if there will always be the chance that they will leave me devastated and empty-handed?

Are earthly relationships worth the risk?

The short answer, I've learned over the years, is yes.

People need people. God did not create us to be self-sufficient, and that's why it turns out so badly when we try to be.

Christ commands us to love others. What better way to show someone love than by investing time in his or her life?

Follow up with your friend about how the speech went that he was really nervous about. Make time to call your grandparents on the weekends. Reach out to your coworkers, even if it seems like you don't have a single thing in common.

Relationships offer us the emotional support we need to thrive. Without them, we

See **COLUMN** p. 8 >>

## “Online churches” forgo in-person fellowship for Internet chatrooms

*The Collegian Editorial*

In an age when most of us get the majority of our news, communication and entertainment from the Internet, it's understandable that many young Christians are attracted to the idea of attending church online as well.

Many churches now offer live-streaming of their services as an alternative to physically attending in a church building. Several ministries even offer worship via an entirely online platform, complete with a live chat with other viewers and church volunteers.

Many online church initiatives claim they are preventing members of the 18-29 age group from completely leaving the church after they leave home. According to a 2007 study by LifeWay Research, 70 percent of young people leave the church for at least a year during college. But by offering them a watered-down, casual experience with little opportunity for fellowship, these websites are doing more harm than good, giving young believers a skewed view of the Church.

By “going to church” on the Internet, members don't have to deal with personal conflicts that often arise in churches because all of their interactions with others are virtual. As columnist Colleen Campbell pointed out in the *New York Times*, “You can

confide in them your deepest fears, hopes and dreams, then unfriend them instantly if they prove annoying.”

But face-to-face interaction with other Christians is vital for our spiritual growth. Hebrews 10:25 instructs us not to forsake the “assembling of ourselves together.” Actually meeting with other believers provides accountability, opportunities to participate in baptism and communion, chances to exercise our spiritual gifts and the ability to disciple and be disciplined by others.

Certainly there is a place for technology in the church. Appropriate use of social media and an attractive website can encourage people to visit our churches. Online Bible study aids and sermon audio files can be a blessing to church members throughout the week. Even streaming services can be profitable for those who may be sick and unable to attend.

But logging onto a website rather than attending church should never become a habit just for convenience's sake. Yes, it can be tempting to pull out your laptop on Sunday morning and “go to church” in your pajamas, but nothing can replace the encouragement that comes from actually meeting with brothers and sisters in Christ to worship the Lord together.

## the COLLEGIAN

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*The Collegian* is the Bob Jones University student newspaper. The paper is published weekly with issues out on Fridays. For advertising information, contact Larry Stofer (864) 242-5100, ext. 2728 [campusmedia@bjucollegian.edu](mailto:campusmedia@bjucollegian.edu). All contacts © 2011, Bob Jones University.

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# TALK BACK

What's your hidden talent?



MELODY JUNG

I'm really good at playing hide and seek.



KLAYTON HOEFLER

I can fit the rim of a dining common cup in between my teeth.



ALEX VISCIONI

I can twist my feet around almost 180 degrees.



CRYSTAL ROGERS

I can yodel.



LESLIE CHUNG

I'm a certified origamist.



## Vespers to portray stories of sin, hope and forgiveness



Actors rehearse a scene from Thursday's upcoming Vespers program, which will focus on God's forgiveness. Photo: Jacob Larsen

By: ERIN KIMBRO  
Staff Writer

The dramatic arts department will present a Vespers program on Thursday at 7 and 8:30 p.m. in Rodeheaver Auditorium that will focus students' attention on God's forgiveness and unconditional love.

The play, written by Mr. Dave Schwingle of the dramatic arts faculty, focuses on a struggle in the relationship of two sisters.

The cast of the production includes Mr. Ron Pyle, who will play the role of the father, as well as Jessica Bowers, a senior performance studies major who will portray the younger of the two sisters.

"This has probably been one of the most stretching roles I've played while here at school," Jessica said. "The

character is very complex, and there are things that I've had to do with this character that go beyond my comfort zone."

The play will incorporate various struggles that students should be able to relate to, and in expounding on them, will show the seriousness of sin.

"Students are going to see and hear the gravity of sin and its consequences and how we as flawed humans can do nothing to attain our own forgiveness," Jessica said. "That only comes from God."

