

The Challenger



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Theme for this issue:

**The Future of
Higher Education**

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INSIDE THIS ISSUE

The Road To Acceptance 1

It Takes Money to Make Money 1

The Online Degree Worked for Me-Or Did It? 2

Disheartening Tuition Costs 5

Two-Faced Colleges 6

Honors Program News
Back Page

The Road to Acceptance

By Brandon Czajka

Anticipation plagues the minds of all first time and transfer students. Expectations and hopes can either be granted or obliterated. As all college students know, the admissions process is an extensive procedure. Becoming involved both in and out of school plays a major role in being accepted to most colleges. The obvious desires of all admissions counselors include a high GPA backed with astronomical test scores, a variety of extracurricular activities, and an extensive amount of volunteer work that clearly defines an outstanding member of society. While it is close to impossible to meet all of

these requirements due to other distractions, it is imperative to fulfill as many as possible to ensure acceptance to most major colleges. Whether you are looking forward to transferring to a four year university or just beginning the journey, there are plenty of tips that will make the road ahead as smooth as possible.

The most obvious action one can take to better the chance at being accepted is to impress with academics. Grades are a good means of steady measurement if taken seriously. Those who make it in college are those who take college seriously. Admissions counselors know this and if

there is reason to believe that the applicants slack off they will be compensated with a nice rejection. The problem for most is staying focused. "The hardest part of school is to maintain good grades because I am pre-occupied with theater, work, friends, and *Smallville*" states Shannon Nieman, a freshman at Harper. A few inexpensive ways to guarantee an above-average GPA are using resource centers, effectively managing time, completing required work, and being punctual. Becoming a successful student demands time and effort. We have all heard this before, but Rome wasn't built in a day. Therefore, take each task one by one and

cntd on pg. 3

It Takes Money to Make Money: Understanding Financial Aid

By: Andrea Lett

After graduating from high school, all I wanted was for the fifteenth of August to arrive. I was extremely eager for this day to come because it would be time to move into the Mayflower

dormitories at the University of Iowa. After what seemed like an eternity, the summer ended and it was time for my college experience to begin. Upon arrival, I pondered the amount of money tuition, lei-

sure activities, living expenses and more were going to cost. The thought of spending money each day, with no income entering my checking account scared me more than any other fear I have

Cntd on pg. 4

The Online Degree Worked For Me-Or Did It?

By Jennifer Bynes

We've all heard the commercials: "the online degree worked for me!" But does it? For example Colorado Technical University claims to offer "a higher degree of learning; a quality online education that gives you the edge you need to climb to the pinnacle of your profession." Unfortunately, this is not what for-profit college students are actually receiving only what they think they are achieving. Few for-profit graduates obtain the jobs they are promised, but most acquire tens of thousands of dollars of debt, many with credits that do not transfer to traditional non-profit colleges. Despite the fact that students make many sacrifices to earn these degrees, they are often disregarded by employers.

In the 1850s two gentlemen, H.B. Stratton and P.R. Bryant started the first career college, Bryant & Stratton College, in Buffalo, New York. Not long after Stratton and Bryant went on to launch fifty more schools in the New York area. The schools were established to teach short hand, book-keeping, and typing. At that time the majority of students were women trying to succeed in, at that time, a man's world. Today these for-profit schools have a nearly 55% female enrollment, leaving the other 45% male.

American career colleges have changed drastically since Stratton and Bryant's one college with fifty locations. Now there are approximately 2,000 for-profit schools with over 1.5 million students attending these colleges, including those taking online degree programs, making for-profit colleges total about 28% of all two-year schools. The Apollo Group, a higher education company founded in 1973, owns University of Phoenix (including University of Phoenix Online), the Institute for Professional Development, the Col-



"In actuality, the school's graduation rate is only 28%."

lege for Financial Planning, and Western International University. The University of Phoenix alone claims nearly 300,000 students and 176 campuses. Over the years for-profit colleges' reputations have become

checkered. From the time they were founded to today, one can obtain a questionable degree in game design, business, radiology, and everything in between. We've all seen the add, "Can you draw this?" Well if so you too can get a degree in art!

