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## A&M has lowest loan default rate

By Kelly S. Brown  
SENIOR STAFF WRITER

Texas A&M has the lowest student loan default rate of any public university in the state because of a debt counseling program and a student body who cares about the future of their school, Donald Engelage, director of Student Financial Aid, said.

During the 1986 fiscal year, A&M's default rate on guaranteed student loans was 4.4 percent, Engelage said.

The data is based on more than 2,300 students who were in the process of repaying their loans during

the 1986 fiscal year — the last year for which comparative data is available.

"I think having such a low default rate says a lot about A&M and its students," he said. "We have the type of students here who are attached to their school and care what happens around here — students who are going to pay their debts regardless."

Some of the success the Student Financial Aid office is having, Engelage said, has to do with its effective debt management dealings.

Like most universities, the SFA office at A&M offers counseling to students who are thinking of taking out a loan, as well as for those who already have loans, but A&M goes a

step further in simplifying the matter for students — it has put it all on video.

Engelage said A&M is one of the few, if not the only, institutions in the nation to develop a student loan video where the terms of the loan, what's expected of them, and what will happen if they don't repay their loans are explained to students.

The video is shown to incoming freshmen and transfer students during orientation.

The Guaranteed Student Loan Program, now known as the Stafford Student Loan Program, is based on need. The loan is government-funded by the Department of Education and is offered to students

whose financial aid needs cannot be met by grants.

Engelage said the loan must be paid back in increments at 8 percent interest beginning six months after a student graduates, drops out or takes less than six hours.

"The amount a student pays each month depends on how big the loan is," he said. "For example, if a freshman or sophomore takes out their maximum amount of \$2,625, they will be making a payment of maybe \$100 or so a month."

Juniors and seniors may receive the maximum of a \$4,000 loan, while graduate students can take out a loan of up to \$7,500.

## A&M project prepares 36 minority educators to be college presidents

By Richard Tijerina  
STAFF WRITER

Texas A&M will train hopeful future minority leaders this summer, as 36 Texas college minority faculty members take part in the second phase of a two-year project to prepare them to become college presidents.

The Minority Leadership in Technical and Vocational Education Project is a two-year plan to develop a leadership program for community college and technical institute minority personnel, specifically blacks and Hispanics.

The A&M program is the first of its kind in the state of Texas, Dr. Laverne Young, project manager and assistant professor in industrial education, said.

The program was made possible from a \$325,000 federal grant under the Carl D. Perkins Vocational Education Act from the Texas Higher Education Coordinating Board. The grant, awarded in July 1988, was matched by University vocational educational funds.

Participants in the program, who were nominated by community college presidents across Texas, will be involved in a year-long program that began Wednesday. They will attend a

three-week institute on the A&M campus. After a two-semester internship program next fall and spring semesters, they will return for another three-week institute.

Young said the people nominated by their community college presidents to participate in the program were considered to have the potential to move up to higher positions, such as college presidents and vice presidents.

"It's an effort to recruit and get more minorities in key leadership positions," Young said. "In all the community colleges in the state of Texas, there are no black presidents and only a couple of Hispanic presidents. It's an effort to build a cadre of people who could move into those positions."

Dr. Donald Clark, head of the department of industrial education, said he has been involved with the project since its beginning. Clark said he handles the fiscal side of the program, and A&M's request for the proposal of the program was accepted over institutions including the University of North Texas and the University of Houston.

The program also has created a minority data bank, which holds the resumes of nearly 200 faculty the University could send to

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## TAES says killer bees could threaten U.S., asks for \$675,000 to create defense plan

By Chuck Squatriglia  
CONTRIBUTING EDITOR

Killer bees, once a popular horror movie theme, could pose a serious threat to the United States, and the Texas Agricultural Extension Service has asked the state for \$675,000 to create a plan of defense against them.

"Killer bees" is not an accurate name for the insect, said Dr. John G. Thomas, extension entomologist with TAES, because the bees are not deadly, but they do possess some traits which could make them dangerous to the U.S. health and economy. They are expected to reach

Brownsville by the mid-1990s.

Called Africanized honey bees, they are not as serious a health threat as the media has made them appear, Thomas said.

"The bees are not as bad as any of the movies they've seen or any of the accounts they have read," he said, "but to tell people there will be no problem would be equally misleading. Presently, we have less than one death annually in Texas due to honey bee stings. I would anticipate that we double or triple that figure once the Africanized honey bee establishes itself in Texas."

The main reason for the anticipated increase in the number of deaths is that AHB colonies generally have a greater number of bees than a

domestic honey bee colony, and the AHB is much more defensive once threatened, he said.

"The probability of being stung if you disturb an Africanized colony is ten times greater than it is with a European bee colony," he said. "Africanized bees respond more quickly, and more of them respond when the colony is threatened. Instead of suffering one or two stings, a person may suffer ten or 20."

There is absolutely no difference between the venom of an Africanized bee and a domestic bee, and the medical treatment for the two types of bees are identical, he said. The only threat is to

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