Mrs. Becca Kaser, member of the dramatic arts faculty and director of the play, said this Vespers will show students that whatever sins corrupt their lives, there is always forgiveness in the Gospel.

"This is a perfect oppor-

tunity to present the truth and the Gospel in a different way," she said. "I hope that students will see some of themselves in the characters and appreciate that you don't necessarily just turn on a switch and then all of the sudden everything's perfect. There's struggle, and Christ helps us through that struggle."

Mrs. Kaser encouraged students to come with a mind open to enjoying the Gospel presented in an unexpected way.

She said she wants students to walk away knowing that whatever they struggle with, whatever situation they are going through, there is nothing that they can do or have done that can separate them from the love of God: He is always going to be there with open arms to pick them up.

## WEEK AT A GLANCE

### ► SUMMER MINISTRY CONFERENCE Wednesday and Thursday, All Day

It's not even the middle of the semester yet, but students will have the chance to start planning for the summer this coming week. Students will be able to explore summer ministry opportunities Monday through Thursday during the WILDS Christian Camp recruitment and the Summer Ministry Conference.

Dr. Bruce McAllister, director of ministerial training and outreach, said the conference gives camps and other summer ministries the opportunity to recruit BJU students early on in the school year. "It helps our students start planning where they're going to serve next summer," Dr. McAllister said. Dr. McAllister said working in a summer ministry gives students the opportunity to apply what they have learned during the school year. "It's just a phenomenal opportunity to engage in full-time ministry," he said.

Junior Christian ministries major Nathaniel Petty-Neal, who was a lifeguard at the WILDS Christian Camp last summer, said working in a summer ministry helped stretch him spiritually. "It's a wonderful experience not only for your future work in a local church body, but also for right now," he said.

Nathaniel said summer ministries also help students learn how to talk to others about God and be able to answer questions unsaved co-workers may have for them.

The WILDS Christian Camp will be recruiting Monday and Tuesday, followed by the Summer Ministry Conference Wednesday and Thursday featuring 35 other organizations. Both events will take place in the Riley Reception Room.

### ► BLOOD DRIVE Monday – Friday, All Day

Students will be able to help those in need this coming week when the University hosts a blood drive for the Blood Connection Monday through Friday. "It's a good way to help your community without even leaving campus," said CSC director Jaimie Wilson, a junior mathematics education major. The Blood Connection buses will be parked outside the Alumni Building from after chapel until at least 6 p.m. All blood donors will receive a free T-shirt for their participation.

### ► FIGARD SISTERS FACULTY RECITAL Saturday, 6 p.m., WMC

BJU's music faculty sister team of Kristin and Tracy Figard will perform a faculty recital in War Memorial Chapel tomorrow at 6 p.m.

The Figards will be using multiple instrument combinations featuring the violin, viola and piano. Miss Kristin Figard, an instructor of violin and viola, said the program will have a variety of genres, and there should be something for everyone. "It's a fun, varied program," she said.

This is the second year the Figard sisters have been in Greenville. While Kristin is a full-time faculty member at BJU, Tracy is an adjunct professor who also teaches at Pinner Studios in Greenville.

"There is something different about playing with a family member," Kristin said. "They think the way you do; they breathe the way you do. Not that we don't still have to rehearse, but there's that internal connection that you already think the same way as that person." Both sisters have been playing professionally for 12 years. Prior to coming to the University, Kristin played at the Kennedy Center in Washington, D.C., and served as a substitute violist for the Chicago Symphony Orchestra. Tracy has played with orchestras in the Chicago area, and both sisters have worked with famed violinist Ilya Kaler.

### ► LEADERSHIP WORKSHOP Monday, 6 p.m., SH

Students will have another opportunity to learn more about serving others through leadership Monday when the counseling peer-to-peer workshop is held at 6 p.m. in Stratton Hall. One final workshop this semester will be offered following this one on Oct. 22.

# ASK the COLLEGIAN

with  
**CARLIE MALDONADO**

We've all been there—from the time you didn't know if your outfit matched to the time your significant other abruptly changed his mind about your relationship to the time your pet hamster died. Picture all those times you've needed sound advice but didn't think your friends would understand. Well, the *Collegian* staff understands, and we're here to help. Our new advice column is completely anonymous and is designed with the student body in mind. If you're seeking advice on anything ranging from birthday gifts to study tips to new technology to maneuvering around the dining common successfully, you've come to the right place! Go to [www.collegianonline.com/advice](http://www.collegianonline.com/advice) to submit your question(s). Because of the number of submissions, however, we can't guarantee that all questions will be published.