One of the fastest growing areas in education is for-profit career colleges. These schools appear to offer everyone a chance at an education. Mildred Garcia, president of Berkeley College, a for-profit business college based in New York and New Jersey, claims that

Berkeley has had plenty of success with students. Ms. Garcia compares her personal life story to disadvantaged students: low-income, minority, first-generation. "Higher education opened up doors for me," Garcia stated in an interview with Stephen Burd for *The Chronicle of Higher Education*. The truth is that her opening was not found in these shady for-profit colleges. Rather, Ms. Garcia received her master's degree from New York University and her doctorate in higher education from Teachers College of Columbia University.

It's all about the numbers. Ms. Garcia claims that Berkeley College has a 96% placement rate for their graduates seeking employment. Brooks College, a design school in Long Beach, California, claims there placement rate is 98%. Most all for-profit colleges claim they have a placement rate of 80% -90%. The truth is the numbers given by the colleges are not verified by the Department of Education. Katharine Gibbs School declares their graduation rate, the percent of students who graduate the college, is 89%. In actuality, according to the Department of Education, the



Bryant & Stratton College in Buffalo, New York,

school's graduation rate is only 28%. What these colleges may not be aware of is that federal regulations mandate that all students be given official statistics in writing before enrollment. Yet career colleges are still pushing to receive federal student-aid programs.

As of today, for-profit colleges cost about \$30,000 to \$80,000, depending on the program and the school. All tuition money covers the operating costs and the college's profit. In 1972, Title IV of the Higher Education Act allowed proprietary schools to offer student loans and Pell Grants. Then in 1992, when defaulted loans reached their peak many for-profits were discredited. Government loans make up virtually 60% of for-profit colleges revenue. The career colleges' problems did not end in the mid-1990s; it may have been only the beginning.

A sales representative, Eric Shannon, from Brooks College, a subsidiary of Career Education Corporation, was quoted in a *60 Minutes* interview saying, "We were really sales people." In September 2004, the Department of Education imposed a 9.8 million-dollar fine on the University of Phoenix for breaching an agency regulation, offering admissions representatives financial incentives for enrollments. In some situations, if admissions counselors did not enroll at least three students a day, they were forced to look for a new job.

With all the unprofessional business tactics, the lying, and the manipulation, one might question the government's actions toward this dishonest business. According to Congresswoman Maxine Waters, representative of the 35th district, "These private post-secondary schools are very sophisticated in its politics, and they actually have members of congress who protect them." In other words, the school backs the government and the government backs the school.

So when thinking about an online degree to become a medical assistant, massage therapist, fashion designer, or anything that these schools offer, make sure you weigh your options.

Acceptance Cntd from pg. 1

put your all into it because admissions counselors can tell who slacks off and who doesn't.

An outstanding GPA will not take anyone anywhere without extracurricular activities. Ranging from sports to the student senate, it is these activities that prove your involvement outside of the class. Admissions counselors have a keen eye when it comes to these. The more involved the applicant is, the better the odds are of acceptance. Involvement with sports lures many counselors into thinking that a particular applicant has what it takes to not only be a leader but also a fantastic role model. Sports require commitment, which is vital to be successful in a college atmosphere. If the active lifestyle is not appealing, you may find some sort of organization that gives the chance to allow you to express your best qualities. These activities will help to fine-tune some qualities while

allowing a chance at acceptance.

While all applicants have GPA's and most have extracurricular activities, not all have volunteer experience. Volunteering shouts out that the participant is willing to sacrifice time and effort for a good cause. Volunteer work does not pay cash, but it does pay in the long run, whether it is with scholarship opportunities or just the sense of well-being. People of all ages are needed almost everywhere. Hospitals, retirement homes, and homeless shelters can always use an extra pair of hands.

Admissions counselors always look to the personal statement before the final decision is made. In "Tips on Acing the Interview," Alex Kingsbury advises applicants to be honest, but not overly honest to the point where it seems like forgiveness is required, and to be friendly, but not too informal. Admissions counselors read thousands of essays and develop a

sense of what is true and what is not. Trying to lay the guilt trip on them will not work due to the thousands of other statements they receive that state similar stories. Write from your heart with sincerity and aim towards accomplishments rather than failures.

Overall, the admissions process can be long and the wait can drive a person insane. There should be no need to worry as long as you have a high GPA, a variety of extracurricular activities, volunteer work, and a convincing personal statement. These alone shall help ease the anticipation for they are the qualities admissions counselors seek.

