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Cedarville College

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CEDARVILLE COLLEGE BULLETIN

DEC. 1966 - JAN. 1967

STUDENT BODY PROFILE

Thirty-one states and three foreign countries are represented in this year's student body. The continued wide geographical distribution of Cedarville students helps contribute toward increased understanding of our young people as they exchange ideas.

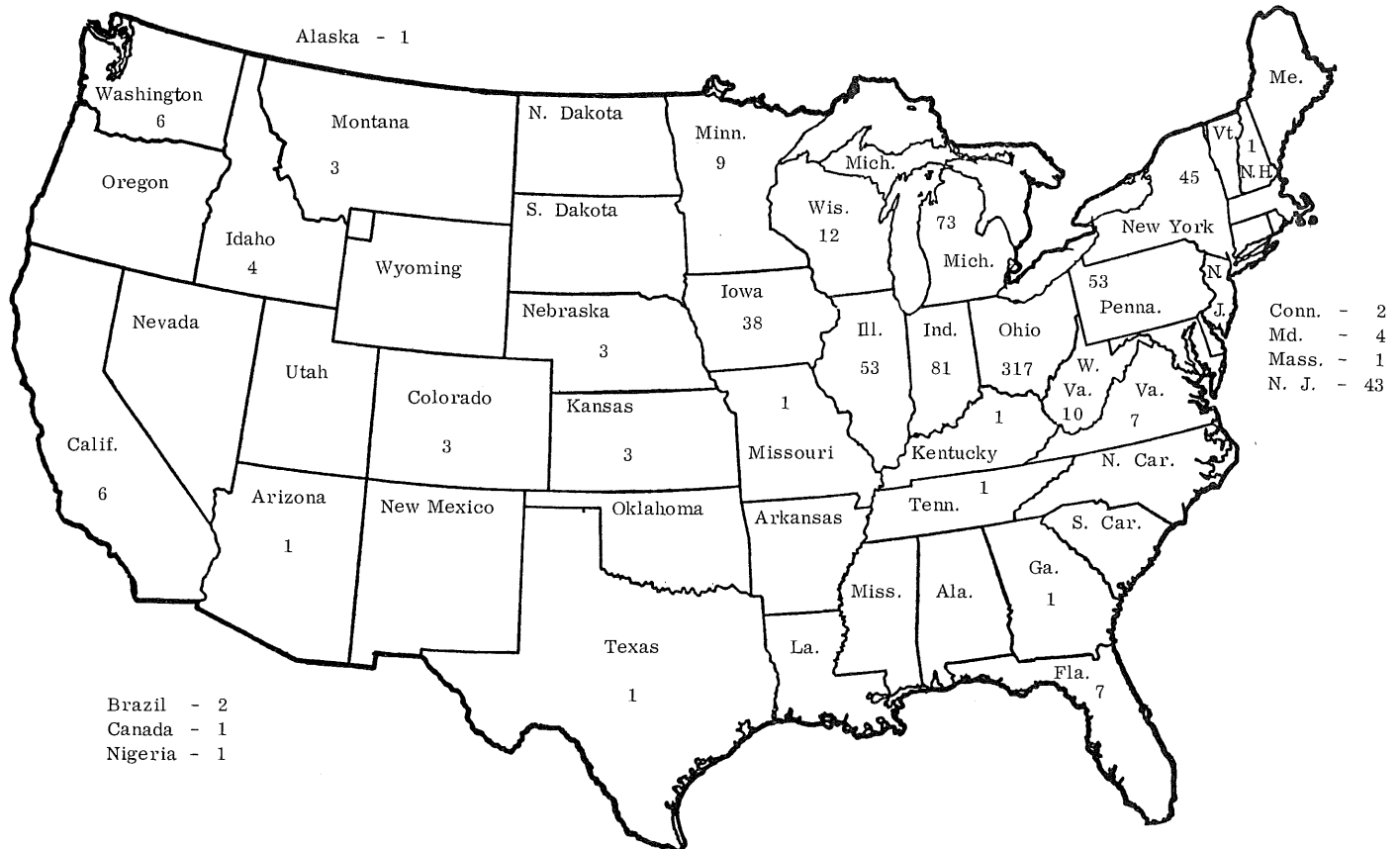
Of the 795 students attending Cedarville this year, 668 come to us from Baptist churches. Most of them are affiliated with the General Association of Regular Baptist Churches. This represents 84 per

cent of our student body. The remaining 127 students represent several different denominations.