**Q** Is there a nice way to tell people they are posting too much on Facebook?

**A** Most of the time, telling someone he is posting too much on Facebook would be over-stepping your bounds as a fellow member of the Facebook world. In fact, you could come across as being pushy and obnoxious.

But if your friend is posting information that could hurt his testimony or that a future employer would view as inappropriate, it would be wise to let your friend know that he needs to rethink the content he posts on his page. As a fellow brother or sister in Christ, it may also be appropriate to confront them about the content of such posts.

Facebook is a place not only to inform others about your life, but also to be informed in turn. However, if you don't find a "friend's" numerous status updates very interesting, you have a couple of options.

If the prolific poster is someone who you don't keep in touch with or know very well, you can "de-friend" him. Chances are he won't notice or care. However, if the poster is a closer friend, you can simply limit the statuses that show up on your news feed.

On the home page, click on the tab at the right-hand corner of his post. Select "Hide this Story." Once the story is hidden, more options will show up in blue text. Select "Change what updates you get from \_\_\_\_." Click this and choose from another list of options, such as "Only Important" and "Unsubscribe." This way, you can keep your Facebook friend and free up room on your news feed at the same time.

**Q** If you don't have a date to Artist Series and end up taking your cousin instead, do you have to buy her a present?

**A** If you know your cousin well, you can probably guess whether she is the type who would enjoy exchanging gifts or couldn't care less.


However, even though giving a gift is never essential, it is definitely a thoughtful gesture to thank someone for going with you, especially on the gentleman's part. Candy or chocolate is probably the best way to go, as neither is expensive nor elaborate. It's small enough that your cousin won't feel bad if she didn't get anything for you.

**Q** Is it all right to move people's place-holders farther down the table to make room at the DC?

**A** Moving someone's place at the dining common isn't polite, especially if you're moving their wallet or their food. Ideally, you could ask them to move down when they return to the table. But as this isn't really practical, it's best to keep circling until you find an open spot.

While students should be as economical as possible with space, you can't always control what other people will do. Just do the right thing and avoid touching their property.

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# SMOOTH RIDES

Have you ever seen those cool cars on campus—the classy, one-of-a-kind novel cars—that make you stop and stare? Well, the owners of these cars take great pride in their automobiles, and, of course, each has a story to share. Check out some of the ones we found.



## MEAGAN INGERSOLL'S 2013 CHEVY EQUINOX

Little did sophomore Meagan Ingersoll know that while she was in an ISC meeting last month, her parents were parking her 20th birthday present, a silver 2013 Chevy Equinox, in the Gaston tennis court parking lot. During the meeting, Meagan said she received numerous text messages from her mom with pictures of random parts of the car, concluding with a final picture of her brother standing by the Equinox in the Gaston parking lot. Seeing this text and realizing that was her car, Meagan ran from the meeting, screaming through the parking lot to see her new ride.

## DR. MICHAEL MOORE'S 2012 BMW 335i CONVERTIBLE WITH M SPORTS PACKAGE

While some people wear BJU Bruins T-shirts and wave their growl towels, music faculty member Dr. Michael Moore drives his blue 2012 BMW 335i Convertible showcasing the BJU Bruins' colors and a "BRUINS" license plate. "I needed a new car this summer, and I thought 'What better way to show school spirit than to get a blue car with brown leather interior for the Bruins?'" Dr. Moore said. He loves to drive along mountain roads on Sunday afternoons with his son. Also, he hopes the car will give him opportunities to interact with different people in the community as he enters his BMW in various car events.



## MR. JAY BOPP'S 1965 SERIES IIA LAND-ROVER 109

Intrigued by the African bush and the ruggedness of the outdoors, Mr. Jay Bopp, chairman of the Division of Art and Design, grew up loving the utilitarian Land-Rover. "I've wanted one all my life," he said. Five years ago, while looking online, he stumbled on a 1965 Series IIA Land-Rover. Three weeks after finding it, he ended up purchasing the vehicle he'd always wanted. Mr. Bopp loves how his Land-Rover can be used for so many different things. "They are such amazing vehicles," he said. "They don't make them like this anymore." In fact, Mr. Bopp said, it's has been estimated that 70 percent of the Land-Rovers ever made are still on the road.



