

## Tampa's increased rent prices cause financial burdens for some students



Michael Mardones

NEWS EDITOR

As Tampa struggles to house an influx of new Floridians, some students are facing financial challenges with increased rent pricing for off-campus housing as they search for new leases for the fall.

For junior health sciences major Maddie Mauzy, keeping up with rent prices in Tampa — especially surrounding USF — was no longer an affordable option. Mauzy said she now



USF-affiliated off-campus housing rates have surged in cost compared to those of three years ago. ORACLE PHOTO/ALEXANDRA URBAN

has to commute 20 minutes to campus from her apartment in Carrollwood, so she can afford to balance day-to-day expenses,

school and groceries.

Although she has already made the sacrifice to make a longer commute, Mauzy said

increased rent prices in the area are also making her choose whether she can afford her pharmaceutical needs or make

her housing payments on time.

"I haven't paid for my medication because I'm trying to pay my rent," she said. "If I pay the \$150 [for my medicine], I'll be \$150 short for rent unless I pick up more shifts at work, but then my school suffers."

At the start of COVID-19, Florida saw a 1.1% leap in residents between April 2020 and July 2021, according to the U.S. Census Bureau. This translates to an additional 236,921 Floridians in the span of 15 months.

Despite being two years into the pandemic, migration to Florida to escape strict COVID-19 laws of the north and enjoy warmer weather is still trending upward, according to a February Tampa Bay Times article. A

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## Muma College of Business introduces FinTech|X Accelerator Program

By Hannah Wagner  
CORRESPONDENT

USF Muma College of Business's new FinTech|X Accelerator program aims to promote innovation within the field of financial technology, or fintech, by providing resources, mentorship and investment advising to a cohort of 16 national

and international startup companies.

FinTech|X Accelerator was introduced April 11 as part of a larger three-year initiative between USF and local nonprofit Tampa Bay Wave, Inc. to stimulate growth within Tampa and St. Petersburg's fintech industries, according to Director of Fintech Michael Diemer.

"What's happening in Tampa Bay right now is historic ... there is no shortage of companies and thought leaders who are moving here because of the hyperdrive load of creativity, innovation and collaboration that is happening," Diemer said.

"With a strategic focus on helping students, faculty, the business community and fintech

entrepreneurs ... we will lead with success and positively impact the rapidly emerging and increasingly prominent fintech driven market sectors."

Fintech encompasses the transition of finance toward automation, according to the Corporate Finance Institute. It includes the study of blockchain and delivery of traditional

banking services through technology.

Companies selected for the Accelerator will undergo a 90-day experiential period, where Diemer said they will be able to access advice from leaders within the industry, sales and pitch training and meetings with venture capitalists.

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The Oracle is published on Mondays during the fall,  
spring and summer semesters

The Oracle allocates one free issue to each student.  
Additional copies are \$.50 each and  
available at The Oracle office (SVC 0002).

### BY PHONE

Editor .....	974-5190
News .....	974-1888
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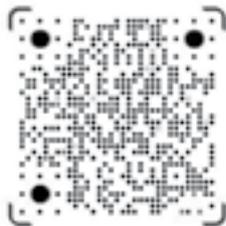


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## RENT PRICES

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March article said Tampa is the third most desirable city among Americans, attracting 9,000 newcomers in just the first two months of 2022.

Between the flood of new residents to the area and historic levels of inflation, rent prices in Tampa have been on the rise as well.

Junior biomedical sciences and The Flats resident Laura Taylor said she was skeptical about re-signing her lease for her current apartment when she saw it would cost her an extra \$20 a month.

If it weren't for the comfort of retaining the same roommates she's developed a close relationship with and the hassle of searching for another apartment, Taylor said she would have moved out.

from July to September, while the rest of the country went up 11%, according to a November ABC article.

Overall, Tampa is facing increased rent prices because there aren't enough apartments to keep up with the demand, according to News Channel 8. However, nuanced economic and political factors that have been impacting the cost of materials, fuel and space available have slowed the process down of the supply matching the demand.

