

# Life University Denied Accreditation on Appeal

## College applies for re-accreditation



On October 20, 2002, an appeals panel of the Council on Chiropractic Education (CCE) voted to uphold the decision of the CCE Commission on Accreditation (COA) not to renew accreditation of Life University's doctor of chiropractic program. The announcement was made after a hearing between CCE and Life officials.

"The decision is unfortunate, but Life University will survive and will continue to take all steps necessary to attain accreditation status for the chiropractic program," said Dr. Chuck Ribley, Chairman of Life's Board of Trustees.

"The school will not close, period," said Life's Interim President Dr. Michael Schmidt. "We will continue doing everything possible to meet the CCE requirements and will apply for accreditation... We ask students, faculty, staff and friends of Life University to remain faithful and supportive of our efforts to restore this great institution," he said.

Life University was founded as Life College in Marietta, Ga., in 1974 by Dr. Sid E. Williams in a small building with an initial class of 22 students. Within two decades it had grown and expanded to become the world's largest chiropractic institution with nearly 3,000 students and an 125-acre campus set amid picturesque wooded trails, beautiful landscaped grounds, impressive modern buildings with state-of-the-art classrooms and multimedia amphitheaters.

Just 20 minutes from downtown Atlanta, the school helped the economy of Cobb County grow, providing employment to hundreds of local residents. During the 1996 Summer Olympics, athletes from all over the world trained at Life's facilities and many coaches and athletes continue to use its well-laid out trails and tracks for their training programs.

On June 10, 2002 the Council on Chiropractic Education (CCE) stripped Life of its accreditation for a variety of infractions. Following CCE's decision, Life's Board of Trustees made major administrative and executive changes. Dr. Williams stepped down as President, Dr. Michael Schmidt was appointed Interim President and three new members were added to the Board of Trustees. Several administrative positions were cut and Life's athletic program which cost the college \$1.8 million a year was also eliminated.

Schmidt said these cost-contain-

ment measures were necessary to ensure the school's financial solvency during and following the crisis. He said that more cost-cutting steps may be necessary to keep the school operating over the coming months but the administration is committed to seeing the re-accreditation process through.

Life had the option of appealing CCE's June 10<sup>th</sup> decision or re-applying for accreditation from scratch. According to CCE rules, chiropractic programs can only submit the required material for accreditation twice a year, in May and October. Life officials said that though they had made changes, many of them had not been instituted in time for the October deadline.

"My belief," said Schmidt, "was that the appeal was strong enough on its own merit, and that is what we felt was the quickest way to gain re-accreditation. Obviously, the panel didn't agree with our assessment or they weren't satisfied with it for whatever reason," he said.

The student enrollment in the chiropractic program between Fall 2001 and Fall 2002 dropped by 38% with a loss of more than \$21 million in tuition revenues. Schmidt projects that this quarter's enrollment will be about 200 less. As of October of this year there were 1,380 students in the chiropractic program. There are approximately 600 other students enrolled at Life's non-chiropractic undergraduate and graduate courses. The operating budget for the school is estimated at \$48 million.

On Monday, October 21, Life spokesman Will Hurst said that Life had submitted a letter of application to the CCE and is waiting to see if the accrediting agency will accept them as an applicant, a process which should take a month.

If accepted for accreditation, Life must then submit a self-study by May 1, 2003 providing clear evidence that the chiropractic program is in compliance with CCE standards. Once the self-study is evaluated, the CCE will send out a site team to examine the program. Once all the visits and other paperwork are completed, the CCE Council on Accreditation, at its December 2003 meeting will meet with the institution and inform them of their decision. CCE can then either award accreditation, deny accreditation or defer decision for a limited time.

# Life's Founder and Former President Dr. Sid Williams Issues Statement Regarding Loss of CCE Accreditation

On Monday, October 21, following the announcement of CCE's denial of Life University's appeal, Dr. Sid Williams, Founder and former president of the world's largest college of chiropractic, issued a statement to the press which read:

*"I have refrained from offering any public comment until this time on the matter of Life University and its accreditation struggle with the Council on Chiropractic Education (CCE). Today, in my capacity as a private citizen with no connections whatsoever to the school, I feel compelled to offer my observations on the unfortunate developments over the past few days.*

*"It was my most sincere hope that the accrediting body would, in the end, see the wisdom, indeed the justice, of extending the accreditation of what was, and I hope will again one day be the world's largest and most well-known chiropractic educational institution..."*

*"In the end, it will be the students, who in their thousands embraced the vitalistic principles enshrined at Life, who will suffer the greatest loss. The elimination of the opportunity to receive an education*

*anchored in the unique values and philosophy of chiropractic at Life will close an important frontier in health care. They will not be able to follow in the footsteps of the nearly 12,000 doctors of chiropractic who have already gone forward throughout the world as Life graduates to practice the powerful healing methods unique to chiropractic. The greatest legacy to the world of health care and to chiropractic is the tremendous record of healing, love and service Life graduates have established, and will continue to display as they give of themselves to those in need..."*

*"I am excited about the period of re-definition and challenge ahead and believe strongly in American justice, both formal and informal. I believe that in the end, the quality of education at Life will be vindicated, in the policy process, the court of public opinion and in any and all venues where such issues are debated and decided. I know that I am not alone in this belief."*



Dr. Sid Williams

## Smart Student Loan Management

### Federal consolidation loan can ease burden of repayment

By Ned Philie, Senior Vice President  
Academic Management Services

December is a month when many people go into hibernation when it comes to managing their finances; they feel too busy to address such matters. This December, however, may be the time for smart chiropractors to buck that trend by looking into consolidating multiple outstanding federal student loans into a single, fixed-rate federal loan with a lower monthly payment.

The Federal Consolidation Loan, a guaranteed loan from the U.S. government, rolls all your eligible education loans into one, significantly reducing the minimum balance due each month and lengthening the time you have to repay. The result? In some cases, borrowers have cut their monthly loan expenses in half — all at no cost or penalty to them.

Consolidation also turns variable-rate student loans into one fixed-rate loan, which is a crucial advantage in today's low interest rate environment. By consolidating now when the interest rates are low, borrowers can lock in today's rates for life — a potential savings of thousands of dollars.

In October, the ICA created a partnership with Academic Management Services (AMS), a leading national lender, to offer the Federal Consolidation Loan — and exclusive benefits — to ICA members. AMS has a dedicated

business unit, the AMS Professions Group, which specializes in meeting the more complex needs of the professions borrowers.

Through this partnership, ICA constituents can receive money-saving interest rate reductions: 0.25% for signing up for automatic withdrawal, and an additional 0.25%-1.00% (depending on your total loan balance) after 48 consecutive on-time payments. Combined, these reductions could lower a typical consolidation interest rate from 4.125% to 2.875%.\*

Here are some other points to consider about consolidation:

- **Consolidation extends the repayment period**, from 10 years to as many as 30 years. While this feature is what allows for drastically smaller monthly payments, it also means you'll pay more in interest over the term of the loan. However....
- **There are no prepayment penalties.** This means that if you want to decrease the life of your loan and reduce your total interest cost, simply pay more when you can afford it. You'll be paying more each month, but you'll still have the advantage of the low fixed interest rate.
- **The interest rate is determined by the rates on the loans you consolidate.** The consolidation interest rate is a weighted average of the rates on your original loans. So, it makes

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