## CAMERON HALL'S 2002 CHEVY CAMARO

This past March, junior Cameron Hall found what he had been searching for over the last two years—a white 2002 Chevy Camaro. The car was located in Chicago, so Cameron wasted no time; he made an offer on the car the following Monday, and by the next Saturday, he had made the trip up to Chicago to purchase his Camaro.

## RACHEL WARNER'S 2002 CHRYSLER PT CRUISER

On St. Patrick's Day in 2009, senior Rachel Warner went to a dealership in search of a car, but left with a pot of gold—her gold 2002 Chrysler PT Cruiser, to be exact. "I have the most obnoxious colored car on campus," she said. Because of its bright color, Rachel named the car Daisy.



## DREW MAYNARD'S 2003 BMW M3

Two years ago, junior Drew Maynard began his search for a safe car to replace his worn-out 1994 BMW 318iS and found a 2003 BMW M3 that caught his eye. Drew said he is drawn to BMWs because of his fascination with how they work. His blue BMW M3 goes from 0 to 60 mph in 4.8 seconds and, according to the speedometer, can reach an impressive speed of 185 mph.





## AROUND *the* WORLD

**Morgantown, W.Va.** – Mountaineers star quarterback Geno Smith threw eight touchdown passes and went 45 of 51 for 656 yards in a 70-63 win over Baylor last Saturday. Smith launched to the top of possible Heisman winners after his near-perfect performance.

**England** – American Clint Dempsey scored Tottenham's third goal to defeat Manchester United 3-2 at Old Trafford on Sunday. The victory was Tottenham's first win at Old Trafford in 22 years.

**Paris, France** – One of Europe's most prestigious horse races, the Prix de l'Arc de Triomphe, will be run on Sunday. The race has been a tradition since 1920.

**Medinah, Ill.** – German Martin Kaymer's key 6-foot putt in the Ryder Cup Tournament stunned the USA team. His shot gave the Europeans a great comeback victory and their seventh straight Ryder Cup win.



## BRUINS

**10/5** Bruin Men vs. Hiwassee College @ 4 p.m. (AWAY)  
**10/6** Bruin Women vs. Clearwater Christian College @ 5 p.m. (HOME)  
**10/8** Bruin Women vs. Johnson University @ 6 p.m. (HOME)

## WHAT 2 WATCH 4

## INTRAMURAL

**10/5** Volleyball: Beta Chi Bear Cubs vs. Alpha Gamma Eagles @ 9:15 p.m.  
**10/6** Soccer: Phi Beta Bulldogs vs. Sigma Alpha Spartans @ 7 p.m.

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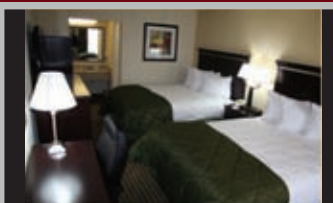
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Alpha's Tommy Colavito goes up for a header against Pi Kappa's Mark Allamon during Saturday's game. Photo: Jacob Larsen

## Razorbacks holds off Cobras, maintain undefeated record

By: DAVID BARAL  
 Sports Writer

The Alpha Theta Pi Razorbacks' soccer team won 1-0 against the Pi Kappa Cobras on Saturday afternoon.

Both teams entered the game with high expectations, and it took overtime to decide the winner, with Razorbacks' midfielder Aaron Iles scoring in the final two minutes to secure the victory.

The Cobras attacked all game long as Jon Edwards and Mark Allamon kept the Razorback's defense busy. Spencer Pagliuca stayed on his toes in the goalie position throughout the game to preserve his clean sheet.

The Razorbacks' defensive backs also played a huge role. Drew Maynard held the defense together with his strong play and vo-

cal leadership. His performance in overtime led Alpha's defense in playing a crucial role in the winning goal. "[During overtime] we controlled the ball more," Maynard said. "That led to where we got down to the goal, and [the ball] just went in."

"It got really messy right down there near the six [yard-line]," Iles said, recalling the game's only goal. "Tommy Lamper hooked it back from the [six-yard] line, and I just happened to be in the right place at the right time and passed it in."

