

PRESIDENT'S UPDATE

A bimonthly publication for
alumni, students, parents of
students and friends of
Life College

CAMPUS LIFE

DECEMBER 1993

1269 Barclay Circle,
Marietta, Georgia 30060
(404)424-0554

**SID E. WILLIAMS,
B.S., D.C.**

President and Founder

The mission of Life College is to educate and to prepare men and women as productive members of society; to prepare them to serve as role models and leaders within their chosen field and their community; and to encourage them to demonstrate positive social values in their lives.

The School of Chiropractic at Life College is dedicated to a philosophy of service to its students, faculty, the community and the chiropractic profession.

The college provides sound academic programs in each of its approved educational categories: doctor of chiropractic program; master of science in sports health science; bachelor of nutrition for the chiropractic sciences; bachelor of business administration; undergraduate core curriculum; and a diploma program to train chiropractic technicians.

Life College does not discriminate in the application, retention or promotion of students based upon race, creed, color or sex, national origin or physical handicap. Life College is accredited by the Commission on Colleges of the Southern Association of Colleges and Schools to award the doctor of chiropractic, master of science and bachelor of science degrees. The College's School of Chiropractic is accredited by the Commission on Accreditation of the Council on Chiropractic Education.

Editor

Melanie Ezzell Nelson

Art Director

Anne Griffin

Photo Coordinator

Randy Southerland

Copyright 1993 Life College

WHO - continued from page 1



WHO's N.G. Khaltaev, M.D., and Life's Sid Williams, D.C., scrutinize the finer points during the symposium on back pain.

Dr. Khaltaev was optimistic after the meeting. "This was the first step in the development of a comprehensive approach to low-back pain treatment."

Dr. Auerbach commended the College's efforts. "This WHO-sanctioned meeting is significant because it is WHO-sanctioned and chiropractors are on the ground level," said Dr. Auerbach. "Life College and Dr. Williams have made a commitment to working in the area of international health and particularly in collaboration with WHO. It's the only chiropractic college that has made these commitments."

Dr. Sid Takes the Lead in Ending HEAL Defaults

Life College is taking the lead in combatting the high rate of HEAL loan defaulters within the chiropractic profession. In October, November and December, Dr. Sid instructed HEAL and Title IV loan default seminars for alums and other interested chiropractors.

"Life College is continuing to go above and beyond what they are required to do," says Director of the Division of Student Assistance for the Department of Health Professions Michael Henningburg.

The College stopped offering the HEAL loan in January 1993. In fact, Financial



Dr. Sid Williams talks finances during the free HEAL and Title IV loan default seminars he offered at Life during fall quarter.

Aid Director David Haygood said Dr. Sid Williams started addressing the problem in the mid-80s. "As early as the '84-'85 fiscal year, Dr. Sid became aware of the problems associated with HEAL. At that point we began to downsize our involvement." In 1984 the average size of a HEAL loan at Life College was \$7,000. By 1990 the average size was \$2,000.

In 1989 Life took additional institutional measures to reduce borrowing and dependency on the HEAL loan including setting regulations regarding a student's vehicle, debts and academic progress.

According to Haygood, the loan has been structurally flawed since its inception. For instance, the colleges could not be selective in who received the loan. "Anyone could receive a HEAL loan up until 1987," he explained.

In 1987 Congress finally passed a regulation package which gave schools permission to conduct a needs analysis, required multiple disbursements, a credit worthiness check and a statement saying the student was willing to repay the note. "Before the regulations were passed, a student could get \$12,000 all at once because there was only one disbursement. Some students would then use the money to buy a car. That's why we called it the HEAL mobile," Haygood added.

Haygood also cites Life students' performances on other loan repayments as evidence of the HEAL program's structural weakness. "Our students are good students. There is \$12.5 million in repayment with Title IV and only 2.6 percent in default."

Another problem was that chiropractic students in the early 80s did not have an alternative loan program. The Health Profession Student Loan (HPSL), for the medical field, has better terms and conditions but even today excludes chiropractic from the program, said Haygood. And he adds that other medical professions had scholarships and grants.

Haygood said it is not surprising that Life tops the list of colleges with the most HEAL defaulters because of the way the rate is calculated. "The default rate is calculated on the number of people in default divided by number of people in repayment. Life's number of people in repayment is going down while other schools are maintaining or their numbers are going up."

