40th Year Celebration to be Climaxed at Commencement

In a very real sense life begins at forty for Bryan College with the achievement of accreditation under the Southern Association of Colleges and Schools during this fortieth year of its operation. This anniversary is being celebrated at the college by a series of events in the spring calendar, highlighted especially by the Founders’ Day banquet.

Founders’ Day
The annual Bryan birthday and founders’ day banquet has been moved this year from the traditional March date nearest the March 19 birthday anniversary of Mr. Bryan to Saturday, April 4, to accommodate certain scheduling problems. The speaker for banquet will be Dr. Karl E. Keefer, Jr., former dean at Bryan for nine years and present dean of the school of education at the University of Tennessee at Martin. Dr. Keefer will speak concerning the future of Christian education as it relates to the new beginnings at Bryan at this accreditation milestone.

Special guests for the dinner will be founders of the college, trustees, and alumni who will share with students and faculty at this formal spring banquet.

Literature and Modern Language Lectures
Dr. Nelvin Vos, a professor at Muhlenberg College, Allentown, Pa., has been selected for the lectures in the literature and modern languages division to be held April 9 and 10. His theme will be: “Metaphors of Man: Biblical and Modern.”

The program schedule provides for lectures at chapel Thursday and Friday morning and Thursday evening with additional appearances in classes and discussion groups both days.

Dr. Vos holds the B.A. degree from Calvin College and the M.A. and Ph.D. from the University of Chicago. He has taught at Calvin College and Trinity Christian College prior to his present position.

Baccalaureate
The speaker for the 37th annual baccalaureate sermon will be the Rev. A. Reid Jepson, who was recently appointed to the position of vice president for public ministries of the Far East Broadcasting Company, Whittier, Calif. Previously Mr. Jepson was executive director of the Lake Sammamish Bible Conference center near Seattle, Wash.

Reared in Iowa, Mr. Jepson attended Wartburg College, Prairie Bible Institute, and later graduated from Morris Harvey College in West Virginia. He founded and was pastor of the Bible Center Church, Charleston, W. Va., for sixteen years. For four years he served as special representative for the Christian Business Men’s Committee, International, in conducting city-wide lay crusades.

As a writer and radio broadcaster, he worked for such organizations as Prairie Bible Institute, the American Mission to Greeks, Sermons from Science, Harvesters International Mission of Mexico, and Master Control. He has just completed four successful seasons of service at the Sammamish Bible Conference.

Graduation
Dr. Roger J. Voskuyl, executive director for the Council for the Advancement of Small Colleges with headquarters in Washington, D.C., will be the commencement speaker addressing more than eighty graduates in the class of 1970.

Dr. Voskuyl pursued an educational course for the baccalaureate program at Hope College, Michigan, and the M.A. and Ph.D. at Harvard University in the field of chemistry. He has been awarded honorary degrees by Ricker College, Belknap College, and Houghton College.

From serving as professor of chemistry at Wheaton College for nine years, Dr. Voskuyl was advanced to the responsibility of dean of the college, which he held for three years until 1950 when he became president of Westmont College in Santa Barbara, Calif. During his eighteen-year presidential term he was very active in the work of CASC, which he now serves in an administrative capacity.
Bob Hedlund, a senior from Brinnon, Wash., reviews the recent revival happenings at Bryan.

The following account seems almost unreal in our 20th century; it is, however, very real to many Bryan students, and it is spreading across our nation. Bryan is just one of many colleges aflame for Jesus Christ through revival which has spread into communities, churches, and homes everywhere.

It happened so fast we were caught unaware. Trevecca College students had a burden for Bryan. Something happened to them, and they wanted to share it with us. They contacted our president and arrangements were made for them to share in a chapel service what the Lord laid upon their hearts.

Interestingly enough, there wasn't anything new or “so different,” as one student put it, about the service. Trevecca College students were praying for their representatives who came to Bryan that God's Spirit would move in our hearts and that we would respond to His call.

The visitors did not have a polished testimony; in fact, it was just a conversational sharing. But each of them had something different about them; and as the service progressed we were touched by the simple presentation of the gospel, and we began responding.

