

The Southern Baptist EDUCATOR

News Journal of the Association of Southern Baptist Colleges and Schools

Volume LXX, No. 2

First Quarter-2006

Annual Meeting Set for June 4-6 in Charleston

The annual meeting and workshops of the Association of Southern Baptist Colleges and Schools will be June 4-6, 2006 at the Embassy Suites Convention Center, North Charleston, South Carolina.

Joel Carpenter, Provost at Calvin College, and author of *The Changing Face of Christianity* will deliver the Hester Lectures on "Christian Education and the Changing Face of Christianity" at the meeting that is expected to draw more than 250 presidents, chief academic officers and administrators in six other disciplines.

In addition to presidents and chief academic officers of the 51 member schools, other administrators invited to the 2006 conference include chief financial officers, chief alumni officers, chief development officers, chief public relations officers, chief student affairs officers and chief denominational relations officers.

The annual meeting will begin on Sunday

Historic Charleston Tour Planned for ASBCS Spouses

A tour of historic sites in Charleston, South Carolina is planned for spouses of conference participants during the annual meeting of the Association of Southern Baptist Colleges and schools June 5, 2006.

The tour which will begin at 9 a.m. will include Charleston's beautiful historic district with a stop at the Heyward-Washington House c. 1772 which houses the finest collection of Charleston made furniture in the city and St. Michael's church, the oldest church in the city.

Also on the tour will be First Baptist church built in 1822. This congregation was organized in the late 1600s. The tour will include homes along the Battery, 18th Century Rainbow Row, public buildings and other points of interest. The group will have lunch at A. W. Schucks. ■

evening and conclude at noon on Tuesday (see conference agenda below). A golf tournament for participants is planned for 2 p.m. Tuesday at the Wild Dunes Country Club on the Isle of Palms outside Charleston. The 16-member board of directors of the association will meet from 2:00-4:30 p.m. Sunday, June 4.

During the three workshop sessions, two breakfasts and a luncheon conference, participants will explore topics specific to the eight areas of administrative discipline.

The hotel room rate is \$139 per night. Deadline for hotel reservations is May 1. Conference participants must make hotel

reservations online on the ASBCS website <www.baptistschools.org>.

Conference participants must register and pay by credit card on the Web site at <www.baptistschools.org>. Conference registration fee is \$250 per conference participant, which includes two breakfasts, a luncheon and the Monday evening banquet. Spouses registration is \$100 and includes the Monday night banquet and an historic tour of Charleston and lunch. The golf outing is \$80. For more information contact Tim Fields, director of communications at 615-673-1896 or tim_fields@baptistschools.org. ■

Tentative Schedule for ASBCS Annual Meeting, June 4-6, 2006 Embassy Suites Convention Center • North Charleston, S.C.

SUNDAY, JUNE 4, 2006

2:00 p.m. – 4:30 p.m. ASBCS Board Meeting
7:00 p.m. – 9:00 p.m. First Plenary Session

MONDAY, JUNE 5, 2006

7:30 a.m. – 8:45 a.m. Presidents' Buffet Breakfast
Auxiliary Groups Buffet Breakfast
9:00 a.m. – 10:30 a.m. Second Plenary Session
10:30 a.m. – 10:45 a.m. Break
10:45 a.m. – Noon Workshops
12:15 p.m. – 1:45 p.m. ASBCS Business Luncheon
(Presidents and CAOs)
Auxiliary Groups Buffet Lunch
2:00 p.m. – 3:30 p.m. Workshops
6:00 p.m. – 6:45 p.m. Reception at Charleston Southern University
7:00 p.m. – 9:00 p.m. ASBCS Banquet - Charleston Southern University

TUESDAY, JUNE 6, 2006

7:30 a.m. – 8:45 a.m. Chief Academic Officers Breakfast
Auxiliary Groups Breakfast
9:00 a.m. – 10:15 a.m. Workshops
10:15 a.m. – 10:30 a.m. Break
10:30 a.m. – 12:00 p.m. Third Plenary Session
12:00 p.m. Adjourn
2:00 p.m. Golf Outing at Wild Dunes Country Club

Contents

- 1 Annual ASBCS Meeting Set for June 4-6
- 3 Comment
- 4 **HESTER LECTURE: Public Policy Issues Facing Independent Colleges and Universities**
- 8 **The Intersection of Athens and Jerusalem**
- 13 **Legal Notes**
- 13 **Faculty/Administration Educational Loans**
- 14 **Names and Faces**
- 16 **Gifts and Grants**
- 16 **CGE Report**

Vol. LXX, No. 2 **First Quarter 2006**

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The Southern Baptist Educator (ISSN 0038-3848) is a news magazine published quarterly for administrators, faculty, staff, trustees and friends of member schools by the Association of Southern Baptist Colleges and Schools.

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"Legal Notes" is designed to provide accurate and authoritative information on legal issues facing Southern Baptist-related higher education. It is provided with the understanding that the publisher and editors are not engaged in rendering legal counsel. "Legal Notes" is not intended as a substitute for the services of a legal professional. If your institution needs legal counsel, a competent attorney should be consulted.

Annual subscription is \$8.00.

2005 Fall Enrollment at ASBCS Member Schools

	Undergraduate	Graduate
1. Anderson University	1,664	—
2. Baptist College of Florida	652	—
3. Baptist College of Health Sciences	900	—
4. Baptist Univ. of the Americas(w/25 off campus centers)	700	—
5. Baylor University	11,580	2,219
6. Belmont University	4,150	640
7. Blue Mountain College	389	—
8. Bluefield College	800	—
9. Brewton-Parker College	1,136	—
10. California Baptist University	2,238	667
11. Campbell University	8,838	1,559
12. Campbellsville University	1,811	373
13. Carson-Newman College	1,889	164
14. Charleston Southern University	2,495	380
15. Chowan College	800	—
16. Clear Creek Baptist Bible College	205	—
17. Dallas Baptist University	3,533	1,345
18. East Texas Baptist University	1,412	—
19. Fruitland Baptist Bible Institute	200	—
20. Gardner-Webb University	2,642	1,175
21. Georgetown College	1,400	500
22. Hannibal-LaGrange College	1,074	—
22. Hardin-Simmons University (nursing enrollment 123)	1,942	450
24. Hawaii Baptist Academy	1,000	—
25. Houston Baptist University	1,818	409
26. Howard Payne University	1319	—
27. Judson College (Alabama)	518	—
28. Judson College (Illinois)	1,220	—
29. Louisiana College	1,085	—
30. Mars Hill College	1,414	—
31. Mercer University	4,740	2,575
32. Mid-Continent University	815	—
33. Mississippi College (law enrollment 492)	2,563	856
34. Missouri Baptist University	3,336	722
35. North Greenville University	1,759	—
36. Oklahoma Baptist University	1,676	—
37. Ouachita Baptist University	1,511	—
38. Palm Beach Atlantic University	2,406	(w/ 1st professional) 660
39. Samford University	2,856	1,560
40. Shorter College	2,372	—
41. Southwest Baptist University	2,746	699
42. Truett-McConnell College	380	—
43. Union University	2,158	759
44. University of the Cumberlands	1,604	176
45. University of Mary Hardin-Baylor	2,576	130
46. University of Mobile	1,675	197
47. Virginia Intermont College	1,147	—
48. Wayland Baptist University (w 4.456 on external campuses)	5,454	(w/662 off site) 731
49. William Carey College	2,070	993
50. Williams Baptist College	635	—
51. Yellowstone Baptist College	40	—
Total Undergraduate:	105,343	Total Graduate 19,939

Total Graduate and Undergraduate 125,282

Source: from information supplied by member schools. —=No data reported
(Published in the 2006 Directory of Southern Baptist-Related Colleges and Schools)

COMMENT: What Is a Baptist College or University?

Bob R. Agee, Executive Director, ASBCS



Recently leaders from across our membership gathered to discuss the "Future of Baptist Higher Education." The topic stirred some of the most in depth and provocative discussion that I've seen in my years as professor, dean, vice president and president.

The participants' willingness to grapple with the deeper issues of what it means to be a Christian/Baptist college or university and how to live that out in actuality was inspiring and encouraging.



Bob R. Agee

The impact of those conversations continues to fuel efforts that can help all of us think more deeply about who we are and how we do our work.

