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WILLIAM JENNINGS BRYAN COLLEGE



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January-February-March, 1969

Number 3

Southern Association Plans April Evaluation In Accreditation Study

The Commission on Colleges of the Southern Association of Colleges and Schools has authorized an evaluation committee visit to Bryan for the purpose of determining the preparation of the institution for membership in the Association. This action authorizing the visit was taken at the annual Association meeting held in Atlanta early in December. Prior to the Atlanta meeting, the status study report, which is the initial step in the formal accreditation procedure, had been submitted to the Commission. The visit has been scheduled for April 20-23.

Approval for such a visit is definitely a step toward accreditation, but it should be emphasized that the visit of an evaluating group does not automatically mean accreditation will follow. If the committee report is sufficiently positive, the college could be voted into the membership of the Association at the December 1969 meeting. Otherwise, the committee's recommendations would become the basis of continuing effort to achieve full accreditation. Under all circumstances, the college is committed to the achievement of this goal at the earliest possible date. It is the purpose of the institution to fulfill both the spirit and the substance of the standards for membership in the Association.

The Southern Association of Colleges and Schools is one of the six regional accrediting associations, membership in which confers national recognition of an institution as being fully accredited. Institutions are evaluated in the light of standards covering such factors as institutional purpose, organization and administration, educational program, financial resources, faculty, library, student personnel, and physical plant.

Dr. H. D. Long Dies

College Conducts Memorial Service

Dr. H. D. Long, a member of the board of trustees since 1946 and chairman since 1955, died suddenly at his home in Chattanooga on December 11. Born in Athens, Tennessee, June 22, 1898, he was graduated from the



Dr. H. D. Long

Capt. Paolo E. Coletta To Lecture on W. J. Bryan

Captain Paolo E. Coletta, professor of history at the U.S. Naval Academy, Annapolis, Md., will be the speaker March 13 and 14 as part of the lecture series of the division of social sciences. Captain Coletta, a Plainfield, N.J., native, who earned his B.S., M.A., and Ph.D. from the University of Missouri, has transformed years of intensive research of William Jennings Bryan's life into three volumes—one published, and two others scheduled to be published this year by the University of Nebraska Press. Captain Coletta's lectures will emphasize the Great Commoner's role as a political and religious leader.

University of Chattanooga in 1918 and from the Vanderbilt University School of Medicine in 1923, where he achieved one of the highest records ever made in that institution. He began the practice of medicine, specializing in pediatrics, in Chattanooga in 1926, after an internship of two years at St. Louis City Hospital and two years on the staff of Chicago's Michael Reese Hospital. It was in St. Louis that he met a young nurse, Ruby Hassler, the future Mrs. Long. The Longs celebrated their forty-third wedding anniversary last summer.

Dr. Long retired from the active practice of medicine September 1, 1963, concluding a professional career of more than forty years. His practice was characterized by hard work, early rising, keen diagnostic intuition, and a realistic approach to treatment which brought him over the years a clientele of some 30,000 patients. In some instances he treated two and three generations in the same family. Nine years before his death Dr. Long underwent the first of two operations for atherosclerosis, performed in Houston, Texas, by the renowned surgeon, Dr. Michael Ellis DeBakey. These history-making operations undoubtedly lengthened Dr. Long's life by several years.

Always active in the affairs of Bryan College, Dr. Long devoted even more time to the college after his retirement from medical practice. In the days preceding his death, he had been busy in Chattanooga in the interest of Bryan. The construction of the new gymnasium was a project of his special concern.

In recognition of his service to the college, the trustees had voted in 1966 to name the new men's dormitory the H. D. Long Dormitory for Men, and

(Continued on page 3)

Fine Arts Programs

Fine Arts Festival

Exhibits of oil paintings, water colors and arts and crafts, band concerts and sacred and operatic music, and art-related films will lend an air of springtime excitement during the Second Annual Community Fine Arts Festival April 22-27.