Revival was not new to most of us. We had heard about it most of our lives, but now we were seeing it in reality; and as a result many of us have changed our attitudes, gained a purpose for life, and are forming new goals.

The chapel service began at 10:00 and was still in progress at 11:00, at 12:00, even at 1:00. Classes were cancelled and we continued in the afternoon. The front of the auditorium was filled with students kneeling; then confessions and testimonies began. Some for the first time were meeting Christ as their personal Savior; others were getting things straightened out with God; while still others were struggling in their seats, skeptical of God’s working in their lives; and some continued to resist the moving of the Spirit.

We had been challenged to live for Christ during the January Bible Conference when Rev. Charles Stanley and Prof. Thomas Taylor emphasized the deeper life. We thought it couldn’t be done. “Oh we of little faith!” It can be and it is being done.

As one fellow said, “I was praying for the kids in front of me and the ones on each side of me until we began singing ‘I surrender all.’ I found myself getting out of my seat and making my way up front. Revival has to come from within before we can accomplish anything for the Lord.” So when we speak of revival on campus, we are speaking of individuals who have surrendered ‘self’ to Christ. It is not I, but Christ who liveth in me.

The results of the revival cannot begin to be estimated at this time. The spirit of enthusiasm, the love, the concern and dedication of the students cannot be overlooked.

The students have begun round-the-clock prayer. Each half hour, two to four students are praying, night and day. Every night at 9:30 students meet in the chapel for a time of sharing, praising the Lord in hymns, and a season of prayer. We are not organized, we have no set plan; we just let the spirit of God move, and we all take part. Prayer partners, group prayer bands, and dorm floor meetings have sprung up all over the campus.

Students have been presenting their new found love for the Savior in local churches, home churches, and in other Christian colleges. We are seeing many people come to know the Lord. We believe that the same thing that has happened at Bryan College can happen in your church, your business associations, your home and with yourself. We trust God to speak to you concerning your relationship with the Lord, that you will be ready to stand up and be counted for Christ.

OPERATION SUNSHINE

Thirty-five Bryan students cooperating with the Christian Service Association and its president, Tim Kimmel, joined college vacationers at Daytona Beach from March 25 to 31 as a part of Operation Sunshine sponsored by Campus Crusade.

The Daytona Beach outreach has a two-fold purpose: 1) to share the good news of salvation to the thousands of vacationing college students; and 2) to gain insight into the problems that contemporary college students are facing in their daily lives.
Admissions Office Reports

Application Upswings

Applications for the fall term have taken a definite upswing since the announcement of accreditation, so that at press time applications in process numbered 16 percent ahead of last year, according to Miss Zelpha Russell, director of admissions.

Alumni, pastors, and parents of prospective students have continued to visit the campus during the winter months in order to gain first hand insights into life in action on Bryan Hill. During January and February some 75 student prospects included youth groups from the following churches: Sheets Memorial Baptist Church, Lexington, N.C., with alumni Rev. and Mrs. Everett Kier; Calvary Baptist Church of Bradenton, Fla., with Ken Blevins; Trinity Baptist Church, Cordland, Ohio, with alumni Rev. and Mrs. David Marsteller; Faith Baptist Church in Orlando, Fla., with Mr. Gary Clatterbuck; Sylvania Heights Baptist Church, Miami, Fl., with alumni John Rynders; and First Evangelical Church, Memphis, Tenn., with Mr. and Mrs. Ben Doddridge.

An increasing stream of visitors will be welcomed during the spring months. For those who may be planning such trips, it is suggested that a glance at the activities listed on the front page may provide some guidelines to events that will be of special interest. Advance notice of tour plans always facilitates arrangements for both the host and the guests to make the Bryan stop as interesting and informative as possible.

Applicants for the fall term are urged to send in their forms early to assure space in the dormitories, which are expected to be filled to capacity.

Additional information through brochures describing curriculum and financial aid, as well as catalogs and application blanks are always available upon request to the Office of Admissions, Bryan College, Dayton, Tenn. 37321.