Early in the preparation for the Conclave in Birmingham, it occurred to me that if you were to ask the average faculty or staff member the question, "What is a Baptist college or university?" you would likely hear something like: "A Baptist college is one that has a formal relationship with a state convention in which the convention elects their trustees and to whom the convention contributes

Is it possible to develop a theological/philosophical root system whose tap-root runs much deeper than some form of structural relationship to a denominational entity?

financially."

For many years we seem to have been comfortable with that definition and unfortunately have given little thought to definitions beyond that.

As the landscape of Baptist higher education continues to change and the nature of relationships to state conventions continues to shift, it is time for us to think more deeply about our historic identity. Is it possible to develop a theological/philosophical root system whose tap-root runs much deeper than some form of structural relationship to a denominational entity?

Let me be quick to affirm a deep and abiding appreciation for the relationship between state conventions and their schools over the

years. I have had the privilege of serving institutions in two states where the state conventions worked hard at nurturing and affirming the quality work of their school(s).

I have been privileged to work with outstanding state convention executives to find ways that the state convention could promote and support the work of the universities. They knew I cared about the state convention, and we knew the state convention(s) cared about their colleges and universities. The state convention(s) worked with us to prevent inappropriate pressures and forces from serving as obstacles to our commitment to be "academically excellent, unapologetically Christian, and unashamedly Baptist." Both institutions aspired to be first-rate institutions of higher learning operating from a distinctively Christian perspective. I will be forever grateful for the privilege of working with Tennessee Baptists and Oklahoma Baptists.

On the other hand, being seriously, intentionally Christian and Baptist involves more than the form and nature of our relationship to a state convention. That puts schools at risk to denominational tensions, financial downturns within conventions, the pressures from trustees or donors with narrow agendas, or pressures from within the academy that push to the fringes the commitment to be distinctively Christian.

Due to pressures from within or from without, schools often seem to be little more than small imitations of state universities with a few assorted religious activities. As we continue to work our way through the conversations that flow from the Baylor conference in April and the Conclave in October, it occurs to me that there are some steps that we need to take within our institutions to begin to develop a stronger root system.

Boards of trustees and the presidents they hire need to value the historic Baptist/Christian identity of the institutions they serve. Boards of Trustees, presidents, faculty and staff need to be willing to think through and talk about what it means to be an intentionally Christian institution with its roots in Baptist history and heritage.

Boards of Trustees must see themselves more seriously as the "legal fiduciaries" of the institution, responsible for defining mission, for establishing policy that enables the institution to live out its mission, for monitoring the integrity of the way institutions are oper-

ated, and for ensuring financial viability for the institution.

Presidents and their leadership teams should foster and nurture campus culture and programs that communicate to the world that it is possible to be academically excellent and unapologetically Christian at the same time.

Meeting student needs and providing a student-centered approach to working with our constituents will be a hallmark of the schools that attempt to be quality Christian institutions of higher learning.

Discussion of the implications of the Christian faith to the various academic disciplines and to the intellectual/social/spiritual/professional development of students will be an ongoing component of institutional planning processes and professional development programs on campus.

The president and his/her staff will work hard at communicating with and serving the needs of the local churches in their market area, both to listen to and to provide services for the total constituency of their faith community.

The institution, out of its theological/philosophical commitments, will seek to serve the educational needs of its communities and regions, serving not only their faith families but serving all humanity in behalf of our Lord.

Meeting student needs and providing a student-centered approach to working with our constituents will be a hallmark of the schools that attempt to be quality Christian institutions of higher learning.

I'm not sure what the future holds for the way schools and their state conventions relate. I am convinced that if an institution's leadership works at doing business in a way that incorporates the eight items listed above, they can establish and maintain a strong identity as an intentionally Baptist/Christian college or university that is at the same time a world-class academic institution.

Ultimately, only the individual institution can determine its identity and mission. My plea is to stay at the table and be willing to continue to dialogue. ■



Public Policy Issues Facing Independent Colleges and Universities

by David L. Warren

Editor's note: This article was adapted from the Hester Lecture presented by David L. Warren, president of the National Association of Independent Colleges and Universities, June 5, 2005 at the annual meeting of the Association of Southern Baptist Colleges and Schools in San Antonio, Texas.



David L. Warren

I believe there are 10 propositions that are, metaphorically, like tigers loose in the land. (See page 5.) It is in our interests to be alert to these questions—to understand how these questions might well impact us and to be clear that there is the possibility of damage to our institutions and even disaster if we don't respond correctly. Like a tiger who, from time to time may get loose, we may need to actually capture these questions and turn them to our own benefit. I'm going to discuss three of these propositions—capture three of these tigers—and say a word about them.

The first of these is that the financial base of independent higher education is eroding. The partnership that came together to make going to college possible and to make these institutions work is coming unraveled.

The second of these propositions is that a demographic wave of 18-year olds is going to break across our institutions in the next decade, altering everything in its path, and at the same time 15 million adults, age 25 and over will want access to our institutions on their terms, with issues that are important to them.

The third proposition is that institutions increasingly are turning to information technology and distance education. The question I want to ponder is whether this is the silver bullet or the bullet through the heart of our colleges and universities.

I'll begin with the first proposition that the financial base is eroding and our partnership is unraveling. In 1965 the president of the United States, Lyndon Johnson of Texas, introduced the Higher Education Act that had as its simple premise that every academically able young man and woman ought to be able to go to college, irrespective of their capacity to pay. In the legislative history as we examine it, we see that a partnership was going to be built that would make going to college possible

and it would include the federal government and the state government, foundations and corporations, the American family, and our institutions. Let's just briefly take a look at how each of those six is now performing.

The federal government created what we now know to be Title IV, the lynchpin of it, the Pell Grant, a direct voucher to individual needy students. A series of campus-based aid programs, in which the money came to the institution, was matched and made available to the students. Funds were made available directly to the state, and then at the time a loan program that seemed to be a bit of an add-on has become the eight-hundred-pound gorilla in our house. If you look from 1995 to the year 2001, we were able to work to increase the Pell Grant 74 percent, but since the year 2001, these programs are dead in the water. If you look at the current recommendation in the budget, five of these Title IV programs are to be eliminated, and there is no expectation of any significant growth in the Pell Grant. In my view, the federal agreement is fleeing its most fundamental responsibility to the needy student, at precisely the time that the need will be greatest.

What about our states? By definition, the states create, control and fund college institutions. For every \$10 that a state institution gets, a private institution gets \$1. What we know is that there has been a steady retreat in state funding since the 1991 recession. If we adjust for inflation, the giving at the state level is absolutely flat since that period of time. We know what the struggles are at the state level. It's the struggle of what I call the four "tions": transportation, medication, incarceration and education. Within the education budget, higher education is always given lower priority than K through 12. We have seen an almost 50 percent decline in giving since the 1980s. The one real hope here is that grant money for this year actually did increase ever so slightly to both public and private institutions. But, in the main and overwhelmingly, the states have begun to

The financial base of independent higher education is eroding. The partnership that came together to make going to college possible and to make these institutions work is coming

back away from their commitment to higher education institutions.

What about foundations and corporations? Ah, [we would] say, now here is where the independent colleges have their claim. If the states properly have as first client the public institutions, then for almost the entire century past, private colleges went to corporations and foundations, especially for significant capital gifts, trying to build a library, trying to build a new chem lab, trying to create an endowment for these students. I remember in 1987, as president of Ohio Wesleyan, we launched a capital campaign of \$50 million, which seemed like a lot of money then and still seems like a lot of money. But the same week we launched our capital campaign, the behemoth up the street, 23 miles away from Ohio State, announced a \$500 million campaign. Everywhere that I went, with my tin cup, there were two people from Ohio State with a tub. What became clear

to me was that the change in access to foundations and corporations was underway. Every self-respecting flagship institution in this country will launch no less than a \$1 billion campaign. [And while you] think about that, if you are running a \$1 billion campaign for three years, you have to raise \$1 million every day, seven days a week, 365 days a year for three years, and much of that funding is coming from foundations and corporations, and so you look back over this 20-year period and what you see is that 61 cents out of every dollar went to independent colleges from foundations and corporations, and 39 percent went to the public institutions. The exact opposite is now true. Independent colleges are now receiving 39 percent.