Both City of Dayton and other Rhea County residents and organizations, along with the College family and its fine arts division, are cooperating in the week-long venture.

Local and college artists will exhibit their creations; the Rhea Central High and Spring City High School Bands, as well as the Bryan College Band will perform concerts under the baton of William Boyd, assistant professor of music; Bryan College singers, directed by Miss Geraldine Southern, associate professor of music, will present Gian Carlo Menotti's one-act opera, "The Old Maid and The Thief," and the second act of Giacomo Puccini's opera, "Madame Butterfly;" the Bryan College Choir, directed by J. James Greasby, acting chairman of the college division of fine arts, will perform a sacred music concert.

Art Workshop

Bryan College and the Rhea County public school system, in cooperation with Binney and Smith, Inc., art supply manufacturer, sponsored an art workshop March 5, 6 and 7 which attracted some 50 Rhea County teachers and student teachers from the College. The in-service workshop emphasized the latest techniques in modern creative art education as taught by Mrs. Jane Callaway, teacher and consultant for Binney and Smith and who holds a master's degree from Columbia University. The workshop was the first of its kind in the Dayton area.

Symphony Concert

In still another first community-wide project of its kind, citizens of Dayton and members of the College family, assisted by the Tennessee Arts Commission, will sponsor a concert by the Chattanooga Symphony Orchestra featuring the vocal artistry of Elaine Bonazzi, mezzo-soprano, on April 2.

Recitals

Other fine arts department spring programs will feature recitals by bass vocalist, Joel Younglove, former student of Miss Southern and now director of choral music near Dayton, Ohio, on April 5; Raymond McAfee, tenor vocalist from Ocean City, N.J., on April 24; and piano artist Lily Tong Chou of New York City, former pupil of Mr. Greasby, on May 13.

CASC Workshop

College Family Airs Changes; Reaffirms Christian Purpose

Student involvement highlighted the November workshop at Bryan sponsored by the Project on Student Development of the Council for the Advancement of Small Colleges (CASC). This workshop, the first to include students, was judged a success by the project directors, Dr. Arthur W. Chickering and Mr. William Hannah of Plainfield, Vt.

The purpose of the thirteen-college project is to determine the change or lack of change students make during their four years of college. Data for attrition studies have also been gathered during this period of time, and analyses of these data will be forthcoming in order to help the colleges evaluate why students drop out of their particular colleges.

Ten other CASC colleges participating in the Student Development Project include Eastern Mennonite, Goddard, Malone, Messiah, Morris, Nasson, Sacred Heart, Salem, Westmont, and Western New England. The two non-CASC colleges are Earlham and Shimer. These particular colleges were chosen because of the broad spectrum represented in institutional purposes, religious orientations, and geographical settings. All these colleges are small, private colleges of the arts and sciences.

Representatives of the Project colleges as well as representatives from non-project colleges were called together in Richmond, Indiana, for a twenty-four hour period on January 11 and 12 to determine the future direction of the Project in its fourth

36th Annual Commencement

SPEAKERS

Baccalaureate . . . May 25

Dr. James Henry Comstock, Sr.

President

Shenandoah Bible College

Commencement . . . May 27

Dr. John P. Cummer

President

Orlando Junior College

year. Bryan representatives, Dr. Theodore Mercer, Dr. Donald Scott, Mr. Walter Seera, and Mrs. Robert Sheddan were asked to discuss the student workshop held at Bryan so that the representatives of other colleges have the benefit of Bryan's experience.

The Project on Student Development began with the freshman class of 1965 at each of the participating colleges. These classes are completing their senior year this spring, and the testing for seniors this semester will allow a comparison of these students in many areas, as freshmen and as seniors.

The student workshop in November was an attempt to share with all students some of the Project findings as they related to Bryan and to give them an opportunity to express in the small group atmosphere thoughtful evaluations and constructive suggestions to shape their college more closely to their ideal. While there were suggestions for change in several areas, the students reaffirmed most strongly the Christian purposes of the College.

