

POLAR:

Some families take the plunge together. Others are just on hand for support.

FROM A13

Jason Alexander, 32, of Norman wore his niece's bikini.

"I have the legs for it," he joked.

He said his sister Susan Alexander persuaded him to participate, even though she had registered for the event the past two years and then didn't take part.

Susan Alexander, 34, of Tulsa said she planned to have a good time nonetheless.

"I was sick the last two years, but (this time) I wanted to find out how crazy I am," she said.

Wearing a black wig, Derek Bateman, 40, was a first-time plunger who said he and his family woke up this morning and said, "Let's jump in the water."

Although his two sons and daughter got in the river, he said his wife attended "for moral support."

Deon J. Hampton 581-8413
deon.hampton@tulsaworld.com



Tracey Johnson and Brad Smith make their way out of the Arkansas River as part of the Polar Bear Plunge and Arkansas River Scramble on Friday.

MIKE SIMONS/
Tulsa World

GOAL:

The John 3:16 Mission plans to use its funds to expand its kitchen and cafeteria.

FROM A13

keep things going as the need increases.

"The area in which we have a huge increase in demand is the transitional housing program," Walker said. "More money means more kids can get off the street."

The Rev. Steve Whitaker, executive director of the John 3:16 Mission, said he plans to use the grant funds to expand the agency's kitchen, cafeteria and day room.

Some of the money also will be used for other mission services, such as faith-based recovery programs.

"We're excited that our programs will get that boost at the beginning of the year," Whitaker said.

Some nonprofit agencies that will benefit from the challenge grant include Catholic Charities, the Community Food Bank of Eastern Oklahoma, Community Health Connection, Emer-

gency Infant Services, Goodwill, the John 3:16 Mission, Neighbor for Neighbor, the Parent Child Center of Tulsa, the Tulsa Day Center for the Homeless and Youth Services of Tulsa.

The grant takes the burden of fundraising off the agencies so they can concentrate on providing services, Lakin said.

"It's our responsibility to help provide needs for our citizens," he said. "My sincere thanks to the Tulsa community for again doing the right thing and helping each other."

Sara Plummer 581-8465
sara.plummer@tulsaworld.com



Volunteers including Mary Lamaak (middle) of Owasso and Tommie Boyd (right) of Collinsville serve dinner to homeless guests Thursday at the John 3:16 Mission.

JAMES GIBBARD/
Tulsa World

LOANS:

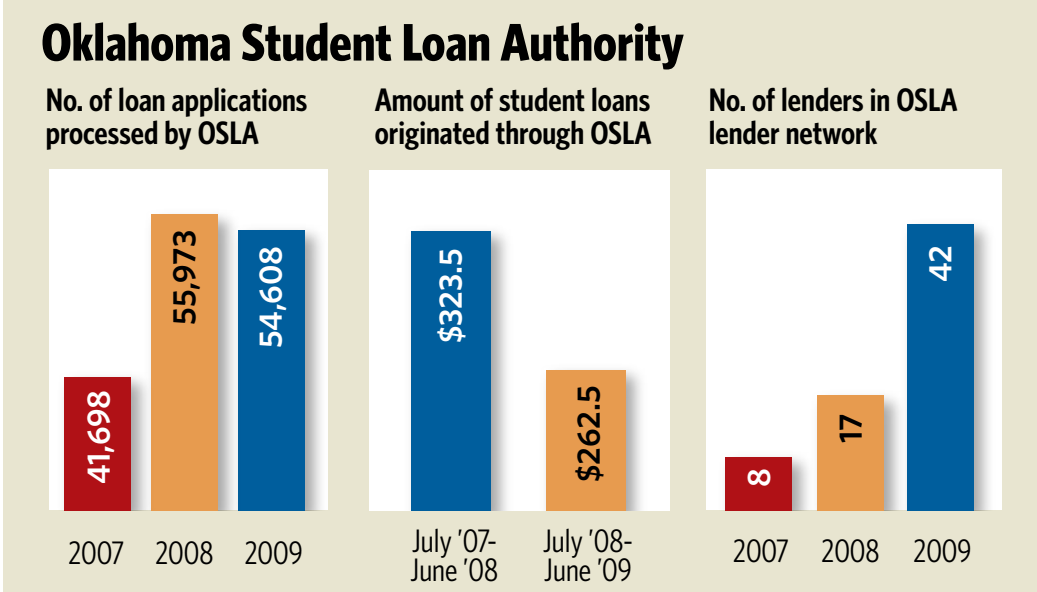
The Oklahoma Student Loan Authority promises to be there for families.

