

# Foundation reaches fundraising goal



Volunteers including Rachel Livingston (left), Sarah Rapenne, 16, and Casey Lamaak, 16, all of Owasso, serve dinner Thursday to homeless people at the John 3:16 Mission. The mission is one of 19 area nonprofit agencies that will receive assistance from the Tulsa Community Foundation. JAMES GIBBARD/Tulsa World

Several other foundations, companies and individuals contributed to the \$1 million raised.

BY SARA PLUMMER  
World Staff Writer

The Tulsa Community Foundation reached its goal of raising \$1 million by New Year's Eve to assist 19 area nonprofit agencies.

American Electric Power-Public Service Company of Oklahoma, the George Kaiser Family Foundation and the Tulsa Area United Way have already donated \$150,000 each, and the Kaiser Foundation is matching the \$275,000 that was raised by individuals and companies through a challenge grant issued by the Tulsa Community Foundation to the residents of Tulsa.

"A lot of people stepped up — people we have never heard from before," said Phil Lakin, the Com-

munity Foundation's CEO.

Lakin recalled getting a letter and \$5 donation from a woman who had benefited from the services provided by a few of the nonprofit agencies before and just wanted to give something back.

The earlier donations of \$450,000 by AEP-PSO, the Kaiser Foundation and the United Way have already been distributed to some of the agencies, and the remaining \$550,000 will be disbursed soon.

"This money will go out next week because the agencies need it right now," Lakin said.

Nancy Moore, development director at the Parent Child Center of Tulsa, said the challenge grant means that the center can continue assisting clients with basic needs

such as food and shelter.

"They're far beyond hard times," Moore said. "We're going to be able to help people that we would probably have to turn away."

This year's challenge grant was more than double last year's grant of about \$425,000 because the need is so much greater at the nonprofit agencies that provide basic services such as food and shelter, Lakin said.

Agencies are "seeing people they've never seen before. They just can't make ends meet," he said.

Moore said the needs at the Parent Child Center have gone up five-fold in the last 18 months.

Youth Services of Tulsa Executive Director Jim Walker said that with continued cuts in state funding, it's getting more difficult each month to

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## Changes for student loans are expected

Colleges are preparing to switch to direct lending from the U.S. Department of Education.

BY SARA PLUMMER  
World Staff Writer

Big changes may be coming soon to the student loan industry, and those involved are preparing for the adjustments.

The Obama administration's plan is to eliminate the Federal Family Education Loan Program, which has provided education loans to students and parents through a public and private partnership with lenders since 1965, if Congress approves the measure. Direct lending from the U.S. Department of Education will take its place.

Lenders have been getting out of the student loan business during the last few years. The Oklahoma Student Loan Authority had 42 banks and credit unions in its lender network in 2007. That number has dwindled to eight.

The authority, which was created as a public trust by the Oklahoma Legislature in 1972, processes loan applications and serves as a secondary market to provide funds to borrowers. The authority receives no state-appropriated funds.

One reason for the decrease of lenders providing student loans is the enactment of the College Cost Reduction and Access Act of 2007. It reduces the profitability for non-profit lenders by 1 percent and for-profit lenders by as much as 2.5 percent, said Michael Davis, the authority's vice president.

When lenders began dropping student loan services, emergency legislation called Ensuring Continued Access to Student Loans Act of 2008 was enacted. It allowed banks to sell existing student loans to the U.S. Department of Education, freeing up funds so lenders could continue originating loans.

"There was a concern that students wouldn't have access to money for college," Davis said.

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## POLAR BEAR PLUNGE: CHILLY TRADITION



Jeff Johnson makes his way out of the Arkansas River on Friday as runners take part in the New year's Day Polar Bear Plunge and Arkansas River Scramble at River West Festival Park. MIKE SIMONS/Tulsa World

# COOL RUNNINGS

Locals brave subfreezing temperatures to welcome 2010

BY DEON J. HAMPTON  
World Staff Writer

Wearing only shoes and shorts, Jack Heinrich eagerly plunged into the cold Arkansas River on Friday.

The Notre Dame student who is home for the holidays was the first of more than 120 participants to finish the fourth annual Polar

Bear Plunge and Arkansas River Scramble at River West Festival Park, 2100 S. Jackson Ave.

"I've never jumped into something so cold," Heinrich, 20, said shortly after dunking himself three times and racing back to the starting point.

He said the plunge started 2010 perfectly and that his New Year's resolution is to get

in better shape.

With temperatures in the mid-20s, participants, mainly dressed in bikinis and other costumes, raced one mile around the nearby Westport apartment complex and along a thin trail leading to the west bank of the Arkansas River about noon.

SEE POLAR A15

## First and last babies of new, old years both preemies

Only an hour and 15 minutes separates the last Tulsa baby born in 2009 and the first born in 2010.

BY SARA PLUMMER  
World Staff Writer

Just an hour and 15 minutes separated the last baby born in Tulsa in 2009 and the first baby born here in 2010.

Holden Mattox Cruze Crosby was born at 12:09 a.m. Friday at SouthCrest Hospital. The last Tulsa baby born in 2009 was Layla McLemore, who was born at 10:56 p.m. Thursday at Hillcrest Medical Center.

Each baby came earlier than expected and was a surprise to its parents.

Layla, who wasn't due until Jan. 16, was born weighing only 5 pounds, 12 ounces. Cruze, as the Crosby baby will be known, was even earlier. He was due Jan. 20 but

weighed 7 pounds, 8 ounces when he was born.

"You can't tell by looking at him, but he's a preemie," said his mother, Elizabeth Crosby.

Cruze has five older sisters ranging in age from 19 months to 16 years, and his father, Gregg Crosby, is thrilled to finally have a son.

"Oh, boy! I can't wait to take him fishing," he said.

Layla has two older sisters, ages 2 and 3.

"We've had two great girls," said her mother, Anna McLemore. "It can only get better to have another one."

According to the Census Bureau, the U.S. population increased by 2.6 million people, or nearly 1 percent, in 2009.

The bureau estimates that a baby

will be born every eight seconds in the U.S. during the month of January.

Elizabeth Crosby and Anna McLemore went into labor about the same time, but Crosby said her baby held out until after midnight.

"We didn't want a 2009 baby, because that was a bad year," she said. "When we found out he was first (of 2010), we were excited."

John McLemore said he and his wife weren't aiming to have the first baby of the new year, but it would have been special.

"I think we would have been happy, obviously, but I thought it would be cool for her birthday to be New Year's Day," he said.

Even if their daughter didn't get the distinction of being the first baby born in the new year, there are perks to being the last baby born in



Gregg and Elizabeth Crosby show off their new son, Holden Mattox Cruze Crosby. The first baby born in 2010 in Tulsa, Cruze, as he will be known, was born at 12:09 a.m. Friday at SouthCrest Hospital. JAMES GIBBARD/Tulsa World

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