SUMMER BIBLE CONFERENCE

The week of July 25-31 has been reserved for the summer Bible conference at Bryan College, a week that has received increasingly favor among Bryan friends and alumni as a family fellowship.

Professor Thomas Taylor, a Bryan alumnus with the class of 1954, will be among the conference speakers. Mr. Taylor who is assistant professor of Old Testament and practical theology at Faith Seminary, has commended himself to college students and conference audiences by his well-blended original humor and profound inspirational messages. At the January Bible conference, his messages on the Old Testament were centered on the theme of the authority of the Scriptures as a basis for the life and practice of the believer.

In the summer conference, plans are made to provide an interesting program of special music involving the conference guests, classes and activities geared to the needs of the children and teenagers, and a varied schedule of sight-seeing and recreation. The air-conditioned dormitories and meeting halls make summer living a pleasure in the scenic Tennessee mountains.

Full details about the conference rates and program will be sent on request.

Members of the 1969-70 Bryan Concert Choir are pictured above as follows:


Third row: Darlene Cook, Latorbe, Pa.; Brenda Wikoff, Cincinnati, Ohio; Phyllis Mitchell, Knoxville, Tenn.; Steven Gregory, Ypsilanti, Mich.; Dennis Bodden, Ellicott City, Md.; Ann Fulmer, Springfield, Va.; Margaret Ferguson, Augusta, Mont.; Darlene Backwell, Emmalena, Ky.

Second row: Beth Willis, Nashville, Tenn.; Lynne Stevens, Memphis, Tenn.; Juanita Walton, Powhatan, Va.; Charles Russell, Fairfield, Ohio; Marcia Broughton, Irving, Texas; Larry Davis, Detroit, Mich.; Jeannie Goflely, Dayton, Tenn.; Patricia Patterson, Grove City, Pa.; Annette Henderson, Crossville, Tenn.

Front row: Rebecca Hogan, Berryville, Va.; June Creasie, Neptune, N.J.; Margaret Brown, Kisumu, Kenya, Africa; Marilene Poole, Opa Locka, Fla.; Saul Hamilton, Greenbush, N.Y.; Dawn Roberts, Harriman, Tenn.; Linda Minter, Oak Ridge, Tenn.; and Director J. James Greatsby.

Not pictured but also members of the choir are: William Banfield, Chesterland, Ohio; Paul Hayward, Swaziland, South Africa; Clarice McCarthy, Niles, Mich.; Marsha McDonald, Manongakela, Pa.; Gurney Miller, Columbia, S.C.; Jessica Shaffer, Clearwater, Fla.; Pamela Stroupe, Killarney, Manitoba; and Craig Wilson, Brecksville, Ohio.

Spring Vacation Itinerary

Planned For Touring Choir

Saturday, March 21
Huntsville Youth for Christ
Huntsville, Alabama

Sunday, March 22, a.m.
First Alliance Church
Huntsville, Alabama

Sunday, March 22, p.m.
Shades Mountain Bible Church
Birmingham, Alabama

Monday, March 23
Westminster Presbyterian Church
Vicksburg, Mississippi

Tuesday, March 24
New Orleans Bible Church
Metairie, Louisiana

Wednesday, March 25
Mid-City Baptist Church
New Orleans, Louisiana

Thursday, March 26
First Presbyterian Church
Cleveland, Mississippi

Friday, March 27
Bible Church of Little Rock
Little Rock, Arkansas

Saturday, March 28
Willow Park Baptist Church
Memphis, Tennessee

Sunday, March 29, a.m.
Calvary Baptist Church
Forrest City, Arkansas

Sunday, March 29
First Evangelical Church
Memphis, Tennessee
Basketball Replaced by Baseball and Track

The Bryan Lions ended a season of ups and downs with a 17-10 over-all record and a 9-5 Southern Christian Athletic Conference tally that rated fourth place behind Emmanuel, Lee, and Temple.

The season's high points were the Temple Invitational and Bryan's finale against Emmanuel. The Lions beat Temple in the finals of their Invitational to make it Bryan's first win over Temple in five years. Then against Emmanuel, the Lions played their best game of the season by upsetting league-leading Emmanuel. It was a great way to end the regular season.