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Disheartening Tuition Costs

By Ian Taylor

Politicians can debate the details of government's role in higher education all they please; but tuition continues to rise and as it does, low interest loans lose their ability to lessen the burden of paying for college.

Student loans are, indeed, a generous gesture; however, to under-funded undergrads they can amount to as little as a drop in the Pacific.

Loans may allow students to go to college, forget their debt for the moment, and work to focus on their studies, but eventually they will have to pay. At the age at which previous generations were starting families, buying homes, and settling into society, this generation will be working two jobs

(the first likely being the occupation for which their education prepared them, the second being a part time entry-level position taken to help pay off said education) and living in studio apartments.

Community colleges are peculiar in that they afford the student the unfortunate opportunity of paying for college while attending. Although this seems to be an excellent way to stave off debt for at least two years (sometimes more, seldom less), this opportunity also affords one the short end of the collegial stick. Many will recall the familiar night class rhetoric (usually directed at older students) ubiquitous in junior colleges that runs something like, "I know we all have

an apologetic statement is necessary is an insult to the spirit of higher education.

Being familiar with the realities of student life, community or otherwise, it would be unfair to infer that students are working while they should be studying (however true it may be). Nevertheless, one must wonder what those who chose the "Harper route" for reasons based solely on economics are sacrificing.

Another issue is whether in a just society, such frustration is fair. Of course people are living in incomprehensible poverty, dying of curable

Financial Aid cntd. From pg. 1

EVER experienced. Twelve days later, my college experience away from home ended and I was in attendance at Harper College. Financial fear was among other reasons for my return, but it was definitely a major factor in my decision.

When I returned home from Iowa, I decided that I would attend Harper for some time and then transfer to DePaul University. However, this time around, I would be much more careful to evaluate scholarship opportunities in order to receive an abundance of financial aid so that I would be able to avoid being buried in debt subsequent to college. Currently I am in my last semester at Harper, and transferring to DePaul still lies in the road ahead. My new ambition is to attend graduate school at Northwestern University. People laugh when I say this because of the amount of money that it will cost, but that is why financial aid is so beneficial.

It takes money to make money. College is one of the largest investments one makes in life, which is why it is important to realize the truth in this old saying. According to the United States Census Bureau, students with bachelor's degrees earn 80% more than those who only received high school diplomas. Therefore, the enormous sum of tuition dollars one spends throughout college is in fact worthwhile.

Tuition should not be the only determining factor when deciding on a college, but reality shows that it is a key aspect used in the decision-making process. According to U.S. Representa-

tive Howard P. McKeon of California, "Cost factors prevent 48 percent of all college-qualified, low-income high-school graduates from attending a four year college, and 22 percent from pursuing any college at all." The only solution to this problem is the F word (no, not that F word).

Financial aid is a term that refers to all types of money, loans, and work-study programs that are made available to assist students who have tuition payments and living expenses. It significantly decreases what officials call the "sticker prices" of attendance into higher education. It is crucial to understand that anyone can receive money to attend a college. In fact, only a small minority of students pay the amount that is listed in catalogs in that daunting category labeled: tuition and fees. Contrary to popular belief, there is an abundance of scholarship opportunities out there. Not only are students able to receive scholarships, but they are also eligible for grants, loans, and work-study programs.

There are two types of financial aid presented to students: need-based and non need-based aid. Need-based aid is obtainable to students who have inadequate funds for their education after graduating high school. Although the most important requirement for need-based aid is financial need, there are also other conditions that may apply.

Non need-based aid on the other hand is also known as merit-based aid. This type of aid is presented to students recognized for special skills, talents, or

academic achievements. Merit-based aid is competitive and selective. It may be granted based on community service, leadership skills, athletic talents, or academic excellence. These awards may also take into account academic majors, ethnicities, or religious affiliations. It is essential for students to realize that financial need is not considered when receiving merit-based aid.

As mentioned before, financial aid refers to all types of money. There are three types of aid included within need-based and non need-based assistance. These include loans, grants, and work programs.

