Winter 1990

Summit Record

Summit Christian College

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WBCL Receives Pledges Totaling Over a Half Million Dollars in Two Days During Sharathon '90

"FUN! EXCITEMENT! TEAMWORK! GOD'S BLESSING!
It wouldn't be SHARATHON without those four ingredients!"
- Char Binkley
WBCL Station Manager

Along with a new year comes WBCL's annual SHARATHON, and this year was no exception. This 14th SHARATHON challenged the radio staff with a goal of $495,000 (three-fourths of the station's annual operating budget) to be raised in just two days! Past SHARATHONS have been designed to allow three days to achieve the designated goal.

Station manager Char Binkley shares, "It was a little scary thinking that we could raise our entire goal of $495,000 in only two days! Therefore, it was with sheer joy that the entire staff saw over 4,000 listeners respond! Not only was the goal reached in two days, but it was surpassed and listeners have now pledged $530,000."

SHARATHON never fails to bring excitement and anticipation to the WBCL staff and listeners and to the Summit Christian College community. Just knowing thousands of listeners are joining together in support of WBCL's ministry causes the adrenalin to run high!

According to Char, "Although SHARATHON hours are long as each staff member works 18 hours a day with less than four hours sleep, weariness is easily overcome by the joy and excitement which permeates SHARATHON!"

Joining in on the fun for the 13th time as guest announcer was Wayne Pederson, host of radio programs Footprints and Discoveries heard weekly on WBCL.
PRESIDENT'S PERSPECTIVE

If you have a question for Dr. Gerig to answer, send your letter to:

"Ask the President"
c/o Summit Record
1025 W. Rudisill Blvd.
Fort Wayne, IN 46807

U sually one only identifies a "turnaround" after the fact. When events are completed it is possible to look back and point to the time when turnaround started.

Here at Summit Christian College it is probably too early to take that backward glance, but I really feel we are seeing the early stages of a turnaround! My strong feeling is that in a few years we will look back and pick out the academic year of 1989-90 as the year when our turnaround started to take place. This has been a good year in just about every way.

Spirit on campus is good. Enrollment is the best it has been in several years . . . especially second semester. Giving has been strong so far and we are nearing the completion of the challenge from the Merillat Foundation. A grant of $250,000 has been pledged which will complete funding for the new Activities Center. Our athletic teams are starting to win again. Students are taking their studies more seriously. All in all, it has been a great year.

Obviously, the real test of "turnaround" will be the future. I am praying that what we see this year will, indeed, be merely the beginning of a new thrust forward in our ministry for the Lord here at Summit. We must continue to see enrollment climb. We must attract students who are serious about becoming well prepared as they anticipate various kinds of service. We must move forward in achieving true financial stability.

All of you are an integral part of that anticipated future. We feel we can count on you for you have already proven your interest with your prayers, gifts, encouragement, and willingness to send students. Please know that our thanks to God for you is genuine!

Sharathon Cont. from page 1

During SHARATHON listeners hear praise music, devotional thoughts, pledge updates, etc. . . what they don't hear or see are the volunteers. This year over 300 of these precious people offered vital assistance by answering phones, mailing calendars, filing donor cards, providing food and much, much more. As Char puts it, "Without these wonderful volunteers SHARATHON could not happen so efficiently."

Dr. Donald Gerig, Summit president, often made his way over to the studios to read pledges and check on progress. He shares, "All of us at Summit Christian College offer thanks to God, special thanks to the listeners, and our hearty congratulations to the WBCL staff for the great SHARATHON of 1990. We are thrilled that the College can offer this special ministry."

The excitement has calmed down, the studio is no longer decorated with celebration confetti and the WBCL staff is pretty well back to "business as usual," but the praises continue to be given to God for graciously and faithfully meeting the needs of WBCL!
BREAKaway Celebrates 50 Years!
March 30, 31 and April 1

BREAKaway '90 is an action packed weekend designed especially for senior high school students and graduates who are interested in three days of challenge, fun and excitement on the campus of Summit Christian College.

This will be BREAKaway's 50th year! The 50 year anniversary will be celebrated with the theme of Vision based on Philippians 3:12-14...stressing the importance of leaving the perhaps messed-up past behind and seeking God's vision for the future.