Big 6'4" junior Steve Roddy of Rhea high led the Lions this year in scoring and rebounding. He averaged 18 points and 16 rebounds a game. He also made the all-tournament team in the Invitational. Right behind Roddy was Bozo Queener; a junior transfer from Cleveland State Community College, with 17.5 points a game; he was also named the most valuable player of the Invitational.

Sophomore Phil Long of Johnstown, Ohio, bucketed 13 points a game to show a vast improvement over his freshman year.

The Lions had only two seniors on the team this year—Tim Margene of Ontario, Calif., and Warren Hill, another Rhea high player who worked under Coach Dixon in high school as well as college. Both of them have been starters for the Lions all four years, and at the beginning of the season Tim was elected captain by his teammates. With an average of 15.6 points per game, Tim broke Bryan's all-time scoring record formerly held by Coach Dixon. Also at the foul line Tim really challenged the opposition with 81% success in his attempts. Warren ended his career with a 13-point average while contributing versatility in playing both forward and guard.

As shown by these individual statistics, Bryan had a well-balanced team. They hit 49% of their shots from the floor, 68% from the foul line, and averaged 87 points a game. They also grabbed 44 rebounds a game and held their opponents to an average of 76 points a game. The main weakness of the Lions seemed to be their floor mistakes in losing the ball to their opponents an average of 27 times a game.

But the Lions' roar was strong at the end of the season to produce a substantial winning record and the satisfaction of good sportsmanship and team spirit.

**BASEBALL AND TRACK SCHEDULES**

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**Lions Take Third in Tourney**

With mounting hope of an upset victory, the Bryan Lions easily took Atlanta Christian in the first SCAC tournament game with an 111-79 victory, which placed seven Lions players in double scoring figures.

In the semi-finals, Bryan met Lee College, the three-year conference champions, and suffered a 74-70 loss that could have been won on the foul line or a few of those close shots.

In the consolation game with Emmanuel, Bryan gained third place tournament status with a 95-81 victory. Then the Lions stood by to watch Lee and Temple battle out the finals for a fourth-year victory for Lee College in a score of 82-68.

In the all-tournament team, Bryan's Warren Hill gained recognition for the first team and Steve Roddy for second team. All-conference honors rated Steve Roddy on the first team and Tim Margene on the second.

Bryan Alumni Fill Local Teaching Posts

The contribution of the Bryan education department to the local community may be attested by the increasing number of its graduates that are filling positions in the school system within Rhea county.

This year among the 25 teachers in the Dayton City school, twelve are Bryan graduates and three others have had a substantial part of their work at Bryan, for a 60% Bryan alumni representation.

In the Rhea county system which includes ten elementary schools, two high schools, and a separate special education program, a total of 133 teachers and principals includes 50 Bryan alumni for a 37% representation. The elementary schools have exactly 50% Bryan trainees among the 70 teachers Rhea Central High School has 31% and Spring City High School has 15%. Among the ten elementary principals, six are Bryan graduates.

The following roster of schools in Rhea county includes the names of Bryan alumni teaching there:

Dayton City School—Miss Wanda Bean '63, Mrs. Madge Taylor '60, Mrs. Stella Blevins x'37, Mrs. Mary Agnes Purser x'35, Mrs. Sara Tyler '38, Miss Alice Colvin '69, Mrs. Grace Dorse '68, Mrs. Katherine Morgan '61, Miss Sue Purser 'x71, Ken Froemke '68, Mrs. Frances Cheeks '60, Mrs. Barbara Atkins '67, Richard Fisher '69, Mrs. Irene Bouchard '65, Robert Estabrook '70.