What about the American family? Isn't that finally the lynchpin; isn't that where college going ought to be more than any other spot? If you look over the last decade, the median family

(continued on page 6)

Ten Propositions

I. Financing Higher Education

- 1. The financial base of independent colleges and universities will continue to erode and the coalition in support of them (federal and state governments, foundations and corporations, institutions and families) will continue to unravel.**
- 2. The need for financial assistance will continue to increase faster than federal and state funding for financial aid.**

II. Regulations and Accountability

- 3. The reauthorization of the Higher Education Act (HEA) will include new and intrusive accountability requirements for colleges—financial and administrative. The HEA, as proposed in the House, will challenge the traditional responsibilities of trustees, faculty and the institution's president and may reduce federal student aid.**
- 4. The tax-exempt status of independent colleges and universities will continue to face challenges at the federal, state and local levels.**
- 5. Intercollegiate athletics will continue to be a source of controversy regarding Title IX, cost containment and questions about the integrity of college sports.**

III. Needs/Opportunities for Restructuring

- 6. Tenure will continue at the vast majority of colleges and universities, but an increasing number of those who teach will be employed outside the traditional tenure system.**
- 7. Technology (computers, telecommunication, satellite, cable, fiber optics, multimedia) will present profound challenges, significant risks and dramatic new opportunities for teaching, learning and research.**
- 8. Restructuring, downsizing options and re-engineering will be necessary for many schools in order to hold down costs while providing greater access and quality.**

IV. Emerging Cultural Issues

- 9. Emerging demographic trend lines will bring increasing numbers of Hispanic, African-American, Asian- and Native American students to both private and public institutions of higher education. Simultaneously, 15 million older adults will seek access to courses, programs, retraining and lifelong learning opportunities. These new cohorts will challenge current institutional practices.**
- 10. Debates will continue over affirmative action in admission and hiring decisions and in the "multicultural vs. canonical curriculum" debate; both of these areas of tension will bring new challenges in protecting freedom to question and test unpopular ideas on our campuses.**

Public Policy Issues...

(continued from page 5)

income has increased 42 percent. But in the last few years, it has actually declined by \$1,530. What kind of savings do you think the American family is engaged in for the purposes of college going? The answer is \$5,000, total. The average tuition for an independent college today is \$20,000. That will pay for one half of one semester. Across the land there is a kind of sense of entitlement, that “Well, for Pete’s sake, somebody else ought to be paying for this. This isn’t for us necessarily to pay.” If the median family income over the last decade was going up 42 percent, we have returned to the one variable over which we do have control to offset these other failures. That one variable is tuition. So while the median family income increased 42 percent, tuition in our institutions went up 86 percent. People say, “How is it possible—no wonder these students can’t go to college.” I’m told that our gifts or grants to students have gone up 197 percent. Last year tuition went up 6 percent, grant giving went up 9 percent. Colleges have finally had to take it on their own shoulders to make this promise of college going possible. We are now averaging grant gifts of \$8,350 per student, and the average financial aid package is \$17,000.

The Rand Corporation stepped back and looked at this picture and said that in the year 2015, if the expense rate is going in this direction and the revenue rate is going in this direction, there will be a \$37 billion shortfall. We have a problem in the fundamental funding of higher education.

The second proposition is that the demographic wave that is going to break across our institutions, bringing with it 18-year-olds, will affect independent higher education in ways never seen in history. Again I go back to my experience at Ohio Wesleyan in the 80s. At that point in time we were in the midst of a demographic downturn. From 1981 to 1994 there was a 17 percent decline in 18-year-old students headed to college. Now we have almost annually from the year 2015 a 19 percent increase. This is different than we have ever seen. It will not resemble those students that we went to school with and that we recruited before the turn of the century.

Eighty percent of all the new students will be students in college: African American, Asian American, Native American, and especially Hispanic American. One of every five will live in poverty. Twenty percent will not speak English at home. Increasingly they will come from single-parent families, and if both parents are there, neither went to college. When they come to our institutions, they will have significant remedial and financial aid needs. When they arrive on campus, they will impact every aspect of campus life. They’ll have questions about the food that they serve in college and the way it is put together. They’ll look at the curriculum and they’ll say, “Where in the curriculum is my culture, is my language, is my tradition represented?” They’ll look at the face of the employees and say, “Who looks like me? Who speaks like me?” This wave of students will put tremendous pressure on the financial aid office to fund them and the admission office to find them. Imagine the issues that now must be running through the minds of the

alumni office and the development office, in which they’re saying, “What kinds of graduates will these students be 20 and 25 years downstream?” Of course it will have everything to do with the quality of experience that we provide them. It is predicted by the college board that in 2015, 37.5 percent of all the students in higher education will be students of color.

At the same time, we will see a second and differing wave of those 25 and older deciding that they too now want access to our institutions. It’s not new, as though these students have never come; it will be the size, the determination, the focus of these students. They want to complete a degree, start a degree, get fine-tuned, refit with the way their life is working. Their attitude will be different than these millennial students. How can we provide a place that offers 24-hour access, that essentially gives you the same product accessible in your home. These are students who know what they want. They’ll be married; they’ll be working full-time, and they’ll have families. They’re not going to be patient when schools use their tuition dollars for purposes they think are irrelevant to them, such as fine new athletic facilities, and dandy dormitories. These students are going to want a return on their investment in a way different

than their predecessors. Both types of students will be arriving with their unique hopes and expectations.

That brings us then to the third of the propositions. If institutions have this economic pressure bearing down on them and this demographic wave breaking across their campuses, they will be looking for a silver bullet to solve these problems. The question is whether information technology and

distance education can provide the solution. What do I mean when I use those terms? I mean e-mail, the Web, CD roms and satellites. I mean television that’s interactive, a chance to distribute education at a distance.

What do we know, at the moment, about the impact of these programs on the traditional architecture of our colleges? That is to say, on lectures, on libraries, on laboratories, and on living groups. The answer is in two parts. The extent to which faculty members are using e-mail and the Web to free up faculty so that the faculty member can get to the overarching questions and the underlying philosophy of these rudimentary, regularized working students, great success is taking place. Ninety-seven percent of all students are using computers now, and they see them as a utility, like a phone. In the same period, 87 percent said that they would rather do their research through Google than go to the library. We know administratively that information technology supplements the admission office, financial aid, development, and the bursar’s office.

Here’s the question: Supposing, rather than supplementing this traditional architecture, what happens when information technology and distance education is meant to supplant it? What if there is an effort to replace teachers with technology? Or in a more classical sense, to replace labor with capital? Well, who says that’s going on? A distinguished defender of higher education, writing in *Change* magazine, predicts by the end of this decade there will be 25 percent fewer teachers as a result of distance education and information technology. A general named Stan Dunn, writing for *Futurist* magazine, said that in

The demographic wave that is going to break across our institutions, bringing with it 18-year-olds, will affect independent higher education in ways never seen in history.

the year 2025, we will need 50 percent fewer institutions as a consequence of distance education and information technology.

Is there evidence to support these kinds of concerns? Of all places, the Department of Education gives us the most interesting data. Every two years they do a survey on these questions, and here's the rule of thumb: every two years the numbers double. Thus in 2004 we now know there are 2 million students in the United States receiving credit for courses on the Web. There are now 2,000 of our institutions sending or delivering these courses. There are now 100,000 courses on the Web. They predict next year there will be at least 1,000 full degree programs offered at a distance.

Who are the providers? The name that most often pops up is Phoenix University, and they're bound and determined to have 100,000 students doing their degree work online. What goes largely unnoticed is that there are 13 virtual universities across the world with 100,000 students or more, never convening in a classroom. We know that corporate America has two thousand companies investing \$17 million a year per company to do distance education. Within our own rankings, Duke, Penn State, the University of Maryland, New York University, and, most importantly, the University of Maryland have large, complex, astute, major distant education enterprises.

I think we're in the midst of a virtual revolution. And I think we need to be as clear as we can be about the terms of that revolution and the way we choose to respond to it. When I was trying to sort this out in my own mind, I was looking for a metaphor, thinking about a word that started with a letter "c" but playing on the notion of the seven "seas," but it didn't take long to get to 10 words that started with "c." I'll name those letters, and as I name the concepts behind them, think about the way in which we grew up and went to school, and how those words fit together in part of an academic discipline. I want to suggest that distance education is turning those concepts upside down and inside out.

Start with the words "course, curriculum, credit, colleague, community, campus, college, competitor, credential, cost." Each of these notions has a specific meaning that is being radically altered by distance education. There is no template that we can take out and press down while using these 10 words and have a solution. We have to go back to the most fundamental base of our institutions and ask the question about mission. I think Robert Hutchins got it right in Chicago 70 years ago when he said, "When you know your mission, you know what you do better than, different than, other than, for you alone do." He said, "When you know your mission, then you know how to organize yourself internally and defend yourself externally, better, different, other, you alone do."

Now you go back and ask the question, "What do we mean when we say 'a course'? What is its relationship to the curriculum? How do we grant that credit? Who is my colleague?" Internal questions, each. When I say "college" now, what do I mean? Where is our campus? What is the "now" meaning of credential? Who are these competitors externally, and what kind of credentials?

Now, having said all that, I happen to be the house doctor. I happen to believe that our colleges are going to make their way through this. I give you three reasons why.

A general named Stan Dunn, writing for *Futurist* magazine, said that in the year 2025, we will need 50 percent fewer institutions as a consequence of distance education and information technology.

The first is because of community. Private, independent colleges, and so often church-related colleges, are inundated by great teaching in the context of community which transforms lives. How many examples can we give—our own included—mind, hand, and ear, of a conversation in the context of community like a great teacher who might be a coach, who might be the president, but more often than not it is a faculty member, who alters the course of an individual's life and that individual's life work? It happens in the context of community.

Second, we are organized around the principle of the education of the whole person, not some distant body, intellect in cyberspace, but mind, body, spirit. Where best do those three elements come together than in colleges like yours. Where is there the ethos, where is the self-determined effort to bring all of those terms together to make a difference in one's life?

Thirdly, I suggest that we graduate individuals who make the difference to the public good, and that our institutions make a difference to the public good in the communities that we serve and in the state of which we are a part. Those who graduate, those who care deeply about the mission and the message of our institution from which they come, are in so many ways citizens for the larger good. You could go down the long list of volunteers who make it happen. They're part of the larger effort within the community to reach out to those who are bypassed and disadvantaged, who have no hope in their own options. The public good that is served by these graduates is not a consequence of learning, solely, in cyberspace.

I end with this observation. I believe these colleges will do well—if we try to put back the partnership that Lyndon Johnson envisioned, which includes the strong support from federal and state governments. We must also go back to the foundations and the corporations, to say to them/to the chairmen that we need their support to reach the world while at the same time being as cost-conscious as we can. If we do that, we can survive and thrive.

On the second issue, we've got to reach out to these two new geographic groups, some of whom are on campus now, but not in the numbers and not with the intensity that they will be in the future. We need to find ways to make them welcome and to make our institutions work for them. If we do that, we can survive and thrive.

Thirdly, we need to take information technology and distance education and *bend it* to the high purposes of our institutions—to make that concept work on our terms, in our time, for our institution. If we do those things, then we can enter this next decade riding on the backs of these tigers of change, and not in their bellies. ■

The Intersection of The Aims of Higher Education

by Glenn Jonas
Chair, Department of Religion and Philosophy
Campbell University

During the second century of Christianity, a debate raged between two great theologians over the value of pagan philosophy to an understanding of Christian theology. Justin Martyr (c. 100-c. 165) believed that pagan philosophers had a measure of ultimate “Truth,” but needed a more complete understanding of that Truth which could only be provided by Christ. To the contrary, writing a generation later, Tertullian (c. 160-240) believed that the roots of many of the heresies of his day could be traced to the attempts to blend together pagan philosophy with Christian theology. In his *De Praescriptione Haereticorum*, Tertullian proclaimed “What is there in common between Athens and Jerusalem? What between the Academy and the Church? What between heretics and Christians?”¹



Glenn Jonas

There is a sense in which a “Christian” university embodies an “intersection” between the academic world (Athens) and the Christian faith (Jerusalem). The modern discussion of the nature of Christian colleges and universities and the topic of “faith and learning” may be reminiscent of this debate so many centuries ago. For the last several decades a number of theologians and philosophers at Christian colleges and universities have been engaged in a discussion of how to bring the Christian intellectual tradition to the experience of learning in the academy. Does the Christian intellectual tradition speak to the academy of learning and can it have influence? I believe it can and does.

In this article I delineate the “Aims of Higher Education at a Baptist Christian University.” I pose three questions: (1) What does it mean to be a Christian University? (2) What does it mean to be a Baptist Christian University? (3) What are the educational goals at a Baptist Christian University?

What Does It Mean to Be a Christian University?

How can the intersection of Athens and Jerusalem be implemented and what does that kind of university look like? In an article entitled, “Christian Faith and the Life of the Mind,” Richard T. Hughes asks, “How is it possible for Christian colleges and universities to mature into absolutely first rate institutions of higher learning while, at the very same time, living out of the faith traditions that gave them birth?”²

Perhaps it is best to approach the question by first recalling the public perception of a Christian university. Frequently, in the minds of many, including potential students, a Christian university is defined in terms of what it opposes. The definition of a

Christian university that many have is a university that does not allow consumption of alcoholic beverages on campus, no co-ed dorms, no sexual activity outside of marriage and, at least for most Baptist universities of a generation ago (and some in the present!), no dancing, as well as a host of other rules.³ Furthermore, some perceive that a Christian university exists to shelter Christian students from the intellectual world rather than to encourage those students to interact with it in a meaningful way.

Scholars studying this question have developed some good definitions of a Christian university. Robert Benne defines a “Christian university” as one “in which the Christian heritage is publicly relevant to the central endeavors of the college [or university].”⁴ He argues further that such universities must maintain vigilant concern for three elements of the Christian tradition: its vision, its ethos (including public worship and lifestyle), and personnel committed to the Christian tradition.⁵

Duane Litfin, president of Wheaton College, adds to the discussion in an article entitled, “The Call to Be a Distinctively Christian University.” He begins by arguing that “Distinctively Christian” means to go beyond merely a personal understanding of the Atonement of Christ to a “fuller vision, the vision of *Jesus Christ as Lord*.”⁶ Furthermore, he argues, “until we arrive at this level of thinking, what we’re doing may be factually sound and even generically theistic, and therefore truly within the circle of what a Christian does think. But it will not yet be *distinctively* Christian.”⁷

Practically speaking, what should such a Christ-centered university be like? I would suggest that the picture of a Christ-centered university could be defined as a university which encourages faculty, staff, administrators, and students to follow the way of Jesus which can be summarized in three concepts: (1) hospitality; (2) servanthood; (3) compassion.

Hospitality

Jesus was hospitable to everyone. He welcomed Jew and Gentile, slave and free, male and female, the sick and the healthy into his presence.⁸ Not only did he welcome everyone into his presence but he genuinely *respected* them. How does this happen in the Christian university? Kathy Lopez has articulated this concept very well:

If I think of my academic, intellectual life as a home, a home that has nurtured me a place to be and to thrive, then, as a Christian who has been offered a home in Christ, I must also understand my intellectual home to be a gift. . . . When I teach a class, I am inviting my students into my home; the place where I have found truth and beauty, nurture and meaning, as well as challenge and disorder. . . . As we practice hospitality, everyone must be given a place at the table, not in a way that it is often practiced in our (secular) academic communities, a sort of anything goes which leads to no meaning whatsoever but is merely a freedom from any sort of con-

Athens and Jerusalem

in a Baptist Christian University

straint. Rather we must give everyone a place at the table in such a way that each one of us may have a voice. Only then will each of us have the space to be free and to grow in knowledge, in participation with our Baptist tradition, and in the practice of the Christian virtues.⁹

The principle of hospitality relates to the way that faculty and staff treat students. In a Christian community we are called to treat students with respect, dignity and courtesy. In return, for this to be a true community, they need to give us the same measure of respect.

Servanthood

A second trait that characterizes the life and ministry of Christ is servanthood. In Matthew 20, the scripture reveals an uncharacteristic occurrence of dissension among the disciples. The mother of James and John, seeking a place of prominence for her sons, came to Jesus and requested that “these two sons of mine will sit, one at your right hand and one at your left, in your kingdom.” This angered the other ten disciples. In the midst of this context about prominence and greatness, Jesus made this declaration:

You know that the rulers of the Gentiles lord it over them, and their great ones are tyrants over them. It will not be so among you; but whoever wishes to be great among you must be your servant, and whoever wishes to be first among you must be your slave; just as the Son of Man came not to be served but to serve, and to give his life a ransom for many.¹⁰

Because of its Christ-centeredness, servanthood should be a principle encouraged and embodied in a Christian university. Goshen College, a Mennonite college in Goshen, Indiana, has a wonderful statement about servant leadership which serves as a great model for this concept.