The academic program at Cedarville continues to develop new strength. Recent announcement of approval of a pre-pharmacy program in co-operation with the Ohio State University and the rapid development of the student-teaching program in elementary education are indications of such developments.

Of the fifteen major fields of

study, elementary education leads with 198 selecting this field, business is next with 92, social studies including history is third with 72, and Bible is fourth with 67. Christian education, actually a part of the Biblical Education Division, has 38 young people committed as majors. Science and mathematics have 43 and 38 majors. Art, English, music, physical education for both men and women, secretarial science, and speech all have at least ten majors with the median number being about 30.



FROM THE PRESIDENT'S DESK

Dr. James T. Jeremiah, President



This is a day when Federal aid to education is a theme discussed at almost every educational meeting. It would seem that colleges in our nation are becoming more and more dependent upon subsidies from Washington, and less dependent upon private enterprise as a means of continued existence.

In various meetings where we have been privileged to speak in behalf of Cedarville College, Federal aid to education has been brought up for discussion. When it has been stated that Cedarville does not participate in government loans or gifts, the response from both pastors and church members has been one of approval. From our observation, it would seem that most interested people do not want our college to be dependent upon financial aid. There are many who believe that Federal aid would be the violation of the principle of separation of church and state.

We believe this policy of operating Cedarville College apart from government aid is wise and should be followed. Surely we desire to keep our college free from government control. However, it must be pointed out that while we follow this policy, institutions accepting government aid will undoubtedly make more rapid progress in building needed facilities unless our own people see the importance of doing for us what they do not want the government to do.

In this College Bulletin you will notice a new emphasis upon our bond program. You will observe that the interest rate has been increased. The purchase of bonds and sacrificial giving on the part of our friends are two ways they can make it possible for Cedarville College to do for itself what the government is doing for other institutions. Thus, the college will be controlled by those who give and invest in its operation and expansion.

When we began the construction of the new library building, we were assured that the necessary funds for its completion could be obtained on a short-term loan. The economic situation in our nation has made borrowing in this fashion an impossibility. Thus, in order to complete and to furnish properly our new library, we must sell a number of our Series C bonds by the first of the year. If you believe in our type of college, you may cast your vote for us right now by investing your money in Cedarville bonds.

As we look back over the years, we are reminded so often that Cedarville College has come this far through the efforts of many, many people. The work has not been done by a few. Nehemiah reminds us of this when he says: "They which builded on the wall and they that bare burdens with those that laded every one with one of his hands wrought in the work, and with the other hand held a weapon. For the builders every one had his sword girded by his side and so builded" (Nehemiah 4:17, 18). Nehemiah built the wall with complete cooperation on the part of his people, and so must the walls of Cedarville College be built in the future as in the past, by those who are willing to use "both hands" in the work. That suggests an all-out effort on the part of all of us. Will you accept the challenge and appeal to join with us in the expansion of your college?

ANNOUNCING: NEW INTEREST RATES ON BONDS

1-5 yrs.	5%
6-10 yrs.	6%
11-15 yrs.	7%

Cedarville bonds are a sound investment because:

- * You receive more interest than from money invested in a savings account.
- * You will invest in the future of almost eight hundred students attending Cedarville.
- * Your investment will help us do what many other schools are doing by government loans and subsidies.

Write for more information.

RADIO PROGRAM

The president conducts a 15-minute daily radio program entitled "Word and Testimony." It is now being aired on the following stations:

WEEC Springfield, Ohio,	100.7 Mon.-Fri. 11:30 a.m.
WFCJ Miamisburg, Ohio,	93.7 Mon.-Fri. 11:45 a.m.
WCDR Cedarville, Ohio,	90.1 Mon.-Fri. 6:45 p.m.