The win kept Alpha's unbeaten streak alive and improved their record to 4-0-1. Pi Kappa dropped to 3-1 for the season. The teams were very evenly matched, and fans should not be surprised if the two squads see each other again in the playoffs.

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Adam Floeck, B.F.A., animation, 2012, Metuchen, New Jersey



## Classics' offense overpowers Tigers in two-game victory

By: ADAM GINGERY  
Sports Writer

The Pi Delta Classics volleyball team showed their offensive firepower and quick defense Saturday as they beat the Theta Delta Omicron Tigers in two games, controlling play at the net and covering their court seamlessly.

The Tigers fell into a

quick 7-2 hole due to a flurry of hits from the Classics' front and back rows, forcing them to take an early timeout.

The Tigers came out of the timeout with renewed energy and an impressive defensive effort from the back row, as well as several kills from leading offensive threat

Becca Bredehoft.

The Classics lost some footing as the Tigers clawed their way back into the game following the timeout, but Leanne Cleveland and Kristin Jeffcott utilized the consistently accurate setting of Nikki Warman and regained control of front-row play.

Mental errors also cost the Tigers in the first game, including some missed serves and miscommunications.

Game two had a much different start, as the Tigers surged out to an early lead thanks to powerful hitting and back-to-back aces by Bredehoft, as well as continuously strong back row hitting and defense.

Jeffcott remained an intimidating presence at the net, altering hits and scoring several of her own, but Bredehoft kept racking up hits in spite of the opposing defense.

The Tigers fought hard to keep the lead and brought the score to game point at 24-25, but the potentially winning serve went outside the back of the Classics' court, giving the Classics possession.

The Tigers couldn't score on the Classics' ensuing two serves and lost the match 27-25.



Michaela Bixler attempts to block the Classics' Leanne Cleveland. Photo: Emma Klak



The Bruins' Tommy Sims battles goalkeeper Stephen Replogle for the ball in Friday night's win over Columbia. Photo: Emma Klak

## Strong defense aids Bruins in shutout

By: ABBY STANLEY  
Sports Editor

The BJU Bruins men's soccer team continued its recent winning streak last Friday night, beating the Columbia International College Rams 4-0.

From early on, Bruins defenders Joel Cave and David Overly kept the Rams from gaining possession, which gave Bruin forwards goal shot opportunities. A goal 13 minutes into the game was counted as off-sides, but forward Travis Woodham scored 20 minutes later off of a lead pass from Matt Moore.

The Bruins pressured the Rams goalie and defense incessantly, taking 14 shots in the first half. Dominating possession in the second half, BJU kept the Rams to a single shot in the second, for a total of five for the entire game.

Forward Matt Moore said the Bruins came into the second half determined to play their hardest, even though they were winning. "Coach wanted each of us to give our best, not just one or two players, and that changed

our playing in the second half," Moore said.

Moore scored after a beautiful give-and-go play between him and midfielder Ryan McCarty, bringing the score to 2-0. The Bruins scored again five minutes later after forward Stephen Lovelace penetrated the box and assisted McCarty for the goal.

The Bruins defense sealed off any chances for the Rams, continuing to clear out the ball and giving the Bruin offense chances to score.

With minutes left in the game, forward Jordan Allen took a free kick, which midfielder Cody Lehman headed across the goal to McCarty. McCarty then volleyed the ball in an open box for the fourth and final goal.

Columbia International is also a first-year program, and inconsistent passes combined with 13 fouls hindered their chances to generate any offensive threats. BJU played well, maintaining possession of the ball and cleaning up the passing game.

The Bruins look to keep their shutout streak alive when they travel to Tennessee to take on Hiwassee College this afternoon.



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# Investing for the future

## Business faculty offer advice to students looking to manage, expand income

By: KYLE SEISS  
Staff Writer

Most college students dream of futures with no tuition bills, student loans or scraping the bottom of the bank just to buy a tank of gas. But few realize that they can start working toward the goal of financial independence right now in a variety of ways.

You might think you don't have enough money

to invest, or perhaps you find the amount of information and options confusing, maybe even demoralizing. But knowing a few simple guidelines and reliable investment options can help you exercise good stewardship, even with limited funds.

The first step in managing your money is to save in the first place, according to Dr. Kris Martin, head of the accounting department.