The dates of BREAKaway '90 are March 30, 31 and April 1. Featured guest speaker will be Tom McKean, a former top 40 deejay, now national youth speaker and founder of Open Your Eyes, Inc. (Hugs, not Drugs).

Great traditions, like the Saturday games, plus special birthday surprises promise to make BREAKaway '90 a fantastic weekend.

BREAKaway '90 also will be filled with terrific activities such as the return of Comecality, the wild Saturday games, and also a few surprises.

The weekend will also include a sure to be sell-out concert by TAKE 6. TAKE 6 won two Grammys last year, and this will be their first Fort Wayne concert.

The cost of the weekend is $35 per student and $25 per youth sponsor. Registration is limited to 500, so get your registrations in early. Make sure that your youth group and area students don't miss out on this year's BREAKaway!

For more details call either the BREAKaway office from 2:00 - 3:00 pm weekdays at (219) 456-2111, ext. 315, or the Summit Christian College Admissions Office at ext. 274 during other regular weekday business hours.

The BREAKaway crew is very excited about seeing a great group this year for this special weekend.

Summit News Notes:

Spring Housewalk '90:

The tradition continues on April 20, 1990 with the Annual Spring Housewalk presented by Friends of Summit Christian College. Five beautiful homes on the northeast side of Fort Wayne will be toured by hundreds of men and women. A plus this year will be a tour through a recently built log home.

Tour times this year will be: 9 am - 12 noon and 1 pm - 3 pm.

As in years past there will be a boutique featuring crafts, baked goods, and refreshments. If you would like to donate crafts, please bring them to the College switchboard in Witmer Hall by Wednesday, April 18.

Donated baked goods may be brought to the College switchboard by Thursday, the 19th.

This year's proceeds from the Spring Housewalk will be used to purchase a conference table and chairs for the President's office.

Activities Center:

On Monday, December 11, President Gerig received a phone call from a foundation based in Ohio informing him that they are awarding the College a grant of $250,000 to complete the funding for the Activities Center. The College gives praise and thanks to the Lord for the completion of this project.

Challenge Grant:

As you may know, in May the College received word of a $250,000 annual fund challenge grant. For each two dollars the College raises, the donor will match with another dollar. At this time $470,000 toward the goal of $500,000 has been received. The donor has already made $100,000 of the challenge funds available to the College. Each gift is a blessing.
Learners & Ideas:
Making Connections
written by Dr. Jon Swanson
Division Chair, General Studies

During the 1988-89 year, the faculty began discussing the academic calendar. Last summer, Dr. Jon Swanson tied together these discussions and developed a plan which involved several innovations in academic scheduling. The faculty accepted this plan at their 1989 Faculty Retreat and the Board of Governors approved the concept at their September Board meeting. We asked Dr. Swanson to give Summit Record readers an overview of that plan.

Connecting learners and ideas -- that's the aim of education. Many words come to mind when we think about that aim -- teachers, books, assignments, classrooms, eighteen-year-olds. However, one essential item usually escapes the list: the course schedule. Unfortunately, course schedules frequently come between learners and ideas, particularly the new group of students called adult learners.

Recently, Summit redesigned the yearly and weekly schedules to meet the needs of new students and to create options for innovative teaching and learning. Beginning in the Fall of 1990, several changes will take effect, bearing such names as "14-2, 2-14."

A NEW YEAR: "14-2, 2-14"

The present schedule is built on sixteen week semesters. Classes begin near the end of August and end just before Christmas. They resume early in January and end again just before Mother's Day in May. Each class runs the whole semester, meeting two or three times a week for an hour at a time.

In the new schedule, each semester is divided into a 2-week short session and a 14-week long session. In the long session, courses are offered as now, with the amount of class time redistributed. The short session is devoted to innovative, intensive courses. We'll draw on ministry experts to create seminar classes. We'll revamp some existing courses to take advantage of intensive study. We'll teach some courses in appropriate off-campus locations.

The calendar will be a "14-2, 2-14" plan. The Fall long session will begin at the end of August and end the week after Thanksgiving. The short session follows for two weeks. The Spring short session runs for two weeks in early January and is followed by the long session. Commencement and the end of the semester fall in the first week of May. Because students will be required to take only one short session each academic year, they have the option of a long semester break for work, travel, independent study, or recuperation.

