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WILLIAM JENNINGS BRYAN COLLEGE



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Number 2

Ramm to Address 38th Bible Conference



Dr. Ramm

Mr. Murphey

The annual Bryan Bible conference will be held the first three days of the second semester, January 20-22, 1969, with Dr. Bernard L. Ramm, author and seminary professor of Covina, Calif., and the Rev. Robert Murphey, alumnus of 1950 and pastor of the Pines Bible Church, Michigan City, Ind., as speakers. Mr. Murphey will conduct a Bible study hour on each of the three mornings, and Dr. Ramm will speak both morning and evening.

Dr. Ramm's daytime lectures will be on the role of the Christian college in contemporary society followed by afternoon question and answer sessions and small discussion groups relating to the many issues confronting both the Christian college and the individual Christian in today's world. The evening series will be sermons on Bible topics. Dr. Ramm is professor of systematic theology at California Baptist Theological Seminary.

Although the Bible conference will be held on three days this year instead of the customary five of recent years, the amount of time devoted to the conference will be the same. The planning committee for the conference this year decided on a "no-nonsense," intensified spiritual and intellectual experience of three days without other events interfering. To accommodate this idea, afternoon recreation and second semester orientation and registration, which used to be spread throughout the week along with the Bible conference sessions, will be confined to Thursday and Friday following the conference.

The purpose of the conference is to bring the historic Christian message to bear on the problems and needs of today, especially as these relate to Bryan as a Christian college and to the individuals who make up the college family. The conference doubles as the special lecture series for the Division of Biblical Studies.

Pre-Christmas Vacation Schedule Announced

Bryan's Christmas festivities will include the annual formal banquet Dec. 14, a rendition of the Christmas



Mr. Perdue

portion of Handel's MESSIAH on Dec. 15, and a candlelight carol service to be held one evening in the final week before the Christmas recess which begins Dec. 20.

The Rev. Cary Perdue, a Bryan graduate of 1958 who holds the Th.M. from Dallas Theological Seminary, will be the Christmas banquet speaker. A former faculty member of Appalachian Bible Institute, Bradley, W. Va., Mr. Perdue is now pastor of the Oak Ridge, Tenn., Bible Church and is enrolled as a graduate student at the University of Tennessee. The Perdues are anticipating missionary service under the Far Eastern Gospel Crusade in the Philippines following the completion of his graduate program.

The following day in a Sunday afternoon vesper, the college choir assisted by a number of local musicians will participate in the MESSIAH performance. This concert is featured as the annual Gifts-for-the-King service when the college family joins the host of Bryan friends over the nation in making gifts toward the student aid of the College. A goal of \$50,000 has been set for this year.

The farewell Christmas fellowship of the Bryan family will be a worship program including Scripture reading and music relating to the nativity combined for a service of lessons and carols in a candlelight setting. The carols will be sung by the college choir, the madrigal ensemble, small ensembles, and soloists.

Fall Registration Summary

Registration statistics reveal the following enrollment picture for the first semester: total registrations, 340; full-time, 314; total full-time equivalent, 325 for an overall increase of 3% (including 26 part-time reduced to 11 full-time). Women students outnumber men by 20 (180-160); seniors number 70.

Tennessee leads the 33 states in representation with 77. An additional 34, most of whom are married students, are making their homes in the Dayton area, though they are classified under their home states. Florida with 37 follows second, and Ohio takes a close third position with 32. Pennsylvania and Virginia claim 23 and 22 respectively while others having more than ten are Georgia, Illinois, and Michigan. In addition there are nine foreign students from five different countries.

Church affiliation includes about 40 different denominations with the major groupings as follows: Baptist, 147 (43%); Interdenominational, Non-denominational, and Independent churches (including I.F.C.A.), 91 (26%); Presbyterian, 32 (9%); Christian and Missionary Alliance, 18 (5%); and Methodist, 15 (4%).

President's Column

Three factors relating to the present and future development of Bryan come into clear focus now that the academic year is under way and the board of trustees has had its fall



Dr. Mercer

meeting. All the friends of Bryan College should understand these factors and what they mean.

Expansion of Physical Plant

Physical expansion is the most obvious factor and the most pleasant

one to talk about. Even graduates of two and three years ago, on returning to the campus, express astonishment at the changes.

The new area on the top floor of the main building provides for the first time in its thirty-eight-year history first-class academic facilities for the college. According to the accepted formula of space utilization, this beautiful area will accommodate an enrollment three times the present student body.

The gymnasium, which can double as an auditorium, complements the expansion both of the athletic fields and of the athletic program and staff. Cedar Hill dormitory provides the increase in dormitory space needed for this year and, along with other facilities which can be put to dormitory use, for next year also. The new library room on the ground floor, in increasing the stack area for the Ironside Memorial Library, will permit the doubling of the present library collection.

All these improvements, representing an investment of more than a half million dollars, have had a salutary effect on the educational environment of Bryan. We have reached a new level in the overall development program of physical facilities for the college; but this new level will have to be a plateau until new capital funds are forthcoming and the problem of the budget is solved as explained below.

Enrollment

It is a disappointment that last-minute cancellations and an unprecedented number of no-shows pared the expected enrollment increase to 3% when registration was finally complete. That private college enrollments were generally static or in

decline this fall is very little comfort when continued growth in enrollment is a major factor in the strengthening of Bryan in its urgent role as a Christian college.

Current Funds

Shakespeare said, "Ay, there's the rub." And so it is that the current funds or operating budget of \$940,000, adopted by the trustees on October 7, exceeds last year's overall budget by 28% and, in the educational and general section, by 41%. This current budget calls for a \$30,000 monthly gift income to support general operations, a figure more than double that required last year. Without the anticipated larger increase in enrollment, with the added operational costs brought about by the expansion in physical plant, and with the continuing effect of inflation, a budget requiring such a large gift income poses a very serious problem for the college.

The tuition (\$100) and room rent (\$81) increases voted reluctantly by the trustees will not be effective until September 1, 1969, and therefore will have no effect this current year in closing the gap between income from student fees and operating costs. Failure to secure the gift income required to balance the budget next June will make retrenchment of many kinds necessary.

The Gift Program

The Chinese have an ancient custom of naming the years after animals; and this is the "Year of the Monkey." At Bryan, we have named this current fiscal year "The Year of the Budget." The word *budget* is scarcely more attractive than and not nearly so vivid as *monkey!* But the ugly, unromantic, ordinary word *budget* means everything for Bryan this year. We simply must clear the year in the black, not just abstractly meeting the budget, which can seem a farfetched concept, but rather meeting in dollars and cents the commitments already made to students, faculty, and staff.

Bryan is in a better position than it has ever been before, but the financial pressures are also greater. Will you help us meet this challenge now and throughout this fiscal year? The urgency of our need has its parallel in the urgency of maintaining such a college as Bryan with its Christ-centered education.

As a result of your gifts and prayers in the name of our Saviour, this "Year of the Budget" can well become the "Year of the Miracle"!

Lecture Series Planned By Six Academic Divisions

A new force stimulating intellectual and spiritual enthusiasm on the Bryan campus is the special lecture series sponsored this year by the six academic divisions. Two of the series have already been held with marked success, and the third, to be sponsored by the Biblical Studies Division, will be the annual Bible conference at the beginning of the second semester as reported elsewhere in this issue.

Fine Arts Division

Dr. John F. Newport, professor of philosophy of religion at Southwestern Baptist Seminary, Fort Worth, Texas, was campus guest September 30 and October 1 in the first of the new series as the fine arts division lecturer. Speaking at chapel and in an evening lecture and appearing in classes and informal discussion groups, Dr. Newport dealt with the topic of the Biblical world view and contemporary art forms. He emphasized that the art forms "offer new horizons for intellectual attainment and, more important, new approaches and techniques in presenting Jesus Christ to a lost world." He also said that they can be "glorious and fruitful servants; they must never be masters."

Dr. Newport explains that "Modern art does portray man's nature and condition in the 20th century" (a fact which probably accounts for the reaction of many evangelicals to modern art) but he believes that modern art can be utilized in a dynamic way to convey the Christian message.

Education-Psychology Division

Dr. John C. Montgomery, a psychiatrist of Dallas, Texas, who is a deacon in the Scofield Memorial Church, was sponsored by the division of education and psychology. In his five-day visit, October 14-18, Dr. Montgomery had a dinner meeting with the faculty and staff, gave two public lectures, spoke at a local church, conducted question and answer sessions, appeared in several classes, and met with numerous small groups and with individuals for consultation. The topics of his lectures were "Present Day Concepts of Psychiatry" and "Some of the Disorders Dealt with by Psychiatry and Some of the Measures Employed."

Dr. Montgomery emphasized that "a knowledge of Christian principles and scriptural doctrines greatly facilitates the psychiatrist's understanding of human personality" and that "all manner of conflicts, phobias, delusions, hallucinations, tensions, biases and various subjective maladjustments may and often do include spiritual components."

He described the service of a psychiatrist as a teaching process in part and said that a psychiatrist seeks wisdom and understanding as is brought out in Proverbs 3:13 to help his patient achieve both toward solving his own problems.

Future Programs

The science division lecturer will be Dr. Henry Morris, civil engineering professor at Virginia Polytechnic Institute, Blacksburg, Va., scheduled for February 9 and 10. Dr. Morris is author of an arresting study entitled, "World Population and Bible Chronology" and co-author of *The Genesis Flood*.

Dr. Clyde Kilby, late chairman of the English Department of Wheaton College, who is a specialist on C. S. Lewis, will visit Bryan in the spring under the auspices of the division of language and literature.

The lecturer for the division of history and social science is yet to be announced.

Who's Who Among Students

Standing

(left to right):

Tack, Stone, Mercer,
Collins, Gerard

Seated:

Abercrombie, Tilly



Seven Bryan seniors were selected as outstanding campus leaders to be listed in the 1968-69 edition of Who's Who Among Students in American Universities and Colleges.

Those honored were Jonathan D. Abercrombie, Atlanta, Ga.; Patty S. Collins, Huntsville, Ala.; David A. Gerard, Greensburg, Pa.; Theodore C. Mercer, Jr., Dayton, Tenn.; Mrs. Phyllis Horton Stone, Knoxville, Tenn.; Donald L. Tack, Delton, Mich.; and Daniel K. Tilly, Jacksonville, Fla.

These students were selected by a nominating committee and vote of the faculty on the basis of academic achievement, service to the college, leadership in extracurricular activities, and future potential. They join an elite group of students selected from more than 1,000 institutions of higher learning in all 50 states, the District of Columbia and several foreign nations in North and South America.

Jon Abercrombie, a Greek major and son of Mr. and Mrs. James J. Abercrombie, is co-captain of the Bryan Lions soccer team. He has been president of the Student Council for the past two years.

Pat Collins, a history major, is the daughter of Mr. and Mrs. Harvie L. Collins. She is editor of *The Hilltopper*, the student newspaper and is a member of the social committee.

Dave Gerard, a biology major and outstanding athlete, is the son of Mr. and Mrs. Floyd Gerard. He was named most valuable player and best defensive player in basketball last year; best all around athlete in 1967, and most valuable player in soccer in 1967. He was vice president of his class as a freshman and is now a representative to the Student Council. His wife, also a Bryanite, is the former Ruth Sheppard of Bridgeton, N.J.

Ted Mercer, a history major, is the son of Dr. and Mrs. Theodore C. Mercer. He is regional director of the Tennessee Valley Youth for Christ, was a member of the Student Council at Bryan in his freshman and sophomore years, and was director as a sophomore of the Southeastern Regional American Association of Evangelical Students.

Phyllis Stone, an education major, is the daughter of Mr. and Mrs. A. V. Horton. She has been a member of the college choir and is piano accompanist for many college functions. She traveled one summer with the college musical messengers. Her husband, John Stone, 1967 graduate of Bryan, is a teacher of senior English at Rhea Central High School in Dayton.

Don Tack, a Christian education major, is the son of Mr. and Mrs. Leon Tack. He is vice president of the Student Council and coordinator of the Christian Service Association. His wife, Phyllis, is a nurse at Rhea County Hospital.

Dan Tilly, a Bible major, is the son of Mr. and Mrs. Karl L. Tilly. He is a prayer band leader in the college Foreign Missions Fellowship and was FMF president in his junior year. His wife is the former Dorothy L. Miller of Larned, Kansas, a 1968 alumna who is now teaching Bible in the public schools of Athens, Tenn.

Student Development Discussed in Workshop

A Student Workshop, sponsored by the Committee on Research and Experimentation of the Council for the Advancement of Small Colleges (CASC), will be held at Bryan College on Thursday and Friday, November 21 and 22. The Project on Student Development, a four-year research and action program with thirteen small colleges including Bryan, aims not only to study institutional characteristics, student characteristics, attrition, and student development, but also to stimulate educational improvement within the individual colleges. Dr. Arthur W. Chickering and Mr. William Hannah as well as others from the Committee are expected to be on campus as resource persons during the workshop. Bryan's President Mercer is a member of the CASC committee sponsoring the workshop and the Project on Student Development.

Classes will be canceled for the two days of the workshop in order that the total college family may participate in an educational experience of taking a good look at the College, its characteristics, and its students and their characteristics. Small groups will be utilized for the discussion of relevant issues, with the total college family coming together periodically during the two-day workshop for summaries and pooling of ideas.

The goals of Bryan as a Christian college in a time of revolutionary change and how these goals relate to the goals of the students who have grown up in a revolutionary era will be included among discussion topics.

Whatever the conclusions of the Student Workshop discussions, Bryan students, faculty, and administration will be made more aware of the characteristics of the College and its students at the time of their entrance as well as the changes that have taken place in students in the past three years.

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EFFECTIVE GIVING OF STOCKS AND BONDS

Since the beginning of our nation, private philanthropy has had a large part in the building of our free society. Now as never before, there is great need for giving. To meet the challenge of an exploding population and the additional needs of people, an increase in giving is necessary. It should be considered an opportunity to support institutions which we inherited from our forefathers and to establish new ones for the benefit of future generations.

The Art of Giving

During the past two decades, private philanthropy has become more and more an art. In addition to the gratification a philanthropist receives from giving, some very real tax advantages can be gained. We will briefly explore many of these tax advantages in general. Anyone who wishes to learn more on any point set forth here may do so by writing to the Director of Public Relations at Bryan College or by consulting a competent tax advisor. Planned giving can have dramatic results for the donor and the gift recipient, but thought, study and investigations are musts.

How Much You May Give

Individuals may deduct up to 40% of their adjusted gross income in any one year for gifts to any qualified organization which normally receives a substantial part of its support from the public. If a person donates more than 30% of his adjusted gross income in one year, he may take the maximum 30% of his adjusted gross income in each of the next 5 years until the amount of the gift is deducted.

A corporation may deduct up to 5% of its net income per year for contributions to qualified organizations, with the five year carryover privilege. An individual having his business organized in corporate form would do well to investigate the tax advantage of making his charitable contributions through the corporation.

What You May Give

Normally, any type of property or cash will qualify for a gift deduction

—Adapted from the booklet, *Effective Giving of Stocks and Bonds*, by Robert F. Sharpe. Used by permission.

STEWARDSHIP PLANNER

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under the Internal Revenue Service Code.

To Whom You May Give

To qualify for a tax deduction, the gift must go generally to a domestic, non-profit charity operated exclusively for religious, charitable, scientific, literary or educational purposes. Also, deductions are allowed for gifts to any domestic government (for public purposes); to associations of war veterans; to certain fraternal organizations; and to non-profit cemetery or burial associations.

The fact that an organization is exempt or operated on a "not-for-profit" basis doesn't necessarily mean that your contribution to that organization is deductible. But a domestic organization *may* be eligible for deductible charitable gifts even though it uses some of its funds in foreign countries. Gifts to Bryan College are deductible.

Introduction to Tax Advantages

The federal tax structure has been so designed as to give relief to those who support our non-profit organizations by permitting the deduction of such contributions for federal income tax purposes. Since income tax rates are progressive, the higher the donor's income the less his cost of giving. For example, the after-tax cost of a \$1,000 gift for a donor in the 20% income tax bracket is \$800. But a person in the 50% income tax bracket has an after-tax cost of only \$500 for each \$1,000 contribution.

Advantages of Contributing Property

In certain situations a donor may realize greater tax advantages by contributing property to a qualified institution such as Bryan College, instead of cash. When property is transferred to an organization, the amount deductible is based not upon the cost of the property but upon its current market value. Any difference between cost and market value is not recognized as either a capital gain or loss. Capital gains or losses may be either short-term (held six months or less) or long-term (held longer than six months.)

Appreciated Property

A person owning appreciated stocks and wishing to contribute them to a

qualified charity should not sell them himself, because by doing so he would incur a taxable capital gain. But this taxable gain may be avoided by giving the securities outright.

Depreciated Property

The tax advantage of using depreciated property in connection with a charitable contribution can sometimes be even greater than in the case of appreciated property, but the procedure is reversed to get the maximum tax advantages.

The donor should sell depreciated property so that a capital loss is established, and then contribute the proceeds. Remember, a capital loss is a valuable income tax deduction.

Bargain Sales

In a bargain sale, a donor contributes to a charitable organization by selling appreciated property to the charity at a price under the current market value. If the property is sold at cost or less, all capital gains are avoided; but if the property is sold above cost, some capital gains tax will be incurred. The amount of the deduction for the contribution is measured by the difference between the donor's cost for the property and the sales price received from the organization.

The Gift Annuity Plan

The gift annuity plan calls for a donation of securities or other property to a charity in exchange for a guaranteed annual income for life. The donor receives a deduction for a charitable contribution in the year the property is transferred. This deduction is computed by subtracting the actuarial cost of the life annuity from the current market value of the property. Since the annual income to the donor is taxed as an annuity, only a portion of this income is taxable. If the donor gives appreciated property for an annuity, he may reduce or eliminate the capital gains tax. This would be computed by subtracting the cost of the donated property from the fair market value of the annuity.

Example: Mrs. Jane Westphal, age 70, gives securities valued at \$10,000 to her alma mater, conditioned on the payment to her of a life income. The

original cost of the securities two years ago was \$6,500. Using a table of rates widely used by non-profit organizations, she realizes the following: (1) A guaranteed annual payment of \$570 for life. Of each annual payment, \$438.90 is tax-exempt income. (2) An income tax deduction of \$3,631.96 is allowed her as a charitable contribution.

The amount of the annual payment is determined by the age of the donor-annuitant and the schedule of rates in use by the charitable institution at the time the gift is made.

Life-Income Contract

The life-income contract is a plan by which the donor receives a variable income for life from a charitable organization in consideration of a transfer of property or money. The part of the contribution which is deductible in the year of transfer depends upon the age of the donor. At age 60, the allowable deduction would be \$603.21 for each \$1,000 given by an individual donor.

The donor may also provide that upon his death the income is to go to

his wife and/or children for life. However, this arrangement reduces the deductible portion of the contribution, since it increases the life interest. The tax advantages of this plan include establishment of a charitable gift deduction in the year of transfer and avoidance of a capital gains tax on the appreciated property.

The Revocable Charitable Trust

A revocable charitable trust is one in which the donor transfers property to a trustee, stipulating that income from it goes to the donor or to some other beneficiary. The trust agreement provides that the donor has the right to revoke the agreement entirely or withdraw any part of the funds held by the trustee. It further provides for the transfer at the donor's death of any property which remains, to those charitable organizations named in the agreement. This property probably would not be included in the estate for probate, but would be reported for tax purposes. But, since the beneficiaries would be charitable organizations, there would be a deduction for a charitable contribution.

The chief advantage of a revocable trust is to avoid certain settlement costs and delays. There are no tax benefits under such an arrangement except that assets in the trust pass to the charity tax free.

This information bulletin is published quarterly as an addendum to the NEWSETTE to provide friends of Bryan College with information that will assist them in their Christian stewardship. This section is perforated so that it may be easily detached and kept for future reference to information on estate planning, tax changes, and many other topics related to Christian giving.

Neither the author nor the publisher of this publication is engaged in rendering legal or tax advisory service. For advice and assistance in specific cases, the services of an attorney or other professional person should be obtained. The purpose of this publication is to provide accurate and authoritative information of a general character only. Watch for tax revisions.

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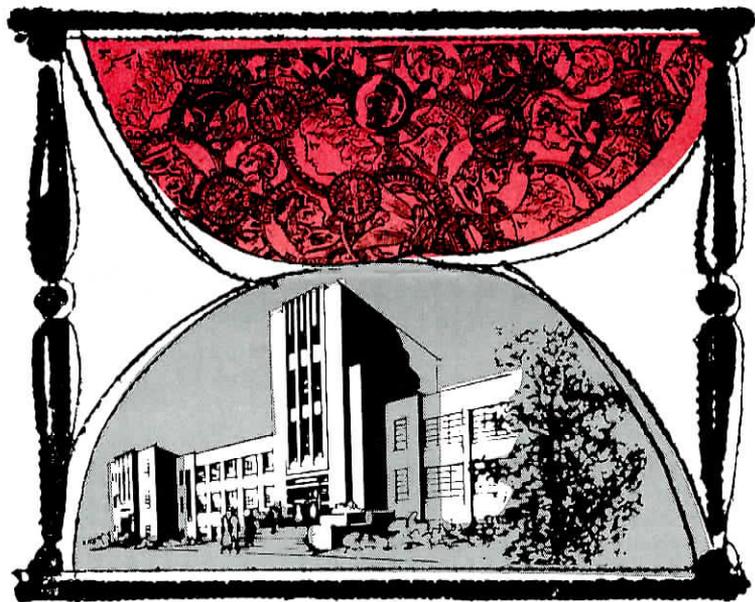
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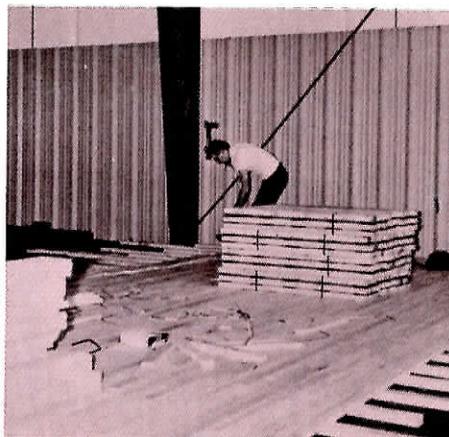
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The new Bryan gymnasium nears completion as the brick wall is added at the front entrance and the maple playing floor is installed inside the 122 x 124-foot building.



Cross Country Season Topped by State Victory

Under the leadership of Coach Jake Matthes, the ten-man team of cross country Lions achieved an 8-4 season record and won both the Bryan invitational meet on October 19 and the Tennessee small college division competition at Murfreesboro on October 26 with runners in second, third, eighth, tenth, and twelfth places.

The Bryan Invitational was part of the Southern Christian Athletic Conference program and the state meet was under the auspices of the Tennessee Intercollegiate Athletic Conference.

Bryan's two leading runners are Russ Karvonen of Suffern, N.Y., and Russ Grote of Chicago, Ill., with Jerry Lynn of Los Angeles, Cal., and Lee Simpson of Wellborn, Fla., placing consistently in the top five of most races. Rounding out the seven men in the state meet were Johnnie Trivette, Barton Boggs, and Don Shakespeare.

Karvonen, a junior, holds the school course record of 15.39 for the three-mile hilly Bryan course and has broken some 15 records in the past two years. Grote, a freshman, running two seconds behind the number one runner in the state meet, completed the four-mile course in 20.41.

The annual Bryan Marathon of 17 miles between Dayton and Spring City scheduled for mid-November concluded the season's activities.

Sixth Soccer Season Ends With Home Win

The Bryan soccer team closed out its season at home on November 1 with a well-earned 3-2 victory over Berry College of Rome, Ga. Bryan's win against Berry concludes a 4-5-1 season for the sixth year of inter-collegiate soccer.

A tally of the season statistics shows Don Emerson, Perry, Mich., led the team with 9 goals; Bill Chaplin, Richmond, Va., 6; Frank Klose, Nassau, N.Y., 3; and Allen Graham, Charlotte, N.C., 2. Paul Peterson, Fort Myers, Fla., recorded 8 assists; and Jon Abercrombie, Atlanta, Ga., followed with 4.

Dave Gerard, Greensburg, Pa., again provided an outstanding season of defense at goalie. At fullback, Dick Brown, Decatur, Ga.; Roger McIntyre, South Africa; and Jerry Wylie, Traverse City, Mich, developed into a hard line of defense.

Coach Bath and the team expressed general satisfaction with the season's work as well as optimism in the possibilities for next season, despite the loss of six graduating seniors.

BASKETBALL SCHEDULE 1968-69

Date	Opponent
Nov. 21	*Lincoln Mem. University
23	McKenzie College
25	*Covenant College
26	Lee College
30	Univ. of Chattanooga
Dec. 3	*Johnson Bible College
6	Tennessee Temple College
10	*McKenzie College
17	Maryville College
19	*Lee College
Jan. 10	*Toccoa Falls
11	*Emmanuel College
18	*Tennessee Temple College
25	Atlanta Christian
28	Covenant College
30	*Calvary College
Feb. 1	Lincoln Mem. University
3	Calvary College
10	Johnson Bible
13	*Maryville College
17	*University of Chattanooga
21	Toccoa Falls
22	Emmanuel College
24	*Atlanta Christian
Feb. 28 -	
Mar. 2	SCAC (Temple)
	*Home Games

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