We believe that servant leadership is reflected perfectly in the life and person of Jesus Christ. We humbly set aside self-interest for the interests of others, because love for others builds up God’s community. By following Christ’s example, we create a culture characterized by joyful service.¹¹

Compassion

The story in John 8 of the woman taken in adultery is one of the most compassionate images of Jesus that can be found in the Gospels. When he asked for the first stone to be thrown by anyone who had no sin they all dropped their stones and went away.

However, his compassion is seen in his words with this woman at the end of the passage:

Woman, where are they? Has no one condemned you? She said, “No one, sir.” And Jesus said, “Neither do I condemn you. Go your way, and from now on do not sin again.”¹²

I believe that if we are going to be true to our claims that we are a Christian university, our faculty, administration and staff must embody this principle in our relationships with each other and with our students. As the principle translates into the university setting it becomes much more than forgiveness. I believe that the principle of compassion informs the very nature of how we relate to each other in the university community. As faculty advisors, we should take an active interest in our students. We should take seriously the academic responsibility of advising students. However, we need to be a friend as well. We need to recognize that there may be times that we are called upon to “minister” to our students or to each other. “What would Jesus do?” is not a bad question for all of us to ask ourselves as we relate to each other in this university community.

What Does It Mean to Be a Baptist Christian University?

Does the historic Baptist tradition provide its colleges and universities the proper tools necessary for resisting secularization? Several contemporary scholars believe not. Robert Benne argues, “Baptists simply do not have much of a theological heritage, although they certainly carry certain Baptist themes—religious liberty, soul competency, church-state separation—that accompany their classical evangelical beliefs. What will supply that theological tradition to make the integration of faith and learning fruitful?”¹³ On a similar note, Evangelical historian Mark Noll, although admitting his own “ignorance” of the Baptist tradition in higher education, nevertheless, argues that it has “special difficulty when it comes to . . . requirements for Christian learning—the full, discerning appropriation of the Christian intellectual tradition and an appropriately discerning engagement with modern thought.”¹⁴ Furthermore, he questions whether “Baptist perspectives—which are so localistic in principle, so determinedly anti-traditional in their biblicism, and so wary of creedal definition—can ever contribute as much in intellectual life as they do to community Christian life on the ground.”¹⁵ Although he does recognize some positive qualities about the Baptist tradition for Christian higher education, Noll essentially dismisses its potential largely due, in my opinion, to a misunderstanding of it.^{xvi}

(continued on page 8)

There is a sense in which a “Christian” university embodies an “intersection” between the academic world (Athens) and the Christian faith (Jerusalem).

...Athens and Jerusalem

(continued from page 9)

As a Baptist, I disagree with Benne and Noll. Furthermore, as a Baptist historian, I believe they are simply wrong and do not possess an accurate understanding of Baptist contributions to Christian higher education. Interestingly, Richard T. Hughes, a non-Baptist, articulates an argument that contradicts Benne and Noll. After examining the essential characteristics and qualities of Christian universities from the Reformed, Anabaptist, Roman Catholic, and Lutheran traditions he argues persuasively that the traditional Baptist commitment to “soul competency” gives Baptist colleges and universities “some of the strongest resources for sustaining the life of the mind that one could possibly imagine.”¹⁷ But, he warns:

If Baptist colleges and universities hope to find, in their own rich tradition, resources that can sustain the life of the mind, they must allow the traditional Baptist

A Baptist, Christian university therefore should be a place where there is genuine freedom of inquiry into any academic question that may arise.

notion of soul competency to function, not so much as a shibboleth, or even as a traditional Baptist formulation, but rather as a window that can open widely on the rich theological resources to which all Baptists are heir.¹⁸

There are significant theological resources undergirding the Baptist tradition. What are those theological resources? Hughes indicates that the Baptist theological tradition is unique because it draws from all three of the major Protestant traditions and developed a century later than the Protestant Reformation. Consequently, from the Reformed tradition Baptists developed the notion that the soul is competent before God and free from human coercion because of God’s sovereignty. From the Lutheran tradition, Baptists developed the idea of soul competency because of our justification by grace through faith. “We are therefore free to take intellectual risks, to explore the outer limits of human knowledge, and even to confess that we may be wrong.”¹⁹ And from the Anabaptist tradition, the Baptist concept of soul competency gives emphasis to the importance of discipleship and obedience to God. Soul competency, therefore, “is a doctrine of enormous power, a window onto some of the richest resources of the Protestant Reformation, and for all these reasons, perhaps the most potent intellectual resource that is available to any group of church-related institutions.”²⁰

What then, should this Baptist university look like? Does commitment to the Baptist tradition mean that a college or university should strive for a student body that is 100% Baptist? Does it mean that the administration should encourage every faculty member and every staff employee to belong to a Baptist church? Does it mean that the General College Curriculum religion course requirements should be changed to force all students to take a course in the Baptist tradition? Should we attempt to proselytize our non-Baptist students into the Baptist denomination? Obviously, the answer to these questions should be “no.”

So, how then does a Baptist, Christian University maintain not only its “Christianness” but also its “Baptistness?” Hughes again provides a good answer to this question. He says that the desired answer should be:

It means that here, at this place, we are free to search and inquire and explore and raise the most difficult and even the most threatening kinds of questions because God alone is sovereign, because we are justified by grace through faith, and because we are convinced we must obey God rather than [humans]. . . . We believe these things because we are Baptists who hold most dearly the principle that every soul is competent to read the Scripture and discern the truth for himself or herself, and live out that truth as he or she sees fit.²¹

A Baptist, Christian university therefore should be a place where there is genuine freedom of inquiry into any academic question that may arise. Such a university should be committed to academic excellence, always willing to engage the best of the academic world with the best scholarship formed from the Christian tradition. A Baptist, Christian university should be a place where each person in the community, student, faculty, and employee is not just allowed, but encouraged to encounter the Christian faith in the best sense of what the treasured Baptist doctrine of *soul competency* implies.

What are the Educational Goals at a Baptist Christian University?

What should the educational vision of a Baptist, Christian university entail? Aside from the obvious answer that we want our students to be educated in their chosen field so that they can be competitive in the job market in their chosen professions, I believe there are some deeper values that we *should* like to see developed in our students. I would like to lift from the Baptist tradition four individual heroes who embody a particular kind of value that I think ought to be developed in our students.

Roger Williams—Lover of Freedom

Although Roger Williams was only a Baptist for a few months, Baptists still claim him as a great hero. He was the founder of the very first Baptist church on American soil, the First Baptist Church of Providence. Even beyond the Baptist tradition, Roger Williams was a great hero of the American tradition. I believe that his life embodies a value that a Baptist, Christian university should seek to embody with its students. He was a lover of freedom.

In the winter of 1631, Roger Williams arrived at Massachusetts Bay from England. Almost from the time he disembarked from the ship he came into conflict with the Puritan establishment there. Although Williams had become a Puritan before he left England, after an intensive study of the New Testament aboard the ship, he became convinced that the Puritans should *separate* formally from the Church of England. Furthermore, Williams became very outspoken in defense of Native American rights. He complained that the Puritans had stolen from the Native Americans rather than purchased the land that they inhabited. Finally, he argued against the Puritan establishment that they had no authority over the individual consciences of the inhabitants of Massachusetts Bay. Ultimately, in 1635 Williams and his family were banished from the colony into the wilderness. Had it not been for his relationship with the Native Americans to the south of Massachusetts Bay who sheltered Williams and his family, they might not have survived.

The following year Williams purchased land from the Narragansett Indians and through contacts back in England, secured a charter for a new colony in America. He called it “Providence” (later called Rhode Island). It was the most unique of all the colonies because it was established on the basis of democracy and complete religious freedom for all people. Williams loved freedom so much, and valued freedom of conscience so much, that he was willing to grant such to all who came to his new colony. In his most famous treatise on religious freedom, *The Bloody Tenent of Persecution* (1644), Williams declared, “it is the will and command of God that . . .

. a permission of the most paganish, Jewish, Turkish, or anti-Christian consciences and worships be granted to all men in all nations and countries, and they are only to be fought against with that sword which is only, in soul matters, able to conquer . . . the sword of God's Spirit, the Word of God."²² Rhode Island became known as a colony that granted freedom where everyone, regardless of belief, was allowed to come and participate. Although Williams disagreed strongly with others in the area of religion (particularly Quakers) he did not persecute them nor forbid them a place in Rhode Island.

A Baptist, Christian university should encourage its students to develop the same love for freedom of conscience *and* a willingness to grant it to all. Students at such a university should be secure in their own beliefs but at the same time be open and hospitable to others who may have different beliefs. Furthermore, the Baptist, Christian university community should be a place where everyone, regardless of personal belief, has a place at the table of inquiry.

William Carey—Global Vision

British Baptist William Carey represents a second value that I believe would benefit our students. William Carey's dream to carry the Gospel of Christ beyond the shores of England to other parts of the world exemplified a global vision. From the time that he was a child listening to his sailor uncle recall tales from other lands, to the time when as a pastor he challenged the Northampton Baptist Association to organize a missionary society, William Carey thought beyond the borders of his native England.

In 1787, Carey, a young Baptist pastor, proposed a question for debate at a ministers' meeting in the Northampton Baptist Association: "whether the command given the apostles to teach all nations was not binding on all succeeding ministers to the end of the world." The aged and revered Dr. John Ryland, said to Carey, "sit down young man. You are an enthusiast. When God pleases to convert the heathen, He will do it without consulting you or me."²³ Carey obeyed, but his heart's concern for people in other parts of the world did not die.

Five years later in 1792, Carey preached the annual sermon for the Northampton Baptist Association. His sermon had two points: "expect great things from God and attempt great things for God." As the meeting was about to close following his sermon, Carey tugged on the coattails of Andrew Fuller who was about to give the benediction. Carey said, "Oh, sir, is nothing to be done? Is nothing again to be done?" There followed a discussion out of which the Baptist Missionary Society was born. Before long, Carey's dream was a reality as he was sent to India to carry the Gospel of Christ.²⁴

I am continually impressed by the desire to travel internationally that I see in many of our students. I believe that desire needs to be encouraged. I believe a Baptist, Christian university should have a strong study abroad program. I believe the entire university would benefit from such a program. In our world today we hear talk of "global community" and "global economy." Information now travels around the world in a matter of seconds rather than months. Our students need to develop a global vision.

Walter Rauschenbusch—Social Conscience

The name most frequently associated with the Social Gospel movement at the beginning of the twentieth century in America is the German Baptist pastor and church historian, Walter Rauschenbusch. In 1886 Rauschenbusch became the pastor of the Second German Baptist Church in a section of New York City called "Hell's Kitchen." Known for its poverty, crime, and general misery, Rauschenbusch saw human suffering first-hand among his parishioners, and this experience had a monumental impact on his thought.

At the end of the nineteenth century, within Protestant circles, the traditional strategy for the betterment of society was revivalism. Rauschenbusch was raised on this concept. His father, also a German Baptist pastor, and most of his fellow German Baptists, believed that if the Gospel is preached and people experienced salvation, the Kingdom of God would be inaugurated through revivalism. It was, however, Rauschenbusch's encounter with the misery of tenement living, the horrible working conditions in the factories, the unchecked crime on the streets, the corruption of city officials, and the generally oppressed lives of his church members that caused an awakening within him which led to a new concept of how to better society.

Though he never lost his commitment to personal evangelism, his emphasis began to focus on ways to change the structures of society. This shift in Rauschenbusch's philosophy became the heart

A Baptist, Christian university therefore should encourage its students to develop the same love for freedom of conscience and a willingness

of the Social Gospel Movement, and he became its most recognized spokesperson.²⁵

In 1907

Rauschenbusch published *Christianity and the Social Crisis* which became a bestseller and gave rise to the Social

Gospel Movement. The reader of *Christianity and the Social Crisis* can easily see that Rauschenbusch had a passionate concern for change within the economic system and society in general. Speaking with the thunderous voice of a prophet, Rauschenbusch declared, "If the Church tries to confine itself to theology and the Bible, and refuses its larger mission to humanity, its theology will gradually become mythology and its Bible a closed book."²⁶

Rauschenbusch had a passion for social justice. He believed that a person had not truly experienced salvation if the Gospel did not motivate a Christian to make a practical difference in the world by helping to ease suffering people. His passion for suffering people in the world is a value that students at a Baptist, Christian university should develop. As students love and respect freedom of conscience, and develop a global vision for the world, inevitably they should recognize the suffering of many people around the world. There are literally millions of people around the world who go to sleep hungry every night. Many do not even have shelter over their heads. There are children around the world dying from terrible diseases such as AIDS. Cruel dictators terrorize their own people in many nations around the world. Clearly, our world is hurting. I believe that our students should recognize that they can make a difference in this world.

Martin Luther King, Jr.—Following the Dream

One of the greatest citizens of the twentieth century was a Baptist pastor named Martin Luther King, Jr. His life embodies the final value that I would like to see developed in our students. King was a dreamer. In the famous "I Have a Dream" speech, one of the greatest speeches in American history, King said:

I still have a dream. It is a dream deeply rooted in the American dream. I have dream that one day this nation will rise up and live out the true meaning of its creed, "We hold these truths to be self-evident, that all men are created equal." I have a dream that one day on the red hills of

(continued on page 8)

Athens and Jerusalem...

(continued from page 11)

Georgia, sons of former slaves and sons of former slave owners will be able to sit down together at the table of brotherhood. I have a dream that one day even the state of Mississippi, a state sweltering with the heat of injustice, sweltering with the heat of oppression, will be transformed into an oasis of freedom and justice. I have a dream that my four little children will one day live in a nation where they will not be judged by the color of their skin, but by the content of their character.²⁷

King was a dreamer who spent his life seeking to make his dream a reality. Although he did not live to see it come to fruition, the dream continues today and has been realized by scores of people in the African-American community.

I would hope that students at a Baptist, Christian university would have the capacity to dream. I would like for them to see the needs in the world and dream of how things could be. And then I would like for them to believe so strongly in their dream that they would be willing to spend their life pursuing it. So many of the world's problems, whether social, technological, or even spiritual can be solved if students start with a dream.

Twenty centuries ago two great theologians debated about the value of intersecting Athens and Jerusalem. I contend that such an intersection provides students the best preparation for life especially in a Baptist Christian university where within the context of the treasured doctrine of soul competency, students and faculty can seek Truth from all perspectives.

Endnotes

- ¹ Henry Bettenson, *Documents of the Christian Church, 2nd Edition* (London: Oxford University Press, 1963): p. 6.
- ² Richard T. Hughes, "Christian Faith and the Life of the Mind," in *Faithful Learning and the Christian Scholarly Vocation*, ed. by Douglas V. Henry and Bob R. Agee, (Grand Rapids: William B. Eerdmans Publishing Co., 2003): p. 3.
- ³ It is worth noting that the largest Baptist university in the world, Baylor University in Waco, Texas, allowed its first dance on campus just one decade ago.
- ⁴ Benne, p. 6.
- ⁵ Ibid, pp. 6-8.
- ⁶ Duane Litfin, "The Call to Be a Distinctively Christian University," *The*

Southern Baptist Educator 68 (Third Quarter, 2004): p. 4 (Emphasis is the author's).

⁷ Ibid, p. 8.

⁸ I like the "Goshen College Commitment to Community Standards" statement on "A Spirit of Hospitality." See <http://www.goshen.edu/aboutgc/community.php>.

⁹ Kathy Muller Lopez, unpublished article, n.p., n.d., pp. 1-3. For a fuller discussion on hospitality in a Christian university, see Elizabeth Newman, "Hospitality and Christian Higher Education," *Christian Scholar's Review* 33:1 (Fall, 2003): pp. 75-93.

¹⁰ Matthew 20:20-28 (NRSV).

¹¹ Goshen College, "Core Values." (<http://www.goshen.edu/aboutgc/values.php>).

¹² John 8:3-11 (NRSV).

¹³ Benne, p. 115.

¹⁴ Mark Noll, "Christian Higher Education and Southern Baptists: Hopeless or Hopeful?" *The Southern Baptist Educator* 68 (First Quarter, 2004): p. 4.

¹⁵ Ibid, p. 6.

¹⁶ See, for example, his comments about

positive signs in Baptist higher education during the last 25 years. Ibid, pp. 8-10.

¹⁷ Hughes, p. 20.

¹⁸ Ibid.

¹⁹ Ibid, p. 21.

²⁰ Ibid.

²¹ Ibid, 22.

²² Roger Williams, *The Bloody Tenent of Persecution for Cause of Conscience*, ed. by Richard Groves, (Macon: Mercer University Press, 2001): p. 3.

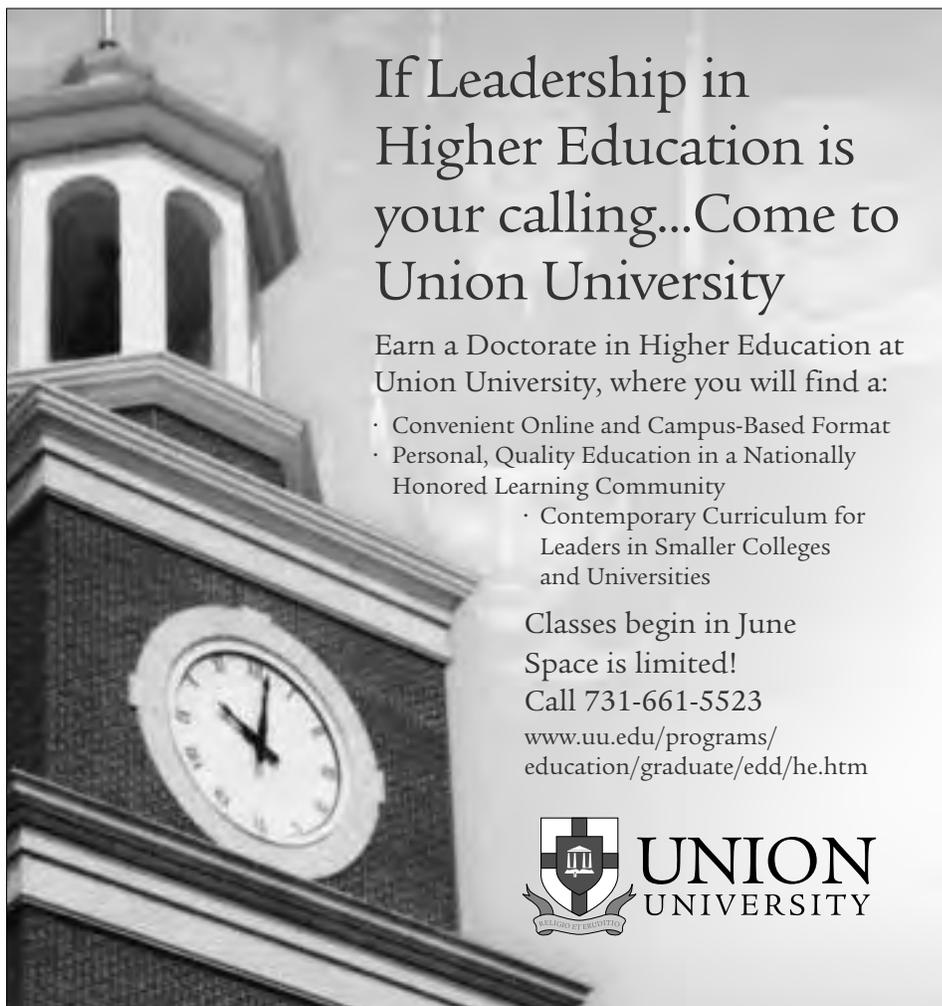
²³ H. Leon McBeth, *The Baptist Heritage: Four Centuries of Baptist Witness* (Nashville: Broadman Press, 1987): p. 185.

²⁴ Ibid.

²⁵ Paul M. Minus, *Walter Rauschenbusch: American Reformer* (New York: Macmillan Publishing Company, 1988): pp. 83-101 for a discussion of Rauschenbusch's intellectual development on this issue.

²⁶ Walter Rauschenbusch, *Christianity and the Social Crisis*, (New York: The Macmillan Company, 1907): p. 339.

²⁷ Roger Lundin and Mark A. Noll, eds., *Voices from the Heart: Four Centuries of American Piety*. ■



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Legal Notes:

Bankruptcy and Student Loans

By J. Terry Price



Effective October 17, 2005, the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (BAPCPA) broadened the types of educational loans that may not ordinarily be discharged under Chapter 7 of the bankruptcy laws. A discharge is a cancellation of debts and releases the debtor from further obligations to repay a loan. However, just because someone has been given a discharge in bankruptcy doesn't necessarily mean that *all* debts have been released.

Prior to BAPCPA, loans made, insured or guaranteed by a governmental unit or made under any program funded in whole or in part by a governmental unit or nonprofit institution would not be subject to discharge unless the debt would cause an undue hardship on the debtor and the debtor's dependents.

The expanded definition of "qualified educational loan" under BAPCPA now extends similar protections to loans not funded or guaranteed by a nonprofit organization and includes debts incurred by the debtor solely for the qualified higher education expenses of the debtor, the debtor's spouse or any dependent of the debtor. (Dependency is determined as of the time the debtor took out the loan.)

BAPCPA made it more difficult to have any debts discharged. The debtor must engage in credit counseling before filing for bankruptcy. If the debtor's income is above the median in his or her state or is sufficient to repay 25 percent or more of the debt, the debtor will be forced to file under Chapter 13 and repay at least a portion of the debts over a period of three to five years.

If the debtor attempts to have student loans discharged in bankruptcy by claiming undue hardship, the courts will use a three-pronged test in making its determination by examining if: (1) the debtor is forced to repay the loan, the debtor would not be able to maintain a minimal standard of living; (2) there is evidence that this hardship will continue for a significant portion of the loan repayment period; and (3) the debtor made good-faith efforts to repay the loan before filing bankruptcy (usually this means the debtor has been in repayment for a minimum of five years). If the debtor fails one or more parts of

the test, the student loan will not be discharged.

There are circumstances other than undue hardship that will justify discharging a student loan. For example, a loan can be discharged if the student dies, suffers a total and permanent disability, or the school permanently closes.

The question frequently arises whether a school can withhold the transcript of a current or former student who owes the school money but has filed for bankruptcy.

When a debtor files for bankruptcy, the court issues an "automatic stay" effectively stopping all creditors from attempting to collect the debts. The court appoints a Trustee who takes control of the assets and debts of the debtor and generally sorts things out. Creditors communicate through the Trustee about all debts, including student loans.

Withholding a student's transcript is generally a violation of the automatic stay because it is an attempt by the school to collect the debt from the student. If the court lifts the stay (either on all the debts or just the student loan

debt) and the debt has not been discharged, the school can withhold official transcripts until the debt is paid.

Remember that the Family Educational Rights and Privacy Act (FERPA), gives students the right to inspect and review their educational records, including transcripts. However, FERPA does not require the school to provide the student or anyone else an official copy.

Schools should monitor all bankruptcies involving loans from current and past students. Make sure the debtor qualifies under the criteria outlined above if the student is seeking to have student loans discharged.

If the court does discharge the loan, then bite the bullet and move on. However, if student loans are not specifically discharged, the school can resume collection proceedings once the court lifts the automatic stay or the trustee is discharged from further responsibility regarding the student loan. ■

Just because someone has been given a discharge in bankruptcy doesn't necessarily mean that all debts have been released.

J. Terry Price is a partner in the law firm of Guenther, Jordan & Price, P.C. in Nashville, Tennessee, (615) 329-2100.

Robertson/Farmer/Hester Educational Loans Available to Faculty and Administrators

Robertson/Farmer/Hester Educational Loan funds designed to assist full-time faculty or administrators to obtain their doctoral degrees and postdoctoral study/research are available from the Southern Baptist Foundation. Loan recipients must be from qualifying Southern Baptist-related educational institutions.

Applicants are required to be active members of a local Southern Baptist church and they must have been accepted in a program of doctoral or postdoctoral study. Professors and administrators can be awarded up to a maximum of \$10,000 over a five-year period with a maximum

of \$2,000 per semester and \$1,500 per summer term.

The loans are to be paid back in service at a qualifying Southern Baptist school at the rate of \$2,000 per academic year. If a loan recipient ceases to be employed by a qualifying Southern Baptist educational institution for any reason or fails to complete the degree in five years the loan must be paid back in cash plus interest.

Applications and policies can be requested by calling Margaret Cammuse at the Southern Baptist Foundation, 615-254-8823. Deadline for applications is April 15 for consideration for the next academic year. ■

Names & Faces



Mercer Board Elects William Underwood of Baylor to Succeed Retiring President R. Kirby Godsey

MACON, Ga. (ABP) -- William Underwood, interim president of Baylor University, was elected president of Mercer University Dec. 2, promising to retain the school's historic Baptist identity despite a recent break with the Georgia Baptist Convention.



Underwood

"I'm a Baptist," the Baylor law professor told Associated Baptist Press. "And I am committed to Mercer retaining its Baptist identity with or without Georgia Baptist Convention."