St. Clair—Miss Pauline Wallace '63.
Spinoxy—Albert McGovern, Prin. '52; Mrs. Pauline Euerard '61, John deRosset, Jr. '67.
Walden's Ridge—Mrs. Danette Byrds Song '60, Mrs. Buttrice McMillan '61, Mrs. Margaret Morris '61, Richard Wyatt '65, Mrs. Maxine Moffett '68, Mrs. Bonita Estabrook Hartman '69.
St. Clair—Miss Pearl Wallace '63.
Spinoxy—Albert McGovern, Prin. '52; Mrs. Pauline Euerard '61, John deRosset, Jr. '67.
Walden's Ridge—Mrs. Danette Byrds Song '60, Mrs. Buttrice McMillan '61, Mrs. Margaret Morris '61, Richard Wyatt '65, Mrs. Maxine Moffett '68, Mrs. Bonita Estabrook Hartman '69.

Special Education—Mrs. Betty B. Jewell '69, Mrs. Eva Kay Sinclair x'66, Miss Laura Cather '68.
Ewenville—Dallas Earl Smith '65, Miss Mary Frances Jewell '65, Mrs. Diane Smith '70, Miss Beverly McCarrol '70.
Frazier—Mrs. Reba Fitzgerald '60, Mrs. Doris Morgan '62, James Richard Peterson '69, Steven Herbert Fitzgerald '69.
Graysville—Patrick Conner, Prin. '65; Mrs. Jean Hill '68.
Morgantown—J. W. Purser, Prin. '65; Miss Elizabeth Tyler '60, Mrs. Mary Ellen Housley x'60, Miss Kathy Avery '69.
Spring City Elem.—Mrs. Hazel Ketchersid '63, Mrs. Beatrice McMillen '61, Mrs. Margaret Morris '61, Richard Wyatt '65, Mrs. Maxine Moffett '68, Mrs. Bonita Estabrook Hartman '69.


Spring City High—Mrs. Ruth Brock '60, David Gerard '69, Barry Gilman '69, Mrs. Linda Chaffin '69.
Missionary News

Because reports and letters from Bryan alumni on the mission field constitute a large part of the alumni office correspondence, it is a privilege to share this news from about 50 or more than 160 missionaries in some 35 countries of the world serving under 30 different mission boards. This report is introduced by the announcement of 11 alumni who are taking their place this year in the ranks of witnessing for Christ at home and abroad.

TO THE TASK

Mr. and Mrs. W. Cathey

Walter H. Cathey, Jr. (Bud) '68 and wife, Helen, have been accepted by Sudan Interior Mission for missionary service in Ethiopia. Bud was ordained in his home church, Calvary Presbyterian in Charlotte, N.C., and now he and his wife are in language school in Addis Ababa, Ethiopia.

David '60 and Sue Crawford anticipate departure for Korea on June 1 to share in a ministry especially among the youth of Korea, which is Sue's native country. Their board is Christian Service, Inc., of Toledo, Ohio; their denominational address is 1225 Lawndale Avenue, Flint, MI. 48504.

Faith Isbell '69 has been accepted by Christian Service Corps for nursing duty at the Hoa Kanh Children's Hospital in Vietnam under the World Relief Commission with hopes to leave this spring for her appointment.

Marge Schols '68 has been accepted by Sudan Interior Mission for missionary service in Ethiopia. Her departure date is not definite but she is living at home in Chicago and traveling until able to begin eight months of language study of Amharic in Ethiopia.

Wendell and Joyce (Hughes) '58 Karsen arrived in Taipei, Taiwan, December 18 to begin study of Taiwanese language in preparation for work with university students under the Presbyterian Church of Formosa. They served two parishes in Michigan during the last seven years. Their children are Stephen, 7; Philip, 4; and Rachel, 2.

ON THE FIELD

Solon '42 and Kathryn (Hirschy) '43 Hoyt are spending 1970 on furlough from Argentina and making their home in Warsaw, Indiana.

Eugene '44 and Ernestine (Healan) '44 Rosenau report that eight men and seven wives graduated in November from the Sibut Bible School in Central African Republic. A concordance is nearing completion and the first hymnal with music in Sango is in process. Baptist High School of Bangui will be opened in 1970 for missionary children. The Rosenau children are already in preparation for the Lord's service: Anna Kay and her husband, John, anticipate being in Holland in 1970. Douglas is at Dallas Seminary, and Vernon continues in Christian education at Bob Jones University, and he lives with Bruce '47 and Wilma (Walker) x'49 Rosenau who make their furlough home in Greenville, S.C.