"Come up with a good, systematic way of saving money, or else you're not going to have any to invest," he said.

And putting money towards tuition—an investment in itself—must come before any financial speculation. "Your time spent learning is the best investment of all," said business faculty member Mr. Chris Rawlings, who teaches investment portfolio management, a class open to all students.

But if you have saved some money that you won't need for at least a few months, you have several options in putting your money to work other than a savings account. (Savings accounts are easy and secure, but the return interest barely covers the loss through inflation.)

Dr. Martin recommends mutual funds, especially for someone with little business background. A mutual fund works almost like a com-

munity portfolio. A firm of financial experts compiles a variety of stocks into a mutual fund and sells shares of it like a single stock. The diversity adds to security, and small investors without enough capital or expertise to start a personal portfolio can buy shares of the mutual fund.

The shares' value rises and falls with the average change of all the individual stocks in the fund. After the shares appreciate, the investor can sell them at a profit. Many mutual funds have no minimum buy-in price and can be added to on a regular basis—ideal for a college student just starting to lay away savings.

Such long-term investments get a real boost if you begin them in college. Senior business administration major Kevin Cummings, who interned at Merrill Lynch this past summer,

explained how time dramatically affects an investment.

Beginning at the age of 20, if you were to put \$1,000 every year in an investment with a 10 percent return (the average annual return on stock investments in the past century), you would have \$863,685 by age 65. In contrast, you would have only \$326,229 at age 65 if you began at age 30. Even though the difference of initial capital is only \$10,000, the end difference is over half a million dollars.

Some other investment opportunities include government savings bonds, which have slow returns but are very safe, as well as plans like the Roth IRA, which offers profits you can keep tax-free if you meet certain conditions.

Or you can just buy individual stocks. Senior business administration major Josh Terwilliger cur-

rently owns shares in three companies: Deutsche Bank, Caterpillar and Costco. He trades his shares on Scottrade.

Scottrade, like E-Trade, is an online marketplace for investments that charges a small flat fee per transaction instead of charging commission like an actual broker.

Finally, do some research before investing your hard-earned money. "You have to be willing to put time into it," Josh said. "You can't just buy Apple [stocks] because you like Apple computers. You actually have to do your homework and be diversified."

Dr. Martin recommends researching on the Morningstar website and looking up individual company profiles, while Mr. Rawlings recommends the publication *Value Line*, which is available in the library. "Investing isn't 'get rich quick,'" he said. "There's a lot of work involved."

### »COLUMN p. 2

wouldn't have anyone to revel in our excitement with us.

Likewise, we wouldn't have anyone to sit with us after we answer the life-changing phone call we never expected. We wouldn't have anyone to share our burdens with or to pray with us through our darkest trials.

Relationships require time and effort—they're investments. Sometimes the investment turns out; sometimes you suffer great losses.

Entrusting your secrets with another person is hard, especially when you know how easy it can be to gossip. Communicating clearly is hard.

Swallowing your pride and admitting

you were wrong? That's hard.

It's hard when you offer your heart to someone, only to have it returned to you because it wasn't the right fit after all. It's hard mapping out your life around someone else's, and then watching her casket lowered into the ground.

Essentially, opening your heart to others can be risky. But should this universal truth

give us license to devote our time to frivolous pursuits that won't matter in 10 years, let alone in eternity? Or should we still strive to pour our time into others, despite the potential cost?

That question is answered clearly in I John 4:7: "Beloved, let us love one another, for love is of God, and everyone that loveth is born of God and knoweth God."

### NORTHLAND CAMP

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### »CANCER LAB p. 1

to actually know what they are doing in the lab or in a particular protein," Dr. Figard said.

According to both Dr. Figard and Dr. Gray, one of the goals of the program is to receive funding from the Science and Engineering Endowment Fund that would allow biology students to stay for the summer to solely conduct research in the lab. "It is the ideal capstone experience," Dr. Gray said.

Dr. Figard wants to challenge students to think logically, scientifically and outside the box. "And if they don't know an answer to a problem, [I want to] give them the tools so that they can go find the answer," he said.

Ultimately, Dr. Figard hopes his students will be well-equipped for future jobs both academically and spiritually.

"Competence and character," he said. "Those are the two things I want to see coming out of this lab—students that have the character and the competence to go out there and be lights for Christ in the scientific community."