

What's happening

Sept. 1-30

Submissions are being accepted all month for a **Citywide Photo Contest** sponsored by the Davis Community Services Department. Participants will be split into three age groups: 6-11, 12-17 and over 18. Categories include portraits, environment, black and white, and more. For rules and details on how to submit photos, visit www.cityofdavis.org, or call 530-757-5626.

Saturday

"The Lion King" kicks off the fall **Movies in the Park** series sponsored by the Davis Sunset Rotary Club and Woodland Healthcare. Movies begin at sunset in Central Park, Fourth and C streets, and are free of charge. Families are encouraged to bring blankets to sit on.

Saturday, Sept. 14

The **Movies in the Park** series continues with a showing of **"The Avengers"** beginning at sunset in Central Park, Fourth and C streets. The annual fall movie series, in which family-friendly movies are shown on a big screen in the park, is sponsored by the Davis Sunset Rotary Club and Woodland Healthcare.

Join the Davis High School Rise and Shine Foundation for the **2013 Fall of Fame** induction dinner at Freedom Hall. Five new members join the Hall this year: Bob Bowen, Theresa Hayes, Gina Ostini Miles, Rick Stroumberg and Lynne Unger Yackzan. Tickets are available by calling 530-753-7730 or visiting www.DHSIllumandWhite.org.

Saturday, Sept. 21

Bring the family and blanket to sit on and learn **"How to Train Your Dragon,"** the next installment in the **Movies in the Park** series. Sponsored by the Davis Sunset Rotary Club and Woodland Healthcare, the free movie gets underway at sunset in Central Park, Fourth and C streets.

Celebrate National Gymnastics Day at a Civic Center Gym during an open house from 1:30 to 3:30 p.m. Admission is free and all ages are welcome. The gym is at 23 Russell Blvd.

Sept. 28-29

Youths ages 11 to 15 can receive **American Red Cross baby-sitter training** during a two-day program at the Community Pool Building in Community Park. Training includes child and infant CPR, choking rescue and first aid. Training hours are 9 a.m. to 2 p.m. both Saturday and Sunday and the cost is \$150. For more information, call the Community Services Department at 530-757-5626 or visit www.cityofdavis.org.

Sunday, Sept. 29

"What You Need to Know About College Admissions" will be the subject of a seminar given by Jennifer Borenstein, independent college adviser and owner of The Right College for You in Davis. The free workshop will be in the Blanchard Room of the Stephens Branch Library, 315 E. 14th St. in Davis, from 2 to 4 p.m. Borenstein will discuss how to apply to college featuring an overview of the college admissions process, a timeline of what to do and when to do it, the different types of colleges, and financial aid and scholarships. Call the library at 530-757-5893 to reserve a spot.

'It all really touches you'

DHS student broadens her worldview with summer program

By **Anne Ternus-Bellamy**

ENTERPRISE STAFF WRITER

Cierra Brown's experience volunteering in Central America this summer was not unlike that of many Davis teens: a mix of anticipation and anxiety about being out of the country for the first time, a couple tough days adjusting to life with a host family in a strange country, followed by a period of time so wonderful she didn't want to leave.

Brown, a senior at Davis High School, spent her summer as a Wandering Scholar, thanks to the Walking Tree Travel program, which selected Brown and a couple other teens from around the country for fall fellowships. Brown traveled to Guatemala, where she lived with a host family, helped rebuild a women's center and focused on education, visiting local schools and meeting the children.

"I had a great time," Brown said. "It really opened my eyes," she added. "I'd never been on a plane, never been out of the country, but I loved it. I didn't want to leave."

And the experience brought her future goals into focus: "I want to travel more, and I want to become a pediatrician," she said. "I want to help kids around the world."

That's my goal.

The beginning was a bit tough though. "I was so scared being out of the country for the first time and missing my mom... the first two days were really tough, but then it all really touches you."

Brown first heard about the Walking Tree program when a representative visited her Spanish class sophomore year. A year later, she decided to apply for Walking Tree's wandering scholar program, which selects three teens from low-income backgrounds who are passionate about global exploration, exhibit promise as "intercultural innovators," and demonstrate intellectual and entrepreneurial curiosity despite a lack of resources and opportunity.

Hearing that all her expenses would be covered, Brown thought, "Oh, I should do that."

She knew the odds would be against her, but she credited her Spanish teacher at Davis High, Janice Candelario, with helping her through the application process.

She was thrilled to be selected. Walking Tree Travel sends hundreds of students to one of seven countries in Central America, Africa and Asia, where they work on projects aimed at improving life in local communities. They build community centers, dig wells, paint buildings and more.

In Guatemala, Brown helped rebuild a women's center, "a little muscle work," as she called it.

When not laboring, she was enjoying time with her large host family. They live in a cement house with a metal roof — "it was really loud when it rained" — where she shared a room with another wandering scholar.

Though she'd been studying Spanish in school, she found herself facing a bit of a language divide.

"They all laughed at my Spanish," she recalled. "But they could understand me. I was only there two weeks but I learned a lot."

Now that she's back in Davis, she's staying in touch with her host family and also plans to continue helping their community by collecting school supplies for them.

"I want people here in the United States to help them out," she said, adding that she'll be presenting her plans at Davis High and using social media to get the word out to the community.

And that, it turns out, is the whole point of Walking Tree Travel.

Paul Laurie, the program's director, says, "We hope that our participants bring their experiences home and start a dialogue with other kids to better appreciate the world which we all share."

Learn more about the program at <http://www.walkingtree.org>

— **Reach Anne Ternus-Bellamy at aternus@dentistryprc.net or 530-747-8051.**



COURTESY PHOTO

This is why college is worth it

After a summer break, I wanted to start the college career column with a broad topic: Is college worth it?