Edward '46 and Eileen (Goodman) '46 Miller are planning for furlough this year. They have helped in the work in two churches and in the portable book stall in Belum. Their home is located near the U.F.M. home and school and also Wycliffe base, so they see the Paul Marsteller '54 family occasionally. The two Miller sons are in the U.F.M. high school and two daughters are in the States—Carol is married to Larry Howard, and Jeannette is a freshman at Grace College.

Lyman '49 and Helen (Parden) '48 Goehring are living in Evans City, Pa., while on furlough with their family of five children. Lyman is studying at Slippery Rock College for teacher certification. Their oldest son, Stephen, is a senior in high school and has applied at Bryan for next fall. Michael ran with the cross-country junior varsity team and then joined ROTC. Lynette and Tim made the honor roll the first semester, and Danny expects to have his tonsils and adenoids out soon.

Laurine Koldenup '49 and her helper are nearing completion of the Zapotec New Testament translation. She is now living in Mexico City in a rented apartment away from headquarters so that she can have more contact with the people of the country. Last summer she was pleasantly surprised by a visit of Earl and Alda Mae (Williams) '51 Poirier who came with a group of Bible school students and stayed at Wycliffe headquarters.

Syers Family

Paul x'50 and Elaine (Kennard) x'47 Syers share their family picture including wee Julie, Dorcas, and Phyllis, the oldest daughter who is now attending Miami Bible College. Paul is conducting a series of classes on baptism and Elaine finds advice on baby care has been more effective by observing it put into practice on Julie.
Jack Lacey '52 reports from Kigali, Rwanda, Africa, dramatic improvement over severe difficulties. One blessing is a new VW Combi which has given 4,000 miles of travel, an unheard-of record on Rwandan roads. Another is a new oneeness and fellowship of believers plus testimonies of salvation as a result of radio broadcasts and correspondence courses. A subtle threat is the force of ecumenism which offers Christianity without any commitment, something which involves large amounts of money. Education has become a god to many; hence the faithful witness of the Truth of God's Word is increasingly important. Tin: four Lacey children, John 15. Rachael 14, Carol 13, and Mark 12 are at school in Kenya, 750 miles away from home, with three vacations at home each year.

Robert '52 and Evelyn Vunker with their two girls, Mary Esther and Naomi plan for furlough from Japan leaving Tokyo on June 16 by missionary charter flight to San Francisco and then traveling by car to Indiana. Bob continued his film baptism and sometimes involves large amounts of money. Education has become a god to many; hence the faithful witness of the Truth of God's Word is increasingly important. Tin: four Lacey children, John 15, Rachael 14, Carol 13, and Mark 12 are at school in Kenya, 750 miles away from home, with three vacations at home each year.

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Charitable Remainder Trusts Under the Tax Reform Act of 1969

A number of proposed tax reforms that would affect charitable giving at least indirectly were discussed in the last issue of the STEWARDSHIP PLANNER. The Tax Reform Act has now been signed into law. Many of the long-established rules for deducting charitable gifts are unchanged. Some rules are modified, but most charitable-giving tax incentives have been preserved or broadened. These tax incentives reduce the cost of your gift to Bryan College and will often enable you to make a larger gift than originally planned.

There are some important changes in the tax treatment of charitable trusts. Benefits will be achieved and adverse tax consequences avoided only if the law's complex requirements are meticulously met. IRS is expanding its audit of charitable deductions and charitable institutions.

Overall Changes

The two-year charitable trust provision has been repealed effective for transfers in trust made after April 22, 1969. Under the new law, the trust income will be taxed if the person who established the trust has a reversionary interest that takes effect within ten years from the time the income-producing property is transferred to the trust. The old-type charitable remainder trust does not meet the requirements of the new law.

Prior law allowed a charitable deduction for the present value of the charitable remainder of property transferred in trust to pay income to an individual for life or for a term of years, with the trust property then passing to charity. Certain variable factors, however, gave no assurance that the charity would actually receive the value allowed as a deduction. The new unitrust and annuity trust concepts established under the Tax Reform Act provide greater assurance that it will. An income tax charitable deduction will not be allowed for a charitable remainder unless the trust is a CHARITABLE REMAINDER UNITRUST, a CHARITABLE REMAINDER ANNUITY TRUST, or a POOLED INCOME FUND TRUST.