The program is mostly Bible study and not a promotional arm of the college. If you would like to try to help us get this program aired on your local radio station, please write.

ITINERARY

Dr. James T. Jeremiah, President	
Dec.	
11	Bethesda Bapt., Brownsburg, Ind.
18	Central Bapt., Gary, Ind.
Jan.	
8	First Bapt., Mentone, Ind.
15	Windsor Village Bapt., Indianapolis, Ind.
Feb.	
4-5	Trinity Bapt., Lorain, Ohio
12-15	Calvary Bapt., Alexandria, Va.
19	First Bapt., Blanchester, Ohio
26	Calvary Bapt., Valparaiso, Ind.

FACULTY FACTS

Earlier this year Miss Carla Packard, assistant professor of foreign languages, spent three weeks in French Canada visiting Baptist Mid-Missions workers in Quebec City. She studied the customs of the French-Canadian people, only five per cent of whom are English-speaking.

Representative faculty of Cedarville College attended a meeting of the National Educators Fellowship in Dayton, Ohio on October 15. The featured speaker was Dr. Jared Gerig, president of Fort Wayne Bible College and president of the National Association of Evangelicals.

Mr. Emerson Russell, assistant professor of art, plans to have his illustrated exposition of the Book of Jonah ready for publication in 1967. About 50 cartoons will be included. Mr. Russell's work on Jonah has previously appeared in serial form in the "Christian Century," in slide form, and on his weekly television program.

The median age of the Cedarville faculty for 1966-7 is 35. There are 15 faculty members under 30 years of age.

STAFF FACTS

Mr. C. B. Hurst, registrar of Cedarville College, is preparing a manual entitled "Guidelines in Co-operative Education" in conjunction with The Center for Vocational and Technical Educational Education headquarters at Ohio State University. This national center employed Mr. Hurst as consultant in cooperative education because of his 15 years of experience as principal of Patterson Co-operative High School in Dayton, Ohio.

WOMEN'S AUXILIARY GIFT

This year's project for the Cedarville College Women's Auxiliary was an ambitious goal of raising \$1,000 for the library. With a sense of accomplishment the Women's Auxiliary presented the college with a check for \$1,034.50.

The Cedarville College Women's Auxiliary is comprised mainly of women on the faculty and staff, or wives of faculty, trustee, or staff members.

"FULFILLMENT OF FAITH" REPORT

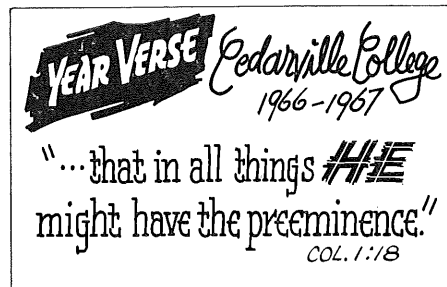
Phase One		\$970,000
Library	\$400,000	
Gifts Received	214,000	214,000
Balance Needed for Library	\$186,000	
Balance Needed in Next Five Years		\$756,000
Bonds Sold to Finance Dormitories		\$262,950

SUCCESSFUL FALL BIBLE CONFERENCE

Dr. L. Duane Brown, State Representative of the Empire State Fellowship of Regular Baptist Churches, was the visiting lecturer for the Fall Bible Conference, September 19-23. Dr. Brown spoke in the regular morning chapel service and evening session each day.

The morning addresses concerned the person of Jesus, and the evening messages were devoted to the consideration of personal responsibility in Christian service. About fifteen students made decisions concerning Christ during the latter part of the week.

Dr. Brown's education was received at Baptist Bible Seminary (Th.B.) and Bob Jones University (M.A. and Ph.D.). He evidenced comprehensive knowledge of the English Bible and the original languages of the Biblical record. His quick wit aided him to win the students' respect and friendship. This series of meetings was a very beneficial beginning for the 1966-67 academic and spiritual year at Cedarville College.