Parents and students are facing more pressure than ever when it comes to college, which has led many to ask this question. Rising tuition and large student debt loads — an average of \$24,803 for fourth quarter 2012, according to New York Federal Reserve (<http://www.newyorkfed.org/student-loans/>) — have made many people question whether the cost of a college education is worth the benefit.

Overall, the data show that the benefits from a college education outweigh the costs.

Does that mean that a college degree is necessary for everyone? It wasn't for Bill Gates, Mark Zuckerberg and Steve Jobs. Of course they are exceptions, but there are many paths to "success." Getting a college education is just one of them, but it is one of the surest ways to increase salary and employment potential in the future.

Note: Let's assume for this column that a college education is a degree from a four-year, somewhat selective school and examine more closely the costs and benefits.

There are many beneficial aspects to a college education — knowledge acquired, social connections made, prestige of the degree, the life skills gained from experiencing a new place. But how does one assess the real costs of a college education?

A good place to start is the total cost of attendance which includes tuition, room and board, fees, books, travel, and some personal expenses. Total COA varies considerably depending on the type and location of the college. For example, consider two schools: Cal Poly San Luis Obispo's COA is \$24,119 per year (public in-state, located near Davis); New York University's COA is \$63,537 per year (private school, far away in high-cost areas).

Another cost to consider is the opportunity cost or lost wages due to college attendance. Michael Greenstone and Adam Looney of the Brookings Institution's Hamilton Project calculate an opportunity cost of \$49,000 for a four-year degree (<http://www.brookings.edu/blogs/jobs/posts/2013/06/07-return-to-some-college-greenstone-looney>). Thus, the total COA for four years at our example schools ranges from \$145,476 for Cal Poly to \$383,148 for NYU.

However, many students do not pay the total COA to attend college. Grants, scholarships and federal and/or state loans offset costs. A good rule of thumb to avoid accumulating too much debt is that a student's loan-to-debt ratio should be less than half his or her expected starting salary. Compare salary data from different colleges and majors at collegerealitycheck.com or payscale.com.

Do the benefits outweigh this cost?

Benefits realized from a college education include:

- 1. Good rate of return on investment.** The Hamilton Project states that the benefits of a four-year college degree are equivalent to an investment that returns 15.2 percent a year, even after factoring in the earnings that students forego. This is more than twice the average yearly stock market rate of return since 1980.
- 2. Higher earnings premium.** Again, according to the Hamilton Project, college graduates, when compared to non-college graduates, have a higher yearly earnings premium of roughly \$30,000 growing to about \$500,000 over the course of a lifetime.



Keep in mind though that selection of a major plays a significant role in this calculation. According to a study from the Georgetown Public Policy Institute — <http://www.georgetown.edu/grad/gppi/hpi/ow/pdfs/Unemployment-Final-update1.pdf> — engineering continues to be one of the highest paying majors. At the other end of the spectrum are the non-technical majors such as the arts, psychology and social work.

3. Less likely to be unemployed. According to data compiled by Bureau of Labor Statistics, college graduates were unemployed about half as much as those without college diplomas (http://www.bls.gov/emp/emp_chart_001.htm).

Additionally, as Catherine Rampell explains in her May 3 New York Times article "College Graduates Face Woe in Job Market. Even Through Recession," the percent of college-educated workers with jobs has risen by 9.1 percent since the beginning of the recession while non-college-educated workers experienced a 9 percent decrease.

4. Positive affect on overall well-being. Research shows that college graduates have higher levels of job satisfaction and make better decisions about health, marriage and parenting. (National Bureau of Economic Research working paper — <http://www.aber.org/papers/w1539.pdf>).

With all of these costs and benefits to consider, rest assured that if college is your chosen path, there is a right college out there for you. And, if it isn't, there are many other worthy options.

— **Jennifer Borenstein is an independent college adviser in Davis and owner of The Right College for You. Her column will return to its regular spot on the last Tuesday of October. She lives in Davis with her family. Reach her at jennifer@borensteincounseling.com or visit www.therightcollegeforyou.org.**

How they paid

Sadly, many families and students are unable to finance a college education without "overborrowing." The average percent of total cost of attendance paid breaks down as follows:

1. Grants and scholarships — 30 percent
2. Parent income and savings — 27 percent
3. Student borrowing — 18 percent
4. Student income and savings — 12 percent
5. Parent borrowing — 9 percent
6. Relatives and friends — 5 percent

Source: "Work America Pays for College 2013"

Resources for the non-college path

Although in general the benefits of a college education appear to outweigh the costs, there are many individual circumstances that make it worthwhile to evaluate alternatives such as travel, work, community college and vocational school. For those not on the four-year college trajectory, consider:

- **"Is College Worth It?"** by William J. Bennett
- **"UnCollege" movement** championed by Dale J. Stephens — <http://www.uncollege.org>
- **20 under 20 "anti-scholarships"** offered by Peter Thiel, co-founder of Pay-Pal — <http://www.thiel.fellowship.org>

City offers smart cycling program for elementary students

ENTERPRISE STAFF

Get your bells and your bike baskets ready, because the city of Davis is beginning a new program for third-through sixth-graders called Smart Cycling.

The program includes instruction of smart and safe bicycling techniques and etiquette. Participants will utilize their new knowledge to explore Davis' trails and streets.

This six-week pilot program will run from 3:15 to 4:15

p.m. at Birch Lane and Montgomery elementary schools on Tuesdays and Thursdays beginning Tuesday, Sept. 17.

The cost is \$7.50 and participants will need to provide their bikes and helmets.

For more information or to register, visit www.cityofdavis.org and search the fall recreation guide or call the Community Services Department at 530-757-5626. Registration also may be done in person at 600 A St., Suite C.