Definitions

A charitable remainder annuity trust provides for a fixed sum (not less than five percent of the initial principal) to be paid at least annually to income beneficiaries for life or for a term not exceeding 20 years, with the remainder interest to be distributed to a qualified charitable organization.

In a charitable remainder unitrust a fixed percentage (not less than five percent) of the net fair market value of the total fund, valued annually, is to be paid at least annually to the income beneficiary for life or for a term not exceeding 20 years. The unitrust, but not an annuity trust, may provide that if the trust income is less than the required amount, only the trust income for the year must be paid so that no invasion of principal is required to make up the income deficiency. If less than the fixed sum or percentage is paid because of income deficiency, the deficit must be made good in later years when income exceeds the required amount.

Neither the annuity trust nor the unitrust may provide for invasions of principal for the emergency needs of the income beneficiary. The value
of the charitable remainder interest under an annuity trust or a unitrust will be computed actuarially on the basis that an amount equal to five (5) percent of the net fair market value of the trust assets, or more if the trust so provides, is to be distributed each year, even though it may provide for a lesser payment if there is an income deficiency.

A pooled income fund is a trust established by a qualified charitable organization to which individuals transfer property and retain an income interest in the property for the life of one or more beneficiaries. A charitable deduction will be allowed for the value of the charitable remainder interest if the pooled income fund trust satisfies the following:

1. The fund must commingle all property transferred to it by all persons making property contributions to it.
2. The fund cannot invest in tax-exempt securities.
3. The fund must be limited to life income gifts by individuals and cannot be used for other funds of the institution such as endowment or scholarship funds.
4. The fund must be maintained by the charitable organization and no donor or beneficiary of the income interest can be a trustee of the trust; however, the charitable organization does not have to act as trustee of the pooled fund.
5. The fund cannot accumulate income for any beneficiary.
6. Each income beneficiary is to receive income determined by the rate of return earned by the pooled fund.

The value of a charitable interest under a pooled fund arrangement shall be determined by the highest rate of return earned by the fund in its three preceding years. For funds in existence for less than three years, six percent, or a rate prescribed by the Treasury, will be used.

How Trust Income Is Taxed

Income distributions under the annuity trust or the unitrust are taxed to the income beneficiary as:

1. Ordinary income up to the trust’s ordinary income for the year and undistributed income for prior years;
2. Capital gain to the extent of the trust’s capital gain for those years;
3. Other income (tax-exempt municipal bond interest, for example) to the extent of the trust’s other income for those years;

Tax Savings

The charitable annuity trust and the charitable unitrust provide some beneficial tax savings to their creator:

1. An immediate income tax charitable deduction is available to the trust’s creator in the year the trust is created. The deduction is for the value of the institution’s right to eventually receive the trust’s assets. The amount of the deduction depends on the income beneficiary’s age at the time the trust is created and the percentage to be paid.
2. There is no capital gains tax on the transfer of appreciated property to fund the trust. The contribution deduction for long-term property is determined by multiplying the appropriate actuarial factor for the income beneficiary’s age by the property’s fair market value—not its lower cost basis.
3. Gains on sales of appreciated property by the trust are not taxed to the trust; nor is ordinary income. The payments made to the income beneficiary are taxed as described above.

Review Existing Arrangements

For income and gift tax purposes, the new charitable remainder trust rules apply to transfers in trust after July 31, 1969. For estate tax purposes, all existing wills and all amendable living trusts whose provisions are such as to cause inclusion in the grantor’s estate should be reviewed. A grace period is allowed for this purpose. The new rules will not apply if: (1) the testator died before October 9, 1972, without having republished the will; (2) the testator at no time after October 9, 1969, had the right to change the will (presumably where he had contracted otherwise); or (3) the will is not republished before October 9, 1972, and the testator on that date and at all times thereafter was under a disability.