Mercer trustees elected Underwood unanimously during a regularly scheduled meeting in Greensboro, Ga.

Underwood, who has no previous ties to the 7,000-student university, said during a news conference he will try to restore formal ties with the Georgia convention.

Mercer president Kirby Godsey, 68, is retiring June 30. The school has 7,084 students.

Underwood, 49, comes to Mercer at a crucial time of transition for historically Baptist universities, including Mercer. The Macon-based school recently ended a 172-year relationship with the Georgia Baptist Convention

over issues of Baptist identity. In recent years, conflict between several Baptist universities and their Baptist constituents have led to severing or reducing of historic ties.

While Underwood has no previous ties to Mercer, he has been a friend of Godsey's since they served as panelists for a Baylor conference on Christian higher education in April.

A graduate of Oklahoma Baptist University and the University of Illinois College of Law, Underwood practiced civil trial law in Dallas before joining the Baylor faculty in 1990. He and his wife, Leslie, have two children -- Jessica, 16, and William, 11. They are members of Seventh and James Baptist Church in Waco.

Baylor faculty members recently adopted an affirmation of Underwood's leadership as interim.

"Over the past four months, he has demonstrated an attitude of acceptance and respect for all faculty members, provided sound and transparent leadership, encouraged and modeled administrative efficiency, and undertaken concrete and intentional actions toward healing the university community," the statement said. ■

Hodo to Retire as Houston Baptist University President

Houston Baptist University President E. D. "Doug" Hodo has announced he will step down as President of the University effective June 30, 2006.

Along with the end of his term, Hodo also announced success in the fund raising program Cultural Arts Center campaign for the largest building program in the University's history.



Hodo

"It has been a privilege and a blessing to serve as President of Houston Baptist University," said Hodo.

"My penultimate goal these last five years has been to bring to fruition the financing of the Cultural Arts Center, especially the Chapel and Museum portions of this spectacular project.

"My hope and expectation is that the entire building project will be underway by spring and that we will have funding for the completion of the project in the next few months.

"With the success of this major project, it's the right time for me to go. The University is poised to take its next steps forward, and a new president will be integral in providing that leadership," Hodo said.

"I don't see myself retiring, but instead reassigning my activities to a different venue" Hodo explained.

Hodo has served as the second president of HBU. He assumed the position on June 1, 1987. During that time the number of alumni has grown from 4,917 to 14,004 graduates through August 2005. The University endowment has grown from \$30 million to \$75.2 million in 2005 up from \$19.7 million in 1987 and the total unrestricted revenue in 2005 was \$33.3 million compared to \$13.3 million in 1987.

HBU has been ranked in the top tier among the "Best Universities" offering master's degrees in the Western region by U.S. News & World Report in its America's Best College for 2006 edition and has been named a College of Distinction. ■

Samford Trustees Elect Andrew Westmoreland to Succeed President Tom Corts

BIRMINGHAM, Ala.-The Samford University Board of Trustees January 10, unanimously elected Andrew Westmoreland to become Samford's 18th president. Westmoreland currently is president of Ouachita Baptist University in Arkadelphia, Ark., which he has led since 1998.



Westmoreland

Westmoreland, 48 will take office June 1, 2006, following the May 31 retirement of Thomas E. Corts, Samford president since 1983.

William J. Stevens, chairman of the Samford Board of Trustees, said in a news conference that Westmoreland "brings an outstanding record of academic leadership" and that he is a highly effective administrator and "a proven fundraiser."

Westmoreland said he accepted the board's invitation to become Samford president "with appreciation for their trust in me . . . and with a strong sense of excitement for Samford's future."

Prior to being named Ouachita president, Westmoreland served 19 years in various administrative capacities at the Arkansas Baptist institution, including executive vice president and vice president for development.

He directed two campaigns that raised \$68.7 million for Ouachita while serving in the development post. During his presidency, Ouachita he completed another campaign that raised \$62.5 million during 2002-05.

A Batesville, Ark., native, Westmoreland is a 1979 graduate of Ouachita. He earned a master's degree in political science from the University of Arkansas, Fayetteville, and a doctorate in higher education administration from the University of Arkansas at Little Rock. As Ouachita's president, he also taught a course in political science each semester.

Westmoreland's wife, Jeanna, is dean of the Ouachita School of Education and chair of the Arkansas Board of Education. Their daughter, Riley, is a high school sophomore.

Ouachita enrolls about 1,500 undergraduates compared to Samford's 4,500 undergraduate and graduate students.

U.S. News & World Report ranked Ouachita fifth in the South in its category (regional comprehensive colleges) and Samford third in the South in its category (master's degree universities). ■

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William Carey to Receive \$2.3 Million

Dr. and Mrs. Milton Wheeler former employees of William Carey College have announced they will be leaving approximately \$2.3 million to the college in a trust fund. One-fourth of the monies are designated for the baseball program, one-fourth to the library, one-fourth to maintenance and one-fourth to capital improvements.

UMHB Receives \$500,000 Gift

The University of Mary Hardin-Baylor received a \$500,000 gift from an anonymous donor for an endowed scholarship.

The UMHB chemistry department has been awarded a \$75,000 Chemistry grant from the Robert A. Welch Foundation to support chemical research by members of the chemistry department faculty and to also provide an opportunity for students to study chemistry in a less structured way.

The grant will be given in increments of \$25,000 per year for three years.

Bluefield Receives \$193,000 Grant

Bluefield College has received a \$193,000 grant from the Jessie Ball duPont Charitable Foundation for the purpose of designing initiatives to grow enrollment.

The gift is the largest single grant ever received by the college from the duPont Fund.

The gift will provide the college with the resources necessary to develop a new student recruitment system built on significant market research and a new financial aid packaging plan. ■



Consortium
for Global
Education



A Pacific Rim Evolution: Educators Lead in Education and Economics

by Carolyn Bishop, president, CGE

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As global connectedness allows rapid growth in economics and education, educators in Pacific Rim countries are exhibiting quick changes in attitudes and leadership. Academic skills and language expertise, are moving to the forefront of support structures for economic change in communities, provinces, and nations. Educators nurture societies to be proud of their labor-intensive markets while quickly challenging them to train and educate a future generation in service oriented skills of creative thinking for information technology, applications for new scientific discovery, and problem solving for urban development.

China is undergoing the most ambitious higher education expansion in the world: current enrollment of 20 million university students (only 47% of those qualified to attend) will increase to 50 million by 2050. Private universities are China's hope to yield the quality of education demanded by China's economic growth. Poised to guide these transitions are educators giving leadership on private university campuses, many based on western education and joint-partnerships, while maintaining their positions at national and provincial universities.

In Indonesia, Thailand, Cambodia, and Vietnam, educators are actively giving lead-

ership in community changes as they teach at universities across Java, train in teaching universities in Bangkok, develop curriculum in Economic Universities in Phnom Penh, and lead institutes for research in Ho Chi Minh City. Faculty and administrators are running for community and national offices and many have been appointed to leadership positions. Many experienced changes through education and see non-threatening venues to illustrate changes that allow citizens to succeed together. They realize the need to learn from overseas partners and then make application to their own situations providing changes in attitude and skills.

Myanmar, isolated due to economic sanctions and governmental policy, has enacted a major reform in their educational systems. Faculty, both men and women, are prominent in the development of their Economics University and a newly formed National Institute for English. The Education Minister's reform and vision for education has been invisible to the world yet has remarkably made advances within their own country. Connected to China on Myanmar's northern border, Myanmar is seen as a rich market for Chinese goods and services. This new outlet for Myanmar is allowing them to test their growing academic expertise in skill development and

community services while other changes come slower within the global arena.

Meeting these challenges and maintaining stability in deeply held societal values and governmental policy will orchestrate opportunities to leverage education to community development. However, as seen during my visits and CGE delegation trips to each of these areas over the past five years, their connectedness within Asia is providing a fertile arena for innovative leadership structures in both education and community economic development. The challenge is to maintain their current positions, increase their skills and connections within an appropriate and fast changing national structure, and be prepared for the increasing global trends in educational and economic connectedness.

CGE is currently involved in partnerships in each of these nations, and actively providing encouragement and mutually beneficial programs that enrich the experiences for CGE students and faculty. Being on the edge of these developments puts our institutions in the forefront for current events in the Pacific Rim.

Join us to find your "connection" to "A Pacific Rim Evolution: Educators Lead in Economics and Educational Change" at the 2006 October 6-7 CGE Annual Meeting hosted by California Baptist University. ■