The same small groups are continuing to meet periodically to formulate recommendations concerning the philosophy, purposes, and goals of Bryan as an educational and Christian institution. Their recommendations will be considered along with the recommendations of the faculty and administration so that statements to be published in future literature will reflect the involvement and concern of all groups within the College.

DR. LONG

(Continued from page 1)

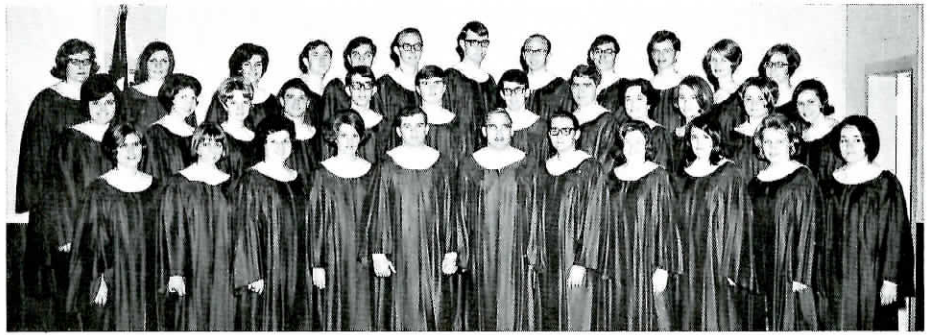
this recognition was officially carried out in 1967 with the unveiling of the plaque as a part of the Thanksgiving activities. Several thousands of dollars were contributed by Dr. Long's patients in his honor as an investment in this building in a campaign carried out in 1965-66. The unveiling was attended by Dr. and Mrs. Long and their daughter, Mrs. George (Helen) Hart, Mr. Hart, and their three children. The Harts are Wycliffe missionaries in Peru. Mr. Hart was missionary in residence at Bryan 1967-68. The Long's other daughter, Gene, operates Signal Home for children in New Delhi, India.

Dr. Long's funeral service was held on December 13 at Chattanooga's Westminster Presbyterian Church, in which he served as an elder for many years. Rev. W. Earle Stevens, the pastor (also a Bryan trustee), assisted by Bryan's President Theodore C. Mercer, conducted the service. He was buried in the family plot in Chattanooga Memorial Park.

On Sunday afternoon, December 15, a memorial service was held at the college with students, faculty, alumni, and administrators participating. A memorial book was prepared and presented later to Mrs. Long to include the names of those attending the service, newspaper articles, the memorial service program, and the notices which were sent out with the college Christmas card and to the college mailing list announcing Dr. Long's death.

Dr. Long's many Christian interests included the missionary work of his two daughters, whom he had visited on the field, his church, Bryan, Gideons, and Midsouth Keswick, which completed in January its fifth annual series of meetings in Chattanooga. He had planned to spend the next month in intensive promotion for the Keswick meetings of early January.

Dr. Long will be sorely missed in the leadership of the college. His practical approach to the needs and problems of the college made him a trustee in deed as well as in name. Succeeding Dr. Long as acting chairman of the board is Judge Glenn W. Woodlee of Dayton, vice chairman of the board for many years and chairman of the finance committee. "Blessed are the dead which die in the Lord . . . that they may rest from their labours; and their works do follow them." (Rev. 14:13)



THE CONCERT CHOIR pictured above will be on tour during spring vacation, March 21-30, under the direction of J. James Greasby, with appearances in Tennessee and North and South Carolina.

Members of the Bryan College Concert Choir participating in the Spring tour include the following:

First row (left to right): Margaret Brown, Kenya, Africa; Diane Mahaffey, Spartanburg, S.C.; Nancy Snyder, Lakeland, Fla.; Judy Jenkins, Niota, Tenn.; June Crosbie, Neptune, N.J.; Bonnie McMillan, St. Lucia, West Indies; Kathy Page, Pennsville, N.J.; and J. James Greasby, director.