FROM A13

The reduction of lenders was the primary reason Tulsa Community College switched to direct lending in July 2008. TCC and Oklahoma State University are the only colleges in Oklahoma that use direct lending from the Department of Education.

"A significant amount of lenders either announced to us formally or we found out informally they were no longer providing loans," said Jan Clayton, TCC's associate vice president of student affairs, adding that about 70 percent of lenders who provided loans to her school's students had stopped.

"As banks are making business decisions ... institutions who were smaller in terms of borrowing began to lose out on that relationship," Clayton



T.J. GERLACH/Tulsa World

Student loans

- The Oklahoma Student Loan Authority processed 54,608 student loan applications between June 1 and Dec. 8. In that same time frame in 2008, the authority processed 55,973, a 34 percent increase over the 41,698 that were processed during that same period in 2007.
- The authority processes student loans for the majority of colleges and universities that use the Federal Family Education Loan Program. The only Oklahoma colleges that participate in direct lending with the U.S. Department of Education are Oklahoma State

University and Tulsa Community College.

- From July 1, 2007, to June 30, 2008, the authority originated \$323.5 million in student loans, compared with the \$262.5 million in loans that were originated from July 1, 2008, to June 30, 2009.
- The authority services 131,532 borrowers with 359,456 loans.
- In 2007, the authority had 42 banks and credit unions in its lender network. By the end of 2008 the number was 17 and now is down to eight, with the largest being Arvest Bank and BancFirst.

Source: Oklahoma Student Loan Authority

said.

TCC had to upgrade some of its technology and systems to be compatible with the Department of Education, Clayton said, and the cost of those upgrades may be one reason that other colleges haven't made the switch.

Davis said more than 3,000 colleges still haven't moved to

direct lending and the deadline for the Federal Family Education Loan Program to end is June 30.

A request to push back the direct lending deadline to June 2011 and to extend the Ensuring Continued Access to Student Loans Act has been proposed.

"For the banks that remain

in our network, I think they hate to see the (Federal Family Education) program go. They're in it for more than the profitability," Davis said.

Those lenders hoped to build banking relationships with those borrowers and expand their customer base, he said.

Student loan legislation is

on the back burner because of the health-care reform bill, but the authority expects state legislators to address student loans early next year.

"Whether the FFELP program is eliminated or not, the authority will be here," Davis said, offering services to existing portfolio customers and likely becoming a

contract service provider for the U.S. Department of Education. "Some of those loans would be contracted to us. Those loans OSLA would be serving would still be Oklahoma loans and Oklahoma customers."

Sara Plummer 581-8465
sara.plummer@tulsaworld.com



Gregg Crosby changes the clothes of his newborn son, Holden Mattox Cruze Crosby, under the watchful eye of his wife, Elizabeth Crosby. Cruze, as the baby will be known, was the first baby born in Tulsa in 2010. Photos by JAMES GIBBARD/Tulsa World



Gregg Crosby wraps up his newborn son, Holden Mattox Cruze Crosby, in camouflage on Friday.

BABIES:

"I really wanted a New Year baby," says Cruze Crosby's excited father.

FROM A13

2009. Layla is a deduction on the couple's 2009 taxes.

"That's very nice," Anna McLemore said. "Definitely a bonus."

New Year's Day, a lazy day for most people, will now

be a day of celebration for the Crosby family, Elizabeth Crosby said.

But "finding a place that will be open for birthday parties will be tough," she said.

Gregg Crosby was more excited than his wife that his son was the first baby born in Tulsa in 2010.

"I really wanted a New Year baby," he said.

"There's been so much adversity and strife in 2009. I wanted a fresh, new beginning, a fresh start."

Sara Plummer 581-8465
sara.plummer@tulsaworld.com