A NEW WEEK:
"THREE DAYS A WEEK"

In order to make the "14-2, 2-14" plan possible, the academic week had to be modified. Thus, 50 minute periods were extended to 60 minutes. We then moved all regular classes to three days a week, making one of the remaining days a seminar day and the other a reading day. The seminar day is dedicated to seminar classes (which meet once a week) and music rehearsals. No classes are scheduled for the reading day.

BENEFITS:

The plan seems simple but carries several striking benefits. Two credit hour courses will meet three hours a week and will end in eight weeks, allowing students to spread out their final exams and projects. The reading day allows blocks of time for music groups to hold special rehearsals and for special study sessions to allow students with difficulties to catch up. Field trips and athletic trips will be scheduled for the seminar and reading days to avoid interfering with classes. Spiritual Emphasis days will be scheduled for the reading and seminar days to allow students and faculty to pay attention to worship without having to worry about assignments being due.

cont. on page 5
A NEW TIME:  
"SUMMIT AFTER DARK"

With the new semester and week in place, we began to consider another schedule-related change -- offering classes at non-traditional times. The College has offered some evening classes in the past. However, with the advent of Summit After Dark, our evenings and weekends will change significantly.

Summit A.D. is our new name for structuring courses and schedules to address the needs and interests of adult learners. In the months ahead, look for a variety of innovations. The College will be developing continuing education seminars and short courses. Some classes will be scheduled to meet one evening a week for three hours. Others will be offered for five consecutive weekends, seven hours each weekend. Classes will be offered for either academic or continuing education credit.

A NEW OPPORTUNITY FOR SERVICE

With classes being offered days, evenings, and weekends, learners will be able to schedule school, work, ministry, and family times with greater flexibility. The variety also allows students to spread out their course loads. The short courses will appeal to local pastors, alumni, and others excited about studying with experts.

Changing the academic calendar seems insignificant for learning. For the faculty who will have to revise courses, it involves much work. However, for creating more connections between learners and ideas, between theory and ministry, between full hearts and open minds, the changes hold great promise for the future of Summit Christian College -- and for the Kingdom.

You are invited to:

Piano Dedication Concert with Stephen Walley on
Friday, May 4
7:30 pm
no tickets required - offering

S tephen Walley, former professor of piano at Summit Christian College, will present an outstanding program of piano music on the new KAWAI piano in the Activities Center. The concert will include music such as Rhapsody in Blue, classical music, and arrangements of great church hymns. Mr. Walley is an accomplished musician, recording artist, composer, and professor of piano.

MEMORIAL GIFTS

Many individuals find a deep personal satisfaction in making a contribution to Summit Christian College in memory of someone special. These meaningful gifts express to the family that you care and, at the same time, make it possible for the College to carry on its redemptive ministries. Upon receipt of your memorial gift, and when appropriate, a card is sent to the family of the honored person. The amount of the gift is never indicated. You will also receive an acknowledgment of your tax deductible gift.

Recent memorial gifts to Summit Christian College:

In Memory Of \hfill \ Donor

Pete Frank \hfill Elizabeth A. Mainhood
Dean Cook \hfill Mr. and Mrs. Raymond Potschmidt
David Byers \hfill Mr. and Mrs. Charles H. Byers
Nancy Riddell \hfill Mr. John Riddell
Winifred Peterson \hfill Mr. Enander Johnson
Forrest Balsiger \hfill Mrs. Marcella Balsiger

Daniel Vaccarelli \hfill Mr. and Mrs. Norman Becher
Mildred Barndollar Seitz \hfill Mr. and Mrs. Arlan Balsiger
Edith Blessing \hfill Grandchildren
Luella Burley \hfill Mr. and Mrs. William Vaccarelli
Rev. A. Eldon Mitchell \hfill Miriam E. Walker
Rev. Leroy Rusher \hfill Anonymous
Mrs. Ralph Brenneman \hfill Evelyn M. Strausburg

Gary Marsh \hfill Family

Mr. and Mrs. Kendall Lehman
Central Mennonite Church
Adult 4 Sunday School Class
Dr. Larry B. Fishbaugh
Dr. Donald Gerig, Summit president, announced at the Annual Alumni Basketball Reunion that the College's fully equipped fitness room, located in the new Activities Center, will be named the "Stephen H. Morley Fitness Room" in honor of Stephen H. Morley, Summit athletic director from 1967-1987.