Second row: Faith Isbell, Warminster, Pa.; Gail Hamilton, Greenhurst, N.Y.; James Lindh, Fort Campbell, Ky.; Drema Rowsey, Huntington, W. Va.; Rebecca Hogan, Berryville, Va.; Reiko Suzuki, Tokyo, Japan; Jerry Wylie, Traverse City, Mich.; Dawn Roberts, Harriman, Tenn.; and Bill Irwin, Richmond, Va.

Third row: Phyllis Mitchell, Knoxville, Tenn.; Paul Stone, Nashville, Tenn.; Darlene Beckwith, Emmalena, Ky.; Douglas Bodlien, Ellicott City, Md.; Gurney Miller, Columbia, S.C.; Bill Wilson, Bradenton, Fla.; Diane Morgan, Hendersonville, N.C.; Andrew Bauder, Philadelphia, Pa.

Back row: Gene Williams, Kincheloe Air Force Base, Mich.; John Main, Northville, Mich.; Terry Hill, Richmond, Va.; Ann Fulmer, Jackson, Miss.; Roy Harrow, Dayton, Tenn.; Brenda Wikoff, Cincinnati, Ohio; Paul Hayward, Wheaton, Ill.; Ruth Rothgeb, Luray, Va.; and Ned Berwager, Hanover, Pa.

College Choir Plans a Tour of the Carolinas

Friday, March 21

Berean Bible Church
Knoxville, Tennessee

Saturday, March 22

Left open for travel

Sunday, March 23, a.m.

Sheets Memorial Baptist Church
Lexington, North Carolina

Sunday, March 23, p.m.

Church of the Open Door
Spartanburg, South Carolina

Monday, March 24

Canal Street U.S.O.
Sumter, South Carolina

Tuesday, March 25

Denny Terrace Baptist Church
Columbia, South Carolina

Wednesday, March 26

Lebanon Presbyterian Church
Abbeville, South Carolina

Thursday, March 27

Faith Tabernacle
Hendersonville, North Carolina

Friday, March 28

Open

Saturday, March 29

Mountain Creek Baptist Church
Greenville, South Carolina

Sunday, March 30, a.m.

Thomasboro Presbyterian Church
Charlotte, North Carolina

Sunday, March 30, p.m.

Malvern Hills Presbyterian Church
Asheville, North Carolina

PRE-TOUR ENGAGEMENTS

Sunday, March 9

First Baptist Church
Jacksboro, Tennessee

Sunday, March 16

Cedar Springs Presbyterian Church
Knoxville, Tennessee

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Detach coupon and send it to Public Relations Office, Bryan College, Dayton, Tennessee 37321.

EFFECTIVE GIVING THROUGH LIFE-INCOME CONTRACTS

Almost anything can be done better with proper planning. Even a seemingly simple thing like making a gift is no exception. A donor who is deeply interested in a charitable or educational institution can best serve it by planning before he gives. Planning yields benefits for both the institution and the donor.

One of the many plans for giving is the *life income contract*, an agreement between a donor and an institution, providing for the transfer of money in exchange for life income payments to a beneficiary. The institution receives full use of the property at the donor's death, which constitutes a gift of what is left after the donor has received ordinary income for life.

The life income contract provides for capital gains tax savings, income tax deductions, reduced estate taxes, and a life income for a donor or his beneficiary. It may also increase the spendable income of the donor, save estate settlement expenses, and make possible a substantial gift to a worthy charitable, religious or educational institution.

A *tax-exempt* life income contract is basically the same as the regular one, except that funds are invested in tax-exempt municipal bonds from which the income is tax exempt. If property transferred has an unrealized capital gain, capital gains taxes are usually payable at time of transfer.

How the Life Income Contract Works

Mrs. Morgan, age 65, plans to make a charitable bequest of \$10,000. She has \$10,000 of stock with a very low cost basis which yields only about 2% in annual dividends. She would

—Adapted from the booklet, *Effective Giving Through Life Income Contracts*, by Robert F. Sharpe. Used by permission.

STEWARDSHIP PLANNER

VOL. 2, NO. 1

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like to have more income, but if she sells the stock and reinvests, she will incur some capital gains tax. She can deduct at least \$2,000 more this year as charitable gifts. If she transfers \$10,000 of stock to a charitable organization in exchange for a life income contract, she avoids the capital gains tax and is allowed an income tax deduction of \$665.80 for each \$1,000 of principal donated or a total of \$6,658 ($\$10,000 \times .6658 = \$6,658$). The carryover privilege for excess contributions makes possible deductions for the current year and the five succeeding tax years. The institution places her gift in its investment fund earning $5\frac{1}{2}\%$ per year, which results in an increase in income of $3\frac{1}{2}\%$ a year to the donor. A gift of the market value of the contract at the donor's death is made to the institution and a saving in estate tax and estate settlement expense is effected.

Spendable Income Increased by Giving

Dr. and Mrs. Wilt give liberally from their large income. Each year they have \$10,000 of surplus cash, but since they own a fairly large portfolio of stocks in three companies paying minimal dividends, they are interested in diversifying future investments. With \$10,000 cash they enter into a life income contract with a favorite institution which invests it in tax-exempt municipal bonds paying about 4% per annum. Based on their ages, 50 and 49 respectively, Dr. and Mrs. Wilt are allowed an income tax deduction of \$3,749.90 for a charitable gift. Their income payments are tax free; spendable income is increased; the assets in the contract are a gift to the institution at death; estate tax and estate settlement expenses are cut.

Gifts to Institutions and Relatives Using the Same Money

Miss Jeter, who has a large estate, is age 70, with a dependent niece, age 55, and a dependent brother, age 68. She wants to provide income between \$200 and \$250 per month for herself

for life, then divide it between her niece and brother for their lives. After their deaths, she wants the principal to go to an institution. The institution estimates the return conservatively at 4% over a long period. In order to provide for two dependents, Miss Jeter transfers \$60,000 to \$70,000 of appreciated stocks to the institution for two life income contracts which will provide her an income for life and will continue the income at her death for the life of each survivor. Thus, she increases her spendable income and avoids capital gains tax, makes a gift of the market value at the death of the survivors, and saves estate taxes and estate settlement costs. She also is allowed income tax deductions in the current year of \$625.78 per \$1,000 (based on ages 70 and 68) on one contract and \$508.79 per \$1,000 (based on ages 70 and 55) on the other contract.

Family Man Gives Now, Increases Estate Later

Mr. Adams, age 46, is married and has four children. His wife is age 43. Their \$250,000 estate consists of \$50,000 of life insurance, a \$25,000 home, and \$175,000 of growth stock. Mr. Adams is chairman of the board of a small college and wants to set the pace in giving, but is low on available cash, since his stocks pay only 1% dividends. If he transfers \$50,000 of stock to the college for a life income contract, the college can sell the stock and invest the proceeds at 5% interest. Mr. Adams gives his wife all the income from the contract. After paying taxes on the new income, Mrs. Adams is able to purchase \$50,000 of life insurance to replace the gift her husband made to charity. Since she owns the policy, it will not be a part of Mr. Adams' estate, and she will receive the proceeds from the life insurance policy tax-free at her husband's death. By this arrangement Mr. Adams increased his income by \$2,000 a year and avoids capital gains tax. He also receives a tax deduction of \$16,069.50, increases his survivor's income, and makes a gift

of the market value of the contract at the death of Mr. and Mrs. Adams. An additional \$50,000 of tax-free capital is provided for the survivor through life insurance, and a saving of taxes and expenses at death.

Real Estate Investor Provides for His Niece and His College

Mr. Furman, age 78, has invested everything in real estate. He wants to give to his college and to his niece, age 45, but needs full use of his property while he lives. He can provide that the executor of his will turn over to the college a portion of the real estate or the cash proceeds from its sale. The college agrees to pay the niece the net income from the investment until her death when the principal will go to the college. Mr. Furman retains full use of the property during his lifetime, provides an income for his niece, and makes a gift to his college of the principal at the death of the niece.

Life Income Contract Vs. Gift Annuity Agreement

Though similar in many ways, the life income contract and the gift annuity agreement do have important differences. Both are methods of making a deferred gift in cash, securities, or other property and offer individual and joint and survivorship options. Both are irrevocable and involve giving now and receiving in return an annual income for the rest of the donor's lifetime. The rate of return on the life income contract varies according to the yearly earnings on the principal, but the annuity rate is fixed on the basis of the age of the annuitant at the time the agreement is made and remains the same throughout the life of the annuitant.

The life income contract payment is taxed as ordinary income; whereas, only a small portion of the annuity payment is reportable, the remainder representing a return of principal. Under a life income contract, all capital gains taxes are avoided on gifts of appreciated property, but the actuarial cost of the annuity less the cost basis of the property is a realized capital gain. The gift portion of the life income contract is determined by U.S. Treasury Publication #11, Tables I and III, and by a formula for the

gift annuity, both deductible in the year the gift is made.

At the death of the donor, the entire remaining principal in the life income contract becomes a gift to the organization, with no portion of the principal returnable during the donor's lifetime. Although a portion of each annual annuity payment represents a return of a portion of the principal, no additional portion of the principal can be returned to the donor during his lifetime, and whatever remains of the principal at his death, after making all payments, constitutes a gift to the organization.

The life income contract is one of many plans you can use to accomplish your giving purposes. Write if you have questions.

This information bulletin is published quarterly as an addendum to the NEWSLETTE 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.

**YOU CAN
HAVE YOUR
CAKE AND
EAT IT
TOO**

**GIVE YOUR MONEY
AWAY AND STILL
RECEIVE A GUARANTEED
LIFE INCOME!**

If you would like to give to Christian education but cannot because of the limitation of funds and the uncertainty of the future, there is a way to fulfill your desire without sacrificing your peace of mind. Survivorship benefit may be included.

INVEST IN A BRYAN COLLEGE GIFT ANNUITY.

A gift annuity provides an immediate gift to the College and a guaranteed income to you for the rest of your life. You can start with as little as \$100 or convert a large part of your estate to a lifetime annuity.

An immediate tax deduction is allowed for the gift portion of the annuity, the annual payments are largely tax-free, and a special tax saving may be realized through the purchase of a gift annuity with appreciated property.

BRYAN COLLEGE, Dayton, Tennessee 37321

I am interested in your Gift Annuity Plan. Please send me, without obligation:

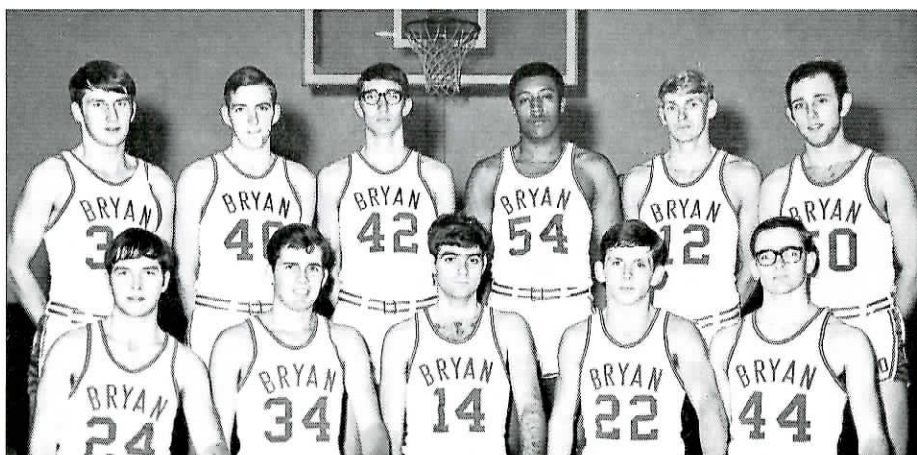
_____ Annuity rate for person, age _____
Mo., Day, Year