In addition, many of the people the government lists in default may be making on-time payments. If a person misses one payment or goes below full-time status while in school without taking the proper steps to defer, the person will be listed in default.

Dr. Sid Named "Chiropractic's Defender"

According to a recent survey in the *Chiropractic Journal*, Dr. Sid ranked as the most important living figure in chiropractic today.

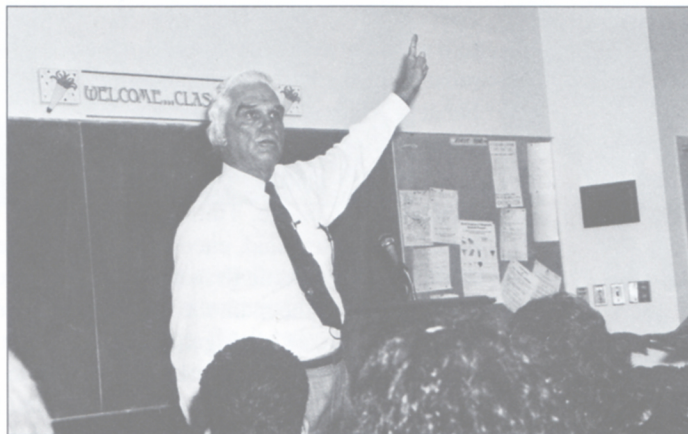
Following in the footsteps of D.D. Palmer, the discoverer

of chiropractic, and B.J. Palmer, the developer, Dr. Sid is perceived as the defender of chiropractic. He and Dr. Nell have committed forty years to chiropractic, including nurturing Life College to become the

world's largest chiropractic college.

Their dedication to the principles of chiropractic has guided the profession through the years of skepticism and discrimination.

Dr. Sid Speaks at Canadian Memorial Chiropractic College



Dr. Williams spreads the chiropractic gospel at Canadian Memorial Chiropractic College.

Infusing his audience with chiropractic philosophy and history, Dr. Sid Williams recently spoke for the first time at Canadian Memorial Chiropractic College in Toronto. CMCC President Dr. Jean Moss introduced Dr. Williams at the assembly of more than 200 students.

"If you're a real chiropractor, you're going to be in combat," said Dr. Williams. "You must fight for the chiropractic principles. I'm under orders to keep this profession principled," said the International Chiropractors Association's chairman of the board.

Dr. Williams urged the

students to tell the chiropractic story and deliver the adjustment. "I hope you're learning to tell the story. There is more than anatomy and other classes. The story is not in the books. It's necessary to have the academics, but you must tell the chiropractic story."

The Life president gave a lesson in chiropractic history beginning with the importance of September 18, 1895, D.D. Palmer's discovery of chiropractic. "I'm talking about the big idea not musculoskeletal problems as described in the Mercy document. I'm talking about the vertebral subluxation."

Life College Department of Postgraduate Education and The American College of Addictionology and Compulsive Disorders

are proud to announce the first
**"120-Hour Certified
Addiction Professional"**
(C.A.P.)*

program for the
chiropractic profession
to be held on the campus of
Life College, Marietta, Georgia

Our Distinguished Speakers For The 1994 On-Campus Seminars Are :

Jay Holder, D.C., M.D., Ph.D.,
President & Co-Founder,
American College of
Addictionology & Compulsive
Disorders; Laureate, Albert
Schweitzer Prize in Medicine;
Founder, Exodus Addiction
Treatment Center

Ken Blum, Ph.D., Professor &
Chief Director, Lab of
Pharmacogenetics, the Univer-
sity of Texas at San Antonio;
Vice President & Co-Founder of
the American College of
Addictionology and Compulsive
Disorders

Matthew Gissen, M.S., J.D.,
C.A.P., C.E.A.P., President &
Founder, The Village Addiction
Treatment Center, Miami, FL

Luke Bucci, Ph.D., Director of
Science & Quality, Spectracell
Laboratories Inc., Houston, TX

*C.A.P. designation awarded upon
program completion

For more information contact

Dr. B.J. Harman
LIFE COLLEGE
Postgraduate Education
1-800-394-5433, Ext. 310