CEDARVILLE ON TV

The Ohio Educational Television Network Commission produced a series of television tapes entitled "Your College Guide." Each episode tells about an Ohio college. Since Cedarville is included in this series, we are listing a schedule of bookings received to date so that friends of the college may watch this one-half hour program.

12-24-66	WCPO	Cincinnati	Ch. 9
12-28-66	WBNS-TV	Columbus	Ch. 10
1-29-67	WKBN-TV	Youngstown	Ch. 27
2-13-67	WOUB-TV	Athens	Ch. 20
3-28-67	WOSU-TV	Columbus	Ch. 34

BASKETBALL

Pastors, alumni, and youth directors are encouraged to bring groups of young people from their churches to the basketball games. Young people attending games with sponsors will be admitted for a special price of \$.75. In addition, up to four sponsors bringing a group of young people will be admitted for \$.75 each. Additional adults must pay the regular price.

A special day is planned for February 4. Two gift certificates will be given (\$10 from the Bookstore) for the group of six or more coming the farthest distance and the group that have the most in number.

Plan now to bring a group from your church to one of the ball games.

SCHEDULE

DEC.	1	WALSH COLLEGE	H
	3	GRACE	A
	6	FISK UNIVERSITY	H
	10	TRINITY COLLEGE	H
	13	* FINDLAY	A
	17	DETROIT COLLEGE	A
	19-21	SPRING ARBOR TOURNEY	A
JAN.	5	* WILMINGTON	A
	7	* FINDLAY	H
	10	* DEFIANCE	H
	14	* MALONE	A
	17	* BLUFFTON	H
	28	FRANKLIN	A
FEB.	1	* DEFIANCE	A
	4	* MALONE	H
	7	RIO GRANDE	H
	11	* WILMINGTON	H
	14	* BLUFFTON	A
	18	FISK UNIVERSITY	A
	20	CENTRAL STATE	A
	25	CLEVELAND STATE	H

* DENOTES MID-OHIO CONFERENCE

HOMECOMING LETTER

Many alumni have stated that Homecoming 1966 was the best ever. The following letter excerpt, printed with permission from its author, seems to illustrate the general sentiment regarding this festive occasion.

"Just one week ago we were together in 'good, old Cedarville.' Already we are looking forward to coming back for another homecoming. The spirit was terrific, and we thoroughly enjoyed our stay there, except it all ended too soon. The entire weekend was worth every mile of the trip (app. 1200 total). We were truly blessed by the apparent spirituality of the campus. In the 3½ years I spent there, I do not believe the spirituality was ever as high as it seemed last weekend. This only made us feel that anything we could do to advance the college was well worth doing and doing well . . ."

Jim & Carolyn Hamilton

GIFT AND ESTATE PLANNING PROGRAM

Lee C. Turner, Director of Development

"Well done, thou good and faithful servant" The Lord gave this approbation to two stewards who doubled their masters' talents. The steward who buried his master's money instead of investing it was denounced by him (Matthew 25:14-30). Our Lord taught us to be stewards of the time, talent, and property He invests in us. The Apostle Paul charges us with another responsibility, "But if any provide not for his own, and specially for those of his own house, he . . . is worse than an infidel" (I Timothy 5:8). These two objectives can best be accomplished through thorough, family, financial planning.

Most Christians are conscientious stewards during life, but many do not realize that stewardship need not end at the grave. Through proper planning, they can provide security for their loved ones as well as give a substantial gift to Christian higher education, missions, a local church, or other charitable causes that are upon their heart.

Many procrastinate because they know little about planning for the distribution of their estate. The college hopes to provide a valuable service by offering information on the different ways that one may provide for their loved ones, and at the same time leave a gift to the Lord's work. This will be done through printed materials, "will clinics" conducted in churches at the pastor's request, and personal counseling with interested individuals.

Wills for Wealthy

These services are not designed to help only the very wealthy, actually everyone should be concerned with estate planning. No doubt you have heard someone say: "I don't need a will because I don't have very much money, and anyway the law will take care of the distribution of my property." It's true the law will distribute your property, but probably the distribution would not satisfy you if you were there to witness it. Suppose a person dies and leaves a widow and no children. In most states if you have no will, your wife shares your estate with your parents,

The college has retained one of the foremost organizations in the United States who are specialists in tax laws, trusts, and estates to help the college establish a gift and estate-planning program.

Mr. Lee Turner, our Director of Development, has completed an extensive training course; and in the accompanying article, explains this new service offered by Cedarville College.

—Dr. James T. Jeremiah

brothers or sisters, nephews or nieces. If you leave no will, everything is decided for you by law and not by your choice.

Objectives

Regardless of what objectives a person might have, they can best be accomplished through thorough planning. Congress has written many favorable tax provisions into our tax laws to encourage individuals to give for charitable causes. People who plan to make substantial gifts must consider how such a gift will affect his own and his family's financial position in the light of these laws.

Income Tax

Most people are familiar with the Federal Tax Law that provides that practically all gifts to charity or education can now be deducted to the extent of 30 per cent of the giver's adjusted gross income. Under the Tax Law enacted in 1964, it is no longer necessary to keep charitable gifts within the current year's limitation. Gifts that exceed 30 per cent of income can now be carried over and deducted during the five succeeding years.

Estate Tax

Federal estate taxes generally payable within 15 months of death apply if an individual's estate is valued at more than \$60,000 and the rates are high enough to cause concern. For example, the Federal tax on a taxable estate of \$200,000 is \$32,700.

Many people do not realize that they have a tax problem because of a general misconception as to what is included in one's estate for Federal estate tax purposes. Almost everything a person owns is subject to estate tax: your home, your securities, your bank account, miscellaneous assets, most life insurance, jointly owned property, your business, and some employment death benefits, even wearing apparel. If this totals \$60,000 or more, an individual is subject to Federal estate taxes.

Charitable Remainder Trust

One plan which can amplify the financial security of a person's beneficiaries and eventually strengthen the work of Cedarville College is the "Charitable

Remainder Trust." The following is an example of the use of this type of trust:

Mr. Jones dies leaving a net taxable estate of \$230,000. His widow would receive approximately one-half of this estate free under what is known as the "marital deduction." Normally the Federal estate tax and cost would reduce this estate to only \$170,107 that would be left for the children. However, Mr. Jones planned in his will for both his wife's security and for Cedarville College by establishing a "Charitable Remainder Trust" designating that his widow receive during her lifetime the income from the entire trust and that at her death \$25,000 would go to the college and the remainder to the children. Because Mr. Jones was perceptive enough to set up this trust, he realized a total savings of \$40,385. Instead of his children receiving \$170,107, they received \$185,492. The college received a gift of \$25,000 and Mrs. Jones had more capital for her support during widowhood under the planned disposition than under the unplanned disposition.

Annuities

Approval has been received by the trustees of the college to issue annuities and life-income contracts. More detailed information will be given on these in later issues. These are two additional tools that may prove helpful in planning your family's financial security while also helping the Lord's work.

The gift and estate-planning program of Cedarville College does not take the place of your lawyer. It is our purpose to furnish professionally-trained personnel who are willing to take the time to discuss with you tax-saving advantages of wise planning. A person should then consult his attorney for his advice concerning estate planning and the drawing up of any legal instruments that are needed.

The college has prepared helpful material that may be of interest to you. We shall be happy to provide you with this material — without obligation, of course — if you will request it.

Please send me material on:

- | | |
|--|---|
| <input type="checkbox"/> MAKING A WILL | <input type="checkbox"/> GIFT ANNUITIES |
| <input type="checkbox"/> LIFE-INCOME AGREEMENTS | <input type="checkbox"/> BONDS |
| <input type="checkbox"/> BEQUESTS, TRUSTS, AND INSURANCE OPPORTUNITIES | |

Name _____

Address _____

City _____ State _____ Zip Code _____

ALUMNI NEWS



HOMECOMING ACTIVITIES



CLASS AGENT PROFILES

The following sketches continue a series of thirteen class agent profiles. An individual from each graduating class of Cedarville College since 1953 is assisting the college in its expanding program of alumni relations.



New York. She is also active in her church as sponsor of Hi-Teens.

The Class of '59-ers has Mrs. John (Sandy) Entner as its class agent. Sandra majored in social science at Cedarville and now is a caseworker for Family Service Society of Corning.



uated from Cedarville with a Th.B. in 1957 and an A.B. in 1958.

The class agent for 1957 is Rev. Albert S. Yost, pastor of the Bible Baptist Church in Coldwater, Michigan. Rev. Yost began his studies at Baptist Bible Institute in Cleveland and graduated from Cedarville with a Th.B. in 1957 and an A.B. in 1958.



While living in Lafayette, Indiana, he is busy in his second year of graduate study in computer science at Purdue University.

The third of four brothers to attend Cedarville College is Don Entner, class agent for the Class of 1965. While living in Lafayette, Indiana, he is busy in his second year of graduate study in computer science at Purdue University.

ALUMNI NEWS

Mr. Larry Czerniak ('64) was ordained into the ministry by the Bethesda Baptist Church of Brownsburg, Indiana, October 3.

Jim and Ruth Wright in Pennsboro, West Virginia, report a good DVBS held last August with an average attendance of 83 and several decisions for Christ. They request prayer for their winter activities including their "Teens for Christ" rallies.

Dave and Joan Gardner ('56) have returned safely after traveling 10,000 miles for their first furlough from the Philippines. Special prayer requests are for funds for equipment purchases and \$150 additional support so that they can return to the field in June, 1967.

Moody Bible Institute has employed Allen Biddle ('63) as Assistant Registrar and Director of Admissions. Allen's address is 2108 Paddock Lane, Wheaton, Illinois 60687.

Mary Goodwin ('64) is engaged to Jack Simons of the Gary, Indiana area. Jack has recently been assigned duty in Vietnam.

Shirley Byrd ('65) and Gordon Griffin ('66) presented a fantastic duo-piano concert at the college. Included were such favorites as "Rhapsody in Blue," "Exodus," "Tonight," "Deep Purple," "The Syncopated Clock," "More," "Falling in Love with Love," "Sabre Dance," "Havah Nagilah," "Malaguena," etc.

CLASS OF '64 GIFT

At the alumni banquet Dr. Bob Gro-macki (class advisor) presented Dr. Jeremiah with a check of \$1,000 for the library. The gift represented the combined efforts of the Class of '64.

HOMECOMING SIDELIGHTS

The freshman class won the 1st annual woodpile award. The wood was gathered and piled for purposes of a peppery bonfire. Criteria were; amount of wood, amount of work (hours), number of workers, variety of sources, and class spirit. The class received a \$15 award from Student Council.

Alumni awards were threefold at the Alumni Banquet. Dr. George S. Milner was the oldest honorary alumnus present at 87 years. Mr. James R. Neely ('61) had the most children (5) of those alumni present, and Mr. Roger O'Bryon ('65) traveled the farthest (app. 750 miles from Eldora, Iowa). Copies of "The Screwtape Letters" by C. S. Lewis were presented to the winners.

ALUMNI VOTING

The slate of candidates for offices in the Alumni Association was posted in the last Alumni Newsletter. Ballots can be returned to the Director of Alumni Relations by the first of December.

A.A.G. UNDERWAY

Funds are coming in from the 1st Annual Alumni Giving drive for which Cedarville College is grateful. The goal is a high PERCENTAGE OF PARTICIPANTS and the special need is the General Fund. Thus far the Class of 1964 has a slight edge over the Class of 1958 and the Class of 1966. Contributors should remember to include their alumni class year on all checks or money orders. All givers will receive a Cedarville College decal and an attractive card copy of this year's college scripture verse.

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Lee C. Turner, Editor

**A BAPTIST COLLEGE OF
 ARTS AND SCIENCES**
 "For the Word of God and the
 Testimony of Jesus Christ"