_____ Annuity Application Blank

Name _____

Address _____

City _____ State _____ Zip _____



BASKETBALL CHAMPIONS. Bottom row—from left: Wayne Gorby, Trufant, Mich.; Barton Boggs, Fullerton, Calif.; Tim Margene, Titusville, Fla.; Eddie Kneisley, Johnstown, Ohio; Don Emerson, Perry, Mich. Top row: David Gerard, Greensburg, Pa.; Roy T. Barker, Hazard, Ky.; Phil Long, Johnstown, Ohio; Steve Roddy, Wyoming, Ohio; Warren Hill, Dayton, Tenn.; Steven Fitzgerald, Akron, Ohio.

Lions Win First SCAC Title

Bryan's Lions roared to their first Southern Christian Athletic Conference championship by sinking the Lee Vikings 86-84 in an overtime playoff contest February 25. This stunning, come-from-behind victory was the third over the defending league champs for the season and earned the Lions a chance to compete in the National Christian Collegiate Athletic Association tournament in Chattanooga, March 14-15. The con-

ference trophy was presented to team captain Dave Gerard, a senior from Greensburg, Pa.

Coach Wayne Dixon, '64 earned the SCAC Coach-of-the-Year honors in his first season at Bryan. The team's 18-12 record for 1969 is the best in eight years for a Bryan Basketball squad.

Sophomore Steven Roddy won trophies as the league's leading rebounder and as the league's most valuable player, and for being named to the all-conference first team. He was the only Lion placed on the all-tourney second five. Junior Tim Margene, sophomore Warren Hill and freshman Roy Barker earned positions on the all-conference second squad.



Shown here are the trophy recipients, from left kneeling, Roddy, Gerard and Coach Dixon, and standing, Margene, Hill and Barker.

FEE Seminar Planned

"Essence of Freedom" will be the theme of a weekend seminar, sponsored by the college business department May 2-4. The seminar is expected to attract 50 leaders of business and industry from a 300-mile radius of Dayton.

Lectures and discussion periods will deal with the many-faceted problems facing American individual liberty as well as free enterprise and a score of libertarian practices. Specific emphasis will be placed on the economic concept of the free market, the private ownership of property, and the limited role of government.

Conducting the seminar will be three author-lecturers from the Foundation for Economic Education, Irvington-on-Hudson, N.Y.—Leonard E. Read, former executive vice president of the Chamber of Commerce of Los Angeles and president and founder of FEE; the Rev. E. A. Opitz, Episcopal clergyman and well-known proponent of the free market; and Dr. George C. Roche III, former college teacher of history and philosophy, now director of seminars of FEE.

Making arrangements for the seminar is Thomas G. Rose, head of Bryan's business department. According to Rose, FEE has long been a leading crusader for libertarian philosophy in the United States—a philosophy that embraces the concepts of individual liberty and responsibility, the free market system, and limited government.

SUMMER BIBLE CONFERENCE July 19-25

SPEAKERS: **DR. KARLIS LEYASMEYER**, Philadelphia, Pa. Latvian scholar and authority on Communism with Biblical answers for our times.
REV. CARY PERDUE, '58, Oak Ridge, Tenn. Bible scholar, teacher, and missionary candidate.

MUSICIANS: **STEVE**, x'64, and **BARBARA**, x'65, **SNYDER**, Sioux City, Iowa Evangelistic song leader and pianist.

BRYAN NEWSETTE

"Christ Above All"

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