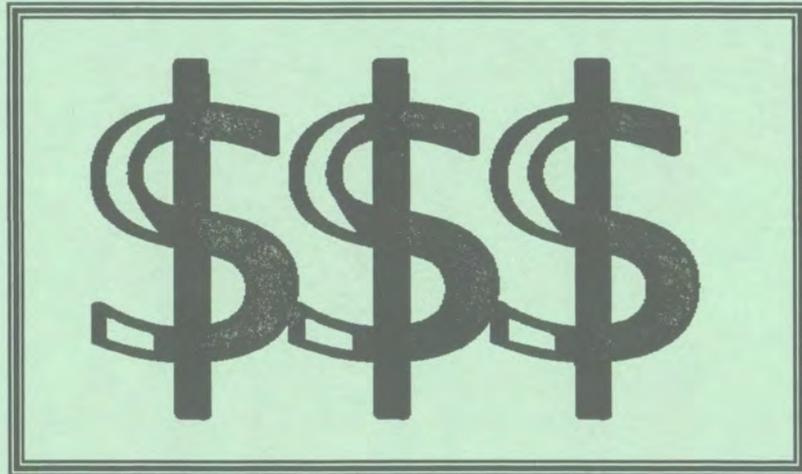
Loans are borrowed money that has to be repaid. Need-based student loans are paid off after graduation and carry comparatively low interest rates. The federal government may grant people subsidized or unsubsidized loans. Though these two are similar in regards to terms of payment, there is one significant difference. Subsidized loans are loans in which the interest is paid by the federal government during enrollment in the college or university, whereas the interest on unsubsidized loans is not covered by the United States. In order to be considered for these loans, it is imperative for the parents and students to understand the importance of filling out a FASFA (Free Application for Student Aid) form. After the submission of this application, students are eligible for a number of loans from the government. Another significant quality of loans is the distinction between private and public loans. It is crucial to stay far away from private loans, as they

cntd on pg. 7

diseases, and starving to death in our backyards, so perhaps it is pretentious to present the middle-class college student as a crucified figure, but that this is a frustration not unique to me is reasonable to assume.

I am reluctant to bring this up (for I believe personal anecdotes are in poor taste), but perhaps my experience of last semester might elucidate the matter. My family is on an interesting socio-economic stratum, poor enough to not be able to afford college, but not poor enough to receive financial aid (in the interest of honesty, I did receive financial aid for my first two semesters, but not the last three, a total of 47 credit hours). So, to pay for college, I took a full-time job (delivering newspapers, of all things), in addition to the 21 credit hours for which I had registered and the part-time job I already had.

By the end of the semester, I whittled my 21 credit hours down to sixteen (dropping, well after the refund date, my five hour calc class), and I still had the great pleasure of witnessing my GPA free fall. I also drove my car into a ditch the morning a final paper, which could not be late unless one wished to fail the course, happened to be due (I still had to finish the newspaper route after my car was removed from said ditch). It was a close call. The four months I spent delivering newspapers to the good people of the 60010 area code could fill a book, but the point is that had I continued this effort I would be jeopardizing my chances of getting into a four-year school of my choice and my means of transportation among other things, as sleep deprivation plus driving often equals car



accident).

I doubt my situation was unique. I managed to make enough money to pay for my final semester at Harper, and my other job should cover living expenses through summer, but other students may not be so fortunate.

Towards the end of making America a more education-friendly country politicians are likely guilty of apathy but not necessarily inaction. Education, like any other service, is subject to the laws of supply and demand. As education becomes increasingly mandatory and thus increasingly demanded, tuition becomes increasingly disheartening. This is the case, and there is little politicians can do about it even if they wanted to. So long as they have wars to finance and walls to build, they are unlikely to try their hand at the expensive and largely philanthropic effort of making higher education affordable.

Moreover, the plight of college students and those who support them is easily forgotten amid news of chaos in the Middle East, presidential runs, and recently deceased celebrities, but this would certainly be the next crisis were college stu-

dents not so eager to shoulder their noble and presumably necessary burden.

Indeed, one does not often hear about the poor and humble college students who pay for college from their own pockets. They are a complacent group; yet, this complacency is not eternal.

There are few alternatives to education and eventually it will simply cost too much. When this happens, the fallout could be anything from mass protest to mass degeneracy as an enormous underclass of undereducated, unskilled workers forgoes schooling simply because of the expense. Our economy, which demands a highly specialized workforce, would not absorb them easily. This event, of course, may be remote, but it is possible, and, short of subsidizing universities or students (the latter being preferable), the government cannot prevent tuition from rising without jeopardizing the high standard of American education that our glorious system of capitalism allows.

Two-Faced Universities

By Brandon Czajka

As I discussed in "The Road to Acceptance" (see page one), the college admissions process can be overwhelming. Most of us work tirelessly to make sure that we have impressive GPAs and a long list of extracurricular activities. However, many admissions counselors are overlooking these standards, basing acceptance on a particular race, gender, and/or economic status. While affirmative action is supposed to rectify discrimination, many universities are applying this policy to create inequality in admissions. This is wrong and it must be fixed.

Discrimination is looked down upon in our society and many measures have been taken to avoid it, but giving preferential treatment to minority applicants is misguided. The problem with discrimination is that it is built into our daily lives. Everyone, in their own way, is vulnerable to discrimination, regardless of whether or not one is a member of a minority group. There is no denying this and the fact that universities pronounce

that they are prejudice-free is ludicrous. One of the most important aspects of a college education is broadening one's knowledge through exposure to multiple viewpoints, but denying acceptance to highly qualified candidates because there are too many applicants of that race is wrong.

It is certainly true that African Americans and other minority groups have suffered great injustices in our country, but lately, courts have begun to question whether affirmative action is an effective means of resolving these injustices. Thus, admissions counselors are forced to find a way to diversify without being accused of discrimination. According to Tamar Lewin's article "Colleges Regroup After Voters Ban Race Preferences," found in the *New York Times*, universities are agreeing to alter application criteria to include more ambiguous terms while still managing to consider race. An example is given as follows: "At Wayne State University Law School in Detroit, a new admissions policy, without mentioning race, allows offi-

cial to consider factors like living on an Indian reservation or overcoming prejudice." Undoubtedly, these universities are continuing to discriminate while at the same time exclaiming that they give equal opportunities to all applicants. This contradiction will certainly cost these universities in the long run. But how long must it take before they realize what they are doing is not only wrong but also hurting their students? Only time can tell.

If there is one significant realization this world must come to terms with, it is that discrimination will only keep creating problems. Denying applicants with a perfect resume because of their skin color or economic status is unjust. In the end, it is the students who will suffer most, as it always is with these cases. It is time for these so called "grown-ups" to mature and accept the fact that these factors no longer hold any importance when it comes to education and employment. Ethnicity does not dictate whether one race is more capable of carrying through than another. In the words of Martin Luther King, Jr., "Segregation is the adultery of an illicit intercourse between injustice and immorality." It is time for these colleges to step up and realize that discrimination is wrong and immoral.

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Understanding Financial Aid contd. From pg. 6

oftentimes carry extremely high interest rates. In spite of the fact that these private loans seem catchy and beneficial, the interest rates alone will hurt in the end.

Unlike loans, grants are gift aid that does not need to be repaid. Scholarships are often referred to as grants because repayment is unnecessary. There is an extreme abundance of opportunity for scholarships, whether it is via the internet, community, private organizations, or the schools themselves.

The majority of people fail to realize the importance of accessing the internet and filling out as many credible scholarships applications as possible. The money that is potentially available

can add up to a large sum towards the scary phrase: tuition and fees. In fact, University of Illinois sophomore Matthew Theodore says, "I stayed at home filling out scholarship applications during spring break at the request of my mom. Although I was not happy at the time, I ended up receiving a full-ride to U of I."

Another way students are able to receive financial aid is to apply for work study programs. Work study programs are a type of assistance that an inadequate amount of students use. Not only do these types of programs provide financial benefits, but they also offer valuable employment references, work experience, responsibilities, and organization of time.

Money doesn't always buy happiness, but it sure could make a college student who is on the road to debt content. Don't find yourself in the minority of students who do not take advantage of financial aid and pay "sticker prices" to attend college.

Next time someone chuckles when you tell them Northwestern University is where you desire to go to graduate school, make sure you're prepared to prove them mistaken and take advantage of the substantial assortment of financial aid opportunities made available to you.

(See back page for a scholarship opportunity that may benefit you!)

Some Useful Websites Include:

www.fafsa.com

www.studentaid.ed.gov

www.fastweb.com

www.college-scholarships.com

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Online Degree contd. From pg. 2

Personally a worthless degree, debt, a job that I could obtain without a degree really do not seem to be worth it, even if I am in the comfort of my own home. If you opt for the career colleges that have an actual campus, do not let the short time and the loans (you do have to pay back) draw you in either. Today, many lawsuits are still pending against these for-profit schools. Also today, many for-profit graduates are working \$11/hour jobs – far from what they were promised. For-profit colleges take anyone. An admission representative from a for-profit school who remains nameless said all "you need are three things. You need \$50, a pulse, and you've got to be able to sign your name. That's about it." Strangely, that seems to be the same three things you leave the school with after graduation – if that!

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Pictures taken from:

www.Palmercash.com

www.bryantstratton.edu

Honors Program News

Do you live in Schaumburg or Hoffman Estates?

The Rotary Club is offering transfer students up to \$5000 in scholarship money!

Eligibility:

- *Resident of Schaumburg or Hoffman Estates
- *Transferring to a 4 year College/University
- *Completed 60 semester hours/90 quarter hours at a Community College/University

Award:

- *Up to \$5000

Deadline:

- *April 12, 2007

Please visit the following website for more info:
www.schaumburgrotary.com/scholarships

The selection criteria includes: academic performance at community college, financial need, extra curricular participation, and a brief statement of personal goals that you have set for your self.

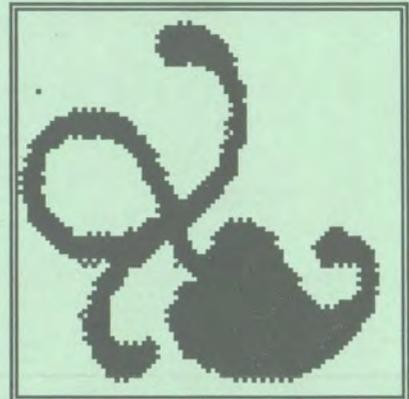
Honors Program Activities:

Inspiration Cafe

Saturday, March 10th: Mr. Wilson will take a maximum of four students to the Inspiration Cafe, a soup kitchen in Chicago's Uptown neighborhood. Students will leave Harper at 3:30pm and return at about 8:00pm. If interested, email Mr. Wilson for details.

LYDIA Home for Children.

Saturday, March 17th: The Honors Program will visit LYDIA in Northwest Chicago and spend time with roughly 40 children who live there. If interested, email Mr. Wilson for details.



Interested in Taking an Honors Course Over the Summer?

The following Honors courses will be offered in the summer of 2007:

HST 261 (The Civil War), taught by Professor Tom DePalma. The Civil War serves as a bloody and dramatic pivot in American history when it comes to questions of equality and freedom. This course focuses on the causes, events, and immediate outcomes of the period 1848-1865. Political, military, and social history are presented so that students receive a comprehensive understanding of this seminal event in American history. Fulfills Approved Electives gen. ed. requirement. 3 credit hours. Mondays and Wednesdays, 1:10 p.m. to 3:45 p.m.

PSY 101-006 (Introduction to Psychology) with Professor Charles Johnston. Explore the theme of conformity/compliance as a major source of evil in society and pay special attention to social psychology and the psychology of women. Fulfills Social/Behavioral Sciences gen. ed. requirement. 3 credit hours. Tues./Thurs., 1:10p.m.-3:45p.m.

HUM/HST 105 (the "Honors Colloquium"), taught by Professor Chris Padgett. This is the Honors Colloquium class. This course is required for all Honors students who 1) first enrolled at Harper in or after the fall of 2001, and 2) wish to acquire Honors Program Graduation status. Students will survey primary sources from various academic disciplines. Core readings may include selections from Plato, the Buddha, Bacon, Darwin, Freud, Nietzsche, Rousseau, Machiavelli, Swift, Marx, Douglass, and de Beauvoir; these will be supplemented with selections from authors such as Hesiod, Lao Tzu, Confucius, St. Augustine, the Prophet Mohammed, Bede the Venerable, St. Thomas Aquinas, Dante, Martin Heidegger, Jean-Paul Sartre, Black Elk, Jean-Francois Lyotard, and 2003 Nobel Prize winner J. M. Coetzee. Students will select and lead classroom sessions on the readings; students will also have the opportunity to discuss these "great ideas" with Harper professors from across the campus and from many academic disciplines. Fulfills Humanities gen. ed. requirement. 3 credit hours. Tuesdays and Thursdays, 10:30 a.m. to 1:05 p.m.