USF-affiliated off-campus housing has become no exception to these very same pressures challenging the rest of the Tampa Bay region.

In 2019, The Flats at 4200 charged a monthly rate of \$750-\$770 for a four-by-four apartment, depending on its location, according to a student housing information Dropbox.

The same floor plan three years later ranges between \$870-\$880, according to its website.

The Flats is not the only complex conforming to the increased prices. A four-by-four apartment at Avalon Heights now costs residents \$804 a month, while in 2019 the same floorplan was \$100 less.

As of now, there are no signs Tampa rent prices are going to improve in affordability, according to a March Tampa Bay Times article. In fact, they are expected to get even worse in the near future unless the housing shortages are satisfied.



Nonprofit organization Tampa Bay Wave, Inc. and the Muma College of Business partnered to advance USF's entry into the field of financial technology and provide expanded course offerings to students. ORACLE PHOTO/ALEXANDRA URBAN

## FINTECH

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Selection of applicants was conducted primarily by Tampa Bay Wave, Inc. However, Diemer said a preferred requirement recommended by USF was diversity. Three of the startups selected are headed by women, and many others involve members of the LGBTQ community, minorities and military veterans.

Many of the startups selected for the program are located outside of Florida and five are in various areas abroad, including Ireland, England, Saudi Arabia, Germany and Israel.

Participants will conclude the program June 29 with a collaborative group session to reflect on lessons they learned during their time and pitch their companies to investors. Those chosen from the session will have the opportunity to receive extended support from Tampa Bay Wave, Inc. through the Virtual Core Program, according to Diemer.

Mentorship and resources provided to participants in the

Virtual Core Program will be similar to those offered during the Accelerator. However, Diemer said members will continue to be able to receive annual support from the university and associated sponsors.

It was essential for the College of Business to propose opportunities for students when envisioning a future for fintech in Tampa, according to Diemer. He said X|Accelerator is planned to be accompanied by expanded course offerings for undergraduate business students and the establishment of a FinTech Center on the St. Pete campus.

"It's completely inconceivable to think about a student graduating with a business degree nowadays without a basic understanding of financial technology," he said.

"We're looking to hire global leading staff, offer internship opportunities with a fintech firm, bring fintech experts into the classroom and imbue the curriculum with many other ways to engage student experience."

The first cohort will

be composed of various entrepreneurs from finance and corporate sectors, including businesses such as Wells Fargo, Huntington Bank and PNC. They also achieved brand deals with various fintech industry giants, including Lyft, Doordash and Paypal.

Given the rapidly advancing nature of the fintech industry upon both an international and local scale, the Fintech|X Accelerator program will be essential in promoting diversity and representation among companies, creators and the student body.

"Fintech involves multidimensional, multidiscipline challenges with no one simple fix, and it takes people from every aspect of life to succeed and be involved in these spaces," he said. "It takes a big thoughtful approach to be inclusive to all people that want to be in these spaces ... and that's where we see the value of our students and their potential to enact change."



Marquez Valdes-Scantling played at USF for two seasons between 2016-17. In his senior year he set the program's record for receiving yards in a single season with 879. USF ATHLETICS PHOTO

## MVS

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first tried out for the team he was extremely undersized for his position, according to Moore who coached him for all four years of high school.

“When Marquez first came out he was extremely, extremely, extremely, small, extremely short — even to the point that we couldn’t find a helmet that actually fit him, he was so small,” Moore said. “From there, throughout his process he just continued to grow, get bigger, stronger, faster and he just had a really, really great story, how he went from one level, to another, to the next level.”

Valdes-Scantling went on to have over 1,000 career receiving yards and 20 touchdowns for the Spartans, including 800 yards and 14 touchdowns in his senior season.

Moore, who’s in his 16th season at Lakewood, has had the opportunity to coach a number of players, including fellow Bull Rodney Adams. He’s not surprised at the amount of success Valdes-Scantling has had

since leaving high school.

“No, it’s not surprising because he’s had great work habits, even in high school,” he said. “It followed him from high school to college and where he is now. So he has the right formula and also where he is, whether it’s with his faith and also with his family, he just does a great job preparing himself physically.”

After being drafted by the Packers in the fifth round of the 2018 NFL Draft, Valdes-Scantling

“**I wouldn’t be here, in this position, if I didn’t go to USF.**

Marquez Valdes-Scantling

spent four productive seasons with the organization, making two NFC Championship games and serving as the deep threat for four-time MVP Aaron Rodgers.

Now, he’ll play for another perennial contender in Kansas City with its own MVP in Patrick Mahomes. He’ll have a golden opportunity to replace Tyreek Hill in one of the most explosive offenses in the NFL.

“Obviously they’re a winning

organization,” Valdes-Scantling said. “Coming from Green Bay, we won a lot there. So, it’s hard to go somewhere where we weren’t winning a lot. And obviously you got Patrick Mahomes and a receiving room that has changed and turned over a little bit.

“It was a great opportunity to go out and showcase my ability.”

Valdes-Scantling now looks forward to the next phase of his career where he hopes to continue to grow as a player.

Moore knows he has the ability to reach unprecedented heights over the next few seasons, and he’s excited for the rest of the world to see it too.

“I’m looking forward to it because I think we’re just given a glimpse of how good he is,” Moore said. “I’m looking forward to seeing him take the game of football to the next level. He can and he will.”

## OCS

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university’s stadium investment opportunities webpage lists stadium naming rights at \$10 million.

An official figure does exist at Colorado State University, which opened its own on-campus stadium in 2017. The university announced a 15-year, \$37 million deal with Canvas Credit Union for naming rights in 2018 to help pay for the facility’s \$220 million price tag.

For another example, USF can look within the AAC. Houston began playing football at TDECU Stadium in 2014 with a naming rights agreement with Texas Dow Employees Credit Union. The deal was for \$15 million over 10 years, according to the Houston Chronicle.

A 2012 Houston student referendum showed overwhelming support for a \$45 per-student, per-semester fee, the Associated Press reported. Over 9,000 students of a total student body of 40,746 participated in the vote, the largest turnout in school history.

Final approval from the UH Board of Regents was still necessary. A minutes summary of a March 2012 meeting detailed the stadium funding model and included a \$24 million contribution labeled “Student Fee Bonds,” but didn’t specify a per-semester amount.

The University of Houston didn’t get back to The Oracle for confirmation by the time of publication, though it’s clear some sort of fee was implemented.

A similar student fee may be on the cards at USF, though that has yet to be confirmed. For what it’s worth, a 2018 student referendum for a \$6-\$9 per-credit-hour fee resulted in more opposition than support, according to records obtained by The Oracle.

Of the 1,753 USF students who participated, 48% voted against introducing such a fee. At the time, there was a population of 50,755 students, according to the 2018-19 USF System Facts.

In the event these methods don’t meet the estimated costs, USF may have to seek government funding in the form of tax-exempt bonds. These essentially function as low-interest loans and have to be paid back.

Some schools, like The Ohio State University, issued a bond to pay for the construction of athletic facilities and then charged their respective athletics departments rent for using them, according to ESPN. The payments were then used to chip away at the incurred debt.

USF can also look forward to saving a bit of cash once it finally departs Raymond James Stadium. Under its current agreement with Tampa Sports Authority (TSA), the university doesn’t pay rent but is charged license fees for the operation of the stadium each game day, according to the Tampa Bay Times.

In November 2021, TSA recorded just over \$1 million in year-to-date revenue from college football license fees, according to documents from a December TSA Finance Committee meeting agenda.

This would account for the six USF football home games played in 2021. That’s another \$1 million per year that could go toward the overall cost of an on-campus stadium. The university’s lease with Raymond James Stadium expires in 2027.

The ins and outs of the financial scope of constructing a state-of-the-art college football stadium are exhausting, but the likelihood is USF will have a more concrete plan this summer.

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## Bonds between women are stronger than DeSantis' abortion ban



Marcelene Pilcher

OPINION CO-EDITOR

Gov. Ron DeSantis signed HB 167 into law April 14. This law, to be put into place July 1, is a state ban on abortions after 15 weeks which limits a woman's right to vital health care.

However, there is still light to be found in this dire situation. The law has put a spotlight on how women band together in a time of community crisis.

In response to the bill, groups have been formed to help women in abortion-restricted states find the health care they need.

HB 167 is going to result in many Floridian women who need abortions to be left unable to receive this crucial health care.

In 2021, 74,756 abortions were performed in Florida, according to a January report by the State Agency for Healthcare Administration.

Of these, 4,491 were in the second trimester, after the cutoff under this new law. This number may seem insignificant when compared to the number of total abortions, but this law is merely a stepping stone to further human rights violations.

In a 2022 statewide poll, 57% of registered voters were opposed to the law, with only 34% supporting it, according to the University of



With the 15-week abortion ban signed into law, women's groups that assist in reproductive health are needed more than ever. SPECIAL TO THE ORACLE//FLICKR

North Florida's Public Opinion Research Lab.

DeSantis is acting on his own agenda, not the wants or needs of his constituents. This law sets a precedent for future attacks on human rights in Florida, as the government blatantly disregards its people.

Still, hope is not lost for Floridian women. While their government has failed them, online communities of women have banded together to help sisters in need.

R/auntienetwork on Reddit is a grassroots organization formed in response to Alabama's 2019 "Human Life Protection Act," a statute enacted that served as a near-total ban on abortion.

Now known as the Jane Coalition, the Auntie Network is comprised of women volunteers or "Aunties" across the country that provide assistance to those who need help accessing reproductive services or an abortion.

Aunties will pay for and mail

health products, including birth control and Plan B, to those who live in areas where those items are heavily restricted. They can also provide a place to stay to those that have to travel out of their home state for an abortion or other reproductive service.

This is an incredible example of women going out of their way to help other women in need during a reproductive health crisis like that which will be caused by DeSantis' HB 167 in Florida.

There are a plethora of other women-run organizations that serve a similar purpose, including the Haven Coalition and the Brigid Alliance.

Organizations like these will be vital to protecting the rights of Floridian women.

Where governments have failed, the national community of women has picked up the slack.

*Marcelene Pilcher is a junior studying integrated public relations and advertising.*

## Nestlé is bottling greed



Brielle Lopez

OPINION CO-EDITOR

After a two-year battle, Nestlé will now have a permit to pull millions of gallons from Florida springs, taking a harsh toll on the environment.

Florida springs are being exploited, and the public should boycott these companies until true sustainability is promised through the prohibition of overpumping.

Ginnie Springs will now have a daily 1.15 million gallons taken by Nestlé, allowing its spring water allotment to exceed 4 million gallons a day in Florida, according to the Florida Springs Institute.

This isn't feasible considering the damage Nestlé has already done to the springs in years past.

Bottling water accounts for 33% of Ginnie Springs' flow reduction, as found in a 2021 study from Florida Springs Council (FSC).

Sucking this much water up is overpumping, which makes aquifers weaker. In turn, this increases potential for sinkholes and damaged wetlands, according to Preston Haskell, founder of The Haskell Company, Florida's largest construction company.

Colorado has already seen the effects of overpumping, where it drained its High Plains Aquifer, according to The Denver Post. It was drying up at a rate of 6 miles per year, drawing water down to the point of highly resilient

fish disappearing, evidence of an ecological collapse.

Nestlé Waters released a statement in 2019 downplaying the harmful effect it's imposing on the environment in Florida. It has since been taken down, presumably due to the backlash it received upon posting.

"Springwater is a rapidly renewable resource when managed correctly, and Nestlé Waters North America is committed to the highest level of sustainable spring water management at all of the springs we manage in Florida and across the country," the statement said, according to Ideas for Us, an environmental non-profit organization.

The notion of one million gallons a day being "sustainable" is reprehensible. This is a clear attempt at greenwashing the audience, and trying to convince people they can continue to purchase bottled water while staying environmentally friendly.

FSC and Our Santa Fe River filed a legal challenge in March seeking to overturn the Suwannee River Water Management District's approval of the permit for Nestlé's bottled water operation.

Anyone can help by contributing to FSC's legal fund through its website. By purchasing a gift such as a reusable water bottle or shirt, everyone can fund the battle against Nestlé.

Places like Ginnie Springs are meant for spring break adventures and summer memories, not corporate greed.

*Brielle Lopez is a senior studying English.*

## Sylvie Feinsmith strives to create a safe place for Jewish students



Katherine Maily

STAFF WRITER

Throughout her youth, President of Religious and Spiritual Life Sylvie Feinsmith struggled to accept all facets of the Jewish faith she was raised with. Now, she creates a sense of belonging for students pursuing their roots in Judaism, even in the face of bigotry.

Feinsmith first arrived at USF in 2015 when she assumed the position of program director of USF Hillel.

After meeting the other members of USF Hillel, Feinsmith said she was excited by the prospects of the position. The students also represented the possibility of creating new conversation around Judaism, Feinsmith said.

“[College students] are old enough to start having really intense, interesting, mind-blowing conversations,” Feinsmith said. “[College student’s] minds aren’t jaded or shut down.”

Alum Jamie Metzger said Feinsmith has made USF Hillel a home for all of its student members.

“It’s like they’re her own child,” Metzger said. “She will go through leaps and bounds to

make sure that they’re safe and that they’re heard. I’ve never met anyone like her.”

Despite the passion she felt for creating a safe space for Jewish students, Feinsmith said she has often been in the line of fire of bigotry, which almost forced her to leave the position.

One of the worst moments she’s witnessed, Feinsmith said, was an act of aggression in front of the library in 2016. The members of USF Hillel were physically surrounded by an antisemitic group while University Police and administrators watched and didn’t intervene.

The distress caused by this event almost caused Feinsmith to leave her position.

“I came back to the building and had, not an anxiety attack, a panic attack,” Feinsmith said. “I was encouraged to leave the field by family members and friends who didn’t think it was safe.”

In the end, Feinsmith said she could not leave a cause that meant so much to her, because to her, giving up means giving in.

Jewish students are already benefiting from her dedication to the cause, according to freshman psychology major Mara Zucker.

“I already feel 10 times more comfortable and safer as a Jewish student on campus just because of Sylvie and the other professionals there that have made it that way,” Zucker said.

Feinsmith said she has not always felt so strong in her identity as a Jewish woman and has struggled with her place in Judaism, particularly the



From Israel to the U.S., Program Director of USF Hillel Sylvie Feinsmith brings her acceptance of religion in all forms to USF. SPECIAL TO THE ORACLE

religious components.

Some women may face marginalization in Judaism and are generally not considered leaders, according to Feinsmith, which she said she has not been exempt from.

As part of her upbringing, Feinsmith said her parents made sure her and her sisters were in touch with their Jewish background. They attended a Jewish day school, celebrated Jewish holidays and traveled to Israel.

However, she often questioned Judaism and continued to do so when she moved to Israel to pursue her bachelor’s in political science at the Lauder School of Government, Diplomacy and Strategy.

It was the middle of final’s week when Feinsmith received the news that her father had passed. He was her link to

religious Judaism, she said. However, through exposure to other people’s perceptions of religious Judaism, Feinsmith said she was able to open herself more to her religious ties again.

“I was exposed to individuals who showed me that there was more than one way [to practice religious Judaism],” Feinsmith said.

To combat the prejudice she faced growing up, Feinsmith said she will provide whatever support the members of USF Hillel ask for.

“The women in this building are students and they will have access to all aspects of Judaism that interests them,” Feinsmith said. “They will be permitted and encouraged to do anything that they want to do.”

Feinsmith said she incorporates her abstract perception of spirituality into

how she guides the students involved in USF Hillel.

“I’m not in the game of telling people how to embrace experience or indulge their Judaism or Jewish identity. That’s not my job,” Feinsmith said. “My job is to give [students] access to resources, opportunities and anything that they need to what they choose to access in order to enrich themselves.”

In the face of increasing antisemitism, Feinsmith said she has hope for USF students, and the potential they represent for resolving the prejudice and violence the Jewish community faces.

“I think we can show them how we could be,” Feinsmith said. “I believe that the students on our campus could create a scenario that is more peaceful and a better example than anything that’s been said before.”

## Possible avenues for financing USF's on-campus stadium



Alberto Camargo

ASSISTANT SPORTS EDITOR

Plans to build an on-campus football stadium at USF are in motion with 2026 positioned as an “aggressive” target for opening day. Before Bulls fans start planning tailgates by the Greek Village, however, the school has to nail down how the stadium will be paid for.

Recent examples around college football show a mix of corporate investment, student



Sycamore Fields has been recommended as the site for an on-campus stadium by the university's stadium committee. SPECIAL TO THE ORACLE/USF

fees and government funding.

USF Athletics plans to present the Board of Trustees with an overall project budget scope at its next meeting on June 15,

according to Vice President of Athletics Michael Kelly.

Construction cost estimates are expected to be between \$250 million and \$400 million,

according to the Tampa Bay Times.

As of Sunday, the university has received commitments from longtime donors Frank and Carol

Morsani as well as Jeff and Penny Vinik for a total of \$10 million in private funding.

Even with the possibility of further donations, USF must find other ways of financing construction. One avenue most stadium projects have taken is securing investment through an exclusive naming rights agreement.

The most recent on-campus FBS stadium to open was at the University of South Alabama in 2020. The school announced a 10-year partnership with the Hancock Whitney Corporation in 2019 for naming rights to the 25,000-capacity venue, according to AL.com.

Although the terms of the deal weren't officially disclosed, the

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## Tampa Bay bred, Kansas City bound



Francisco Rosa

SPORTS EDITOR

When former USF football player Marquez Valdes-Scantling signed his second NFL contract with the Kansas City Chiefs for \$30 million over three years, it

was the culmination of a long journey that at times seemed like a long shot.

After a slow start at Lakewood High School in St. Petersburg, he earned a scholarship to play at NC State. Ultimately, he returned home to become perhaps the best receiver in USF history and achieved his dream of playing in the NFL.

Despite the road not being the easiest or the most conventional, Valdes-Scantling is grateful for all the challenges and steps he's

taken along the way.

“It's a blessing,” he said of signing his new deal. “I thank God everyday for just that opportunity, because like I said, without him, I definitely wouldn't be where I'm at now. A lot of hard work, a lot of people involved got me to where I'm at today and I'm so grateful for it.”

During his two seasons with the Bulls from 2016-17, Valdes-Scantling made an immediate impact during one of the program's most successful

stints. Combining with former quarterback Quinton Flowers, he set the school's record for receiving yards in a single season with 879 in 2017.

He never underestimates how much his time at USF under coach Willie Taggart and his Gulf Coast offense helped in his development.

“I wouldn't be here, in this position, if I didn't go to USF,” he said. “Coming in here with [former coach] Willie Taggart and everything that he did for my

organization and just winning over two years that I played here. I met a lot of great guys, a lot of great guys that made it to the league, a lot of friends that I'm friends with now, today.”

Long before all of that, however, Valdes-Scantling was just trying to show Lakewood's legendary coach Cory Moore that he had what it takes to make an impact for the Spartans.

Although he currently stands at 6-foot-5, when Valdes-Scantling

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