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December 3, 1987

87-183

New Federal Student Aid Policy
Flawed, Baptist Officials Contend

N-CO
(EdComm)
By Lonnie Wilkey

WASHINGTON (BP)--A new U.S. Department of Education policy that could cause some Southern Baptist colleges to lose all federal student aid money is riddled with flaws, Southern Baptist financial aid officers have contended.

Secretary of Education William J. Bennett recently announced new administrative sanctions will be levied against educational institutions where loan defaults by students and former students in the federal Guaranteed Student Loan Program exceed 20 percent.

Bennett released a list of the fiscal year 1985 purported rates for 7,295 postsecondary institutions participating in the loan program. The rate is calculated on the percentage of borrowers who entered repayment status in fiscal year 1985 and who defaulted before the end of fiscal year 1986.

The list indicated students at 32 percent of the institutions had default rates of 20 percent or more. Bennett noted a letter has been sent to all participating schools stating the department will monitor the student default rates in fiscal years 1988 and 1989.

At the end of 1989 warnings will be issued to all schools where students have default rates higher than 20 percent. The Department of Education will begin proceedings that could terminate eligibility for the loan program and other federal aid programs at schools that fail to bring their students' default rate under 20 percent within another year.

Students at the majority of Southern Baptist colleges and schools fall well below the 20 percent default level and many have default rates of 5 percent or below, according to the report released by Bennett.

The report claimed, however, students from six Southern Baptist colleges and schools exceed the 20 percent default rate: California Baptist College, Riverside, 20.3; Southern Baptist College, Walnut Ridge, Ark., 45.2; Grand Canyon College, Phoenix, Ariz., 27.3; Chowan College, Murfreesboro, N.C., 20.3; Baptist College at Charleston (S.C.), 27.7; and American Baptist Theological Seminary, Nashville, Tenn., 28.6.

Although the percentages reported are high, a relatively low number of students have defaulted. At Southern Baptist College, with a reported student default rate of 45.2 percent, only 14 students were in default. Baptist College at Charleston and Grand Canyon College, both with default rates of about 27 percent, each had 59 students in default.

Financial aid officers from these institutions, however, said the student default rates released by Bennett are based on "incomplete" data.

Mike Smith, director of financial aid at Southern Baptist College, said the state guarantee agency for student loans in Arkansas shows the school's students with a default rate of about 20 percent, almost 25 percent lower than the figures released by Bennett. Another loan agency in the state lists them with a default rate of 5 percent.

Financial aid officers pointed out state loan agencies and national lenders have their own lists, and more often than not, the lists do not agree.

The inconsistency of information is one of the biggest drawbacks to the proposed program, said John Medley, director of financial aid at Grand Canyon College. "We have conflicting reports on our default rate," he observed, noting one guarantee agency had a report from the Department of Education depicting Grand Canyon with a student default rate of about 14 percent.

When told the Department of Education listed Grand Canyon with a student default rate of 27.2 percent, Medley was surprised. "We have not been officially notified of our default rate or how it was calculated," he said.

He noted the irony of the situation. "The public knows more about our default rates than we do, and we're the ones being targeted to be responsible," he said.

While agreeing the student default rate is a problem that must be corrected, Medley observed "Secretary Bennett has opened a can of worms" that cannot be solved until a consistent method of figuring default rates is used and publicized among the institutions.

Ellen Green, director of financial aid at Baptist College at Charleston, concurred. "Our reaction is the Department of Education's figures are not correct," she said. She added she checked with the college's two major lending institutions, and they show student default rates at about 20 percent.

The Department of Education used a different method by calculating default rates within a certain period instead of the standard method used by state student loan agencies, Green said. State agencies calculate the rates by comparing the amount students owe to the amount repaid since the program began in 1965. The education department, however, calculated its rates based on a specified time frame.

The other major problem with the proposed policy is that institutions are being penalized for something they cannot control. Arthur L. Walker Jr., executive director of the Southern Baptist Education Commission, said he was in favor of the Department of Education collecting its money, but he charged, "They are holding the wrong entity responsible."

The department should be working harder to collect from students who actually owe the money, Walker observed. Noting that one entity cannot be held liable for another, he said the Department of Education is "making scapegoats of the institutions."

Smith agreed with Walker, noting all the institution does is determine a student's financial need. The lending institution approves the loan, thus becoming responsible for the collecting process.

If institutions are to be penalized for student defaults, they need more input on loan procedures, Medley countered. In many cases, the institutions never are notified if a student defaults on a loan, he pointed out.

The lending institutions must work harder to collect loans as well, he added. Although the lending institution must show it has made some effort to collect, it still is easy for lenders to inform the guarantee agency a student has defaulted, he said, explaining, "The guarantee agency then gives the lending institution their money."

The financial aid officers agreed the student default rate needs to be reduced and noted steps are now in place to accomplish this goal.

Smith said Southern Baptist College students are counseled "to make sure they understand the federal money is a loan and must be repaid."

Green noted all institutions now are required to have exit interviews with loan recipients. Upon leaving college, these students are reminded they have a loan, of their responsibility to repay the loan, when repayment begins and of other pertinent information, she said.

Medley observed the irony of the exit interviews, which were included in the Higher Education Act Amendments of 1986 and did not go into effect until Jan. 1, 1987. "We were not required to have a debt management system until this year, yet the default rates used are based on 1985-86 information," he said.

Although educational institutions have much at stake, Walker concluded "economically and socially deprived students" will be the group most likely to be affected by the policy if institutions lose federal student aid funds.

'Trend Reversal' Shows Less
Acceptance Of Premarital Sex

N-BJC
By Stan Haste

WASHINGTON (BP)--A recent survey provides what pollster George Gallup Jr. calls "evidence that the sexual revolution of the last quarter-century may be coming to a halt."

More Americans now say they oppose premarital sex than in 1985, according to results of the survey, released in November. In the current sample, 46 percent of the American people say premarital sex is wrong. Two years ago, the figure was only 39 percent. The percentage of those saying it is not wrong decreased from 52 to 48 over the same period.

The new findings, contained in the November issue of Emerging Trends, amount to a "trend reversal," the pollster reports. Cited most often as a reason for opposing premarital sex -- by 83 percent of 1,607 adults interviewed -- were moral and religious convictions. Twenty percent cited fear of disease, 13 percent risk of pregnancy and 9 percent the opinion that women should be virgins before marriage as reasons for opposition.

The survey also reveals that whereas 52 percent of Protestants oppose sex before marriage, only 39 percent of Catholics share that view.

More dramatic is the variation of opinion according to geographical region. While 61 percent of Southerners oppose it, only 40 percent of Westerners do so. In the middle are residents of the Midwest and East, with 42 percent of the former and 37 percent of the latter opposed.

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Gallup: 4 In 10 Attend Church;
Teen-Agers Do Better Than Adults

N-BJC
By Stan Haste

Baptist Press
12/3/87

WASHINGTON (BP)--Slightly more than half of American teen-agers attend church weekly, while 40 percent of adults attend regularly, according to recent Gallup surveys.

The most recent findings of church attendance patterns in the United States reflect similar results over the last decade. During the 10-year period from 1977 to 1987, 50 percent of teen-agers and 41 percent of adults said they attend weekly services. Statistical variations from one year to another have been insignificant, the surveys show.

In the survey on teen attendance, the Gallup organization asked 1,518 teen-agers, "Did you happen to attend church or synagogue in the last seven days?" Fifty-two percent answered, "Yes."

In the separate survey testing adult church attendance habits, 40 percent said they attend services weekly or "almost every week."

Among the highlights of the latter study is the finding that married people under 40 with children are twice as likely as younger couples without children to attend church.

One-third of Americans with no religious affiliation said they attend church once or twice a month or even more often. Six in 10 of those not affiliated with a church or synagogue reported they never attend.

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Baptists Held Hostage
At Atlanta Penitentiary

N-HMB
By Sherri Brown

Baptist Press
12/3/87

ATLANTA (BP)--Three Southern Baptists are among the 94 hostages held by Cuban detainees at the Atlanta Federal Penitentiary.

The detainees took the hostages Nov. 23. Most of the hostages are employees of the penitentiary. The uprising is blamed on a U.S.-Cuban pact that will return 2,500 refugees to Cuba and will allow 25,000 Cubans a year into the United States.

Southern Baptist hostages are Timothy Sizemore, U.S. public health service officer who is a dentist at the penitentiary, from Conyers, Ga.; Jim Riley, prison hospital pharmacist from Riverdale, Ga.; and Carl Gates, chief psychologist for the penitentiary, also of Riverdale.

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Gates was among four randomly chosen hostages who were released Nov. 29. Another hostage was released Dec. 1. Sizemore and Riley remained captive as of Dec. 3.

The Cuban inmates continue their negotiations, asking for no retaliation, scrapping the U.S.-Cuba pact, chance for eventual citizenship, review of each inmate's case, treatment for mentally ill inmates, and halfway houses for inmates without family or friends in the United States.

As days turn into weeks, the families hold onto hope that the hostages will be released safely.

"I am living this every moment until he's out," said Sizemore's wife, Julie. Both are members at Trinity Baptist Church in Conyers. "I am very concerned for my husband's welfare, but our faith in God has sustained us throughout this entire ordeal."

"It's just a waiting game, sort of like living in limbo-land," said Riley's wife, Jane.

Mrs. Riley, a member of First Baptist Church of Riverdale, chose not to spend her waiting time at the prison. She and her two children are "trying to keep things pretty normal at home."

The support of friends and fellow churchmembers has been a comfort to all three families.

"Everyone has offered their prayers for the hostages. Since this is the week of prayer for foreign missions, that seems especially appropriate," said Mrs. Riley.

"Friends have brought food, offering to do anything, including keeping our telephone lines free," added Gates's wife, Bobbie.

As of Dec. 2, 1,110 inmates and 89 hostages were involved in the Atlanta prison crisis. Three buildings were burned, and 94 hostages had been taken. One inmate was killed, 30 people have been hurt.

After spending time together, both Carl and Bobbie Gates, members of First Baptist Church of Riverdale, returned to the prison grounds to be with people still waiting for the release of their family members. Gates has remained there working with families and was unavailable for comment.

"The mind almost won't accept it all," Mrs. Gates said of her experience. "Sometimes I feel like it's never happened. Sometimes I feel like it's still happening.

"For all the families, time is weighing heavy."

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CORRECTION: The last name in the last graf of the 11/30/87 story titled "Boards, SBC President Praise Force Of Mission Volunteers" should be Ted Wilson instead of Ted Williams.

Thanks,
BP Staff

9 Missionaries Ordered
Out Of Kenya Will Stay

N-FMB
By Marty Croll

Baptist Press
12/3/87

NAIROBI, Kenya (BP)--Nine Christian missionaries have been allowed to stay in Kenya despite previous deportation orders, and newspapers there have published nothing more about an alleged coup plot said to involve the missionaries.

Seven other missionaries expelled from the country in November have not yet returned. A Kenya embassy official in Washington said the Kenyan and U.S. governments are investigating the entire matter: None of the deportation orders involved Southern Baptist missionaries.

The alleged plot was said to link missionaries of various denominations with a white supremacy group related to the Ku Klux Klan and dedicated to overthrowing several African governments.

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American officials called the story baseless and patently absurd. But publicity about the affair became "detrimental to missions and missionaries" in Kenya, according to a statement released Nov. 22 by Southern Baptist missionaries in Nairobi.

The seven deportations Nov. 13 were triggered by a memo the Kenyan government claimed to have recovered and used to avert an overthrow. Kenyan newspaper reports about the memo set off a hunt for other "evil foreigners" claiming to do God's work. Nine more missionaries subsequently were ordered to leave.

About a week after the story surfaced, the country's largest English-language newspaper, the Daily Nation, reported the last nine missionaries told to leave would instead be allowed to stay, said to James Hampton, a Southern Baptist missionary administrator in Nairobi. The newspaper stated it had wrongly implicated a North Carolina church and its pastor by accepting the memo's authenticity.

Another major newspaper, The Standard, reported only that new information had come to light involving the story, Hampton said. He was told U.S. officials, at the direction of the Kenyan government, were looking for a Kenyan in the United States accused of forging the memo.

One news report indicated the memo was written after church members from the United States, whom the Kenyan had visited in a fund-raising effort, went to Kenya and discovered he had falsified reports of spiritual results there.

The memo appeared to have been printed on the stationery of Foscoe Christian Church in Boone, N.C., and signed by the church's pastor, Kenneth A. Caswell. It outlined a plot to topple several African presidents by using undercover operatives masked as American missionaries and financed by an \$80 million war chest. Caswell denied any involvement in such a plot.

About 100 Southern Baptist missionaries work with some 60,000 Baptists in Kenya.

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Seminary Extension Charts
Major Curriculum Expansion

N- (CO)
(SEED)

Baptist Press
12/3/87

NASHVILLE (BP)--The Southern Baptist Seminary External Education Division is developing 11 new Seminary Extension courses, to be implemented between 1988 and late 1990.

Before the curriculum expansion project is completed, it will involve more than 20 seminary professors, a division of the Southern Baptist Home Mission Board and a private foundation.

Seminary professors will write most of the courses, although Seminary Extension courses generally are designed for college-level study. Some professors will organize the course content in study guides prepared for use by students. Others will develop educational procedures for teaching guides.

The first six courses are scheduled to be completed during 1988.

"Using seminary faculty members as writers has helped us assure the quality of our courses over the years," said SEED Executive Director Raymond Rigdon. More than 50 courses already are listed in the Seminary Extension catalog. In addition, the seminary extension department offers 18 pre-college courses. All Seminary Extension courses are designed primarily for pastors, other ministers or laypeople in ministry roles.

Adding so many courses in a short time period exceeded the department's curriculum development budget, so Rigdon turned to a private foundation.

The Arthur Vining Davis Foundations of Jacksonville, Fla., had funded an earlier project for the division's seminary studies department. This fall foundation trustees announced a grant for \$22,000 to help underwrite the production cost of new Seminary Extension course materials.

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Several of the courses will follow a new performance-based design, which was sparked in part by the special interests of the Home Mission Board's chaplaincy division. Good experience with a Seminary Extension course that introduced clinical pastoral ministry in a hospital setting led the chaplaincy division to request an additional course on counseling in correctional institutions. The course will include clinical experience and classroom teaching. Students also will be required to do additional independent work. The chaplaincy division will absorb most of the development cost of the course.

A course in pastoral care for terminally ill people also will use the performance-based approach.

Another new course will focus on foundations in Christian ministry, which will be required of all Seminary Extension diploma students.

A missions course and a course on church and denominational polity will replace courses that were dropped from the curriculum in 1982 when their textbooks went out of print.

Three other courses -- on ethics, preaching and Baptist history and beliefs -- will replace existing courses with new textbooks and study guides. The original versions of these courses were introduced more than 20 years ago.

The final three courses will be Seminary Extension spin-offs of the Seminary Studies telecourses on Bible teaching, worship and church administration.

All six Southern Baptist seminary presidents approved the project this fall in their role as the governing board of the Seminary External Education Division.

Rigdon hopes to recruit and train most of the curriculum writers before his July 31, 1988, retirement. A specialist in curriculum planning, Rigdon sees this project as a farewell gesture after 19 years with Seminary Extension. "I want to leave my successor with the strongest possible set of courses to offer to ministers across our convention," he said.