According to Dr. Gerig, "Stephen Morley faithfully served Summit Christian College giving dedicated leadership to its Athletic Program. He has had a tremendous impact on an untold number of alumni who point to him as their mentor and friend."

Morley attended the College and became one of the top five career scorers in Falcon history. In 1966 he was hired as assistant basketball coach and in 1967 became athletic director and head coach.

Morley was key to the development of the N.C.C.A.A. (National Christian College Athletic Association). He led Summit to several N.C.C.A.A. championships and was named "Coach of the Year" by the association in 1973, 1977, 1978 and 1979.

Morley earned the Master of Science degree in Physical Education from Drake University in 1983. He left Summit Christian College (at that time Fort Wayne Bible College) in 1987 to accept the position of athletic director at Northwest Christian School in Phoenix, AZ.

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It is only fitting that with a new athletic facility and a new coach, there also be a new team. Of the twelve players on the men's basketball team, only four are returning from last year. Eight players are freshmen and sophomores with only one senior this year. The potential for this team is exceptional. Going into Christmas break our record was 6-4 overall, with a record of 2-1 in our regional competition.

Of the twelve players we now have, two came in second semester giving us a great deal of variety. The team splits right down the middle with six guards and six inside men. This gives us a lot of options depending on what kind of team we're facing.

With fourteen games in the second semester, we're looking to gain the experience and attitude that will begin to make us a dominating force in our regional play. With three players solidly averaging double figures and two right on the edge, it gives us the ability to score well even if someone is off in a certain game.

I'm very proud of this team! They began to work hard getting in shape the day school started and have been getting more intense every day. Experience is the only thing holding this team back and they're not in the mood to let that stop them for long. The competitive spirit of this team and the crowd makes it a real pleasure to coach here.

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Soccer News
from Coach Hughes

We ended the season 4-12 with all four wins coming from two teams. Our success for next year will depend on off season and pre-season play, as well as possible recruitment of a shooter and goalie.

Our season outside of soccer was encouraging. Our weekly Bible studies drew many men on the team closer, as well as encouraging team spirit with the volleyball team. Many problems and prayer requests were shared as the soccer and volleyball teams supported each other through our Bible study together. We thank God for our wonderful new facilities and look forward to better seasons to come.
FOCUS ON

Lifestyle Giving

A Newsletter Designed to Assist You in Your Ministry of Stewardship
By: Mr. Ray Lyne, Financial Consultant

Issue 9
February 1990

Congratulations, you now qualify as a faithful reader. With this issue we begin our third year of publication. Thank you for staying with us. I trust that as we continue from issue-to-issue, we will be worthy of your continued reading.

In this issue, we begin a new series of articles, "From the Word," which I think are not only fun but have some real spiritual meaning. We have titled them, "Questions About Stewardship Which No One Has Ever Asked."

We make no claims to have derived the only spiritual truths from these verses, but as you read these articles I think that you will find a little different slant and that there is truth here.

Let me now share with you the first of these articles.

FROM THE WORD
Questions About Stewardship Which No One Has Ever Asked

One of the interesting questions about stewardship which possibly no one has ever asked is, "Why is it more blessed to give than to receive?"

In Acts 20:35, Luke tells us that in everything Paul did, he showed us that by hard work we must help the weak, remembering the words of the Lord Jesus Himself, who said,

"It is more blessed to give than it is to receive." Why?

Does that mean receiving is bad and giving is good? That cannot be. How are we going to give if we have not received?

Elsewhere in the Word, it states very clearly,

"I have given you much so that you can give much."

In fact, our logical minds tell us that in order to be equipped to give, we must first receive.

In Luke 6:38, the Scriptures tell us to:

"give and it will be given unto you: good measure, pressed down, shaken together, and running over will it be poured into your lap."

Giving is a pre-requisite to receiving more. In other words, if we give of what we have received, then we will be in a position to receive more.

Yes, I believe giving is more blessed than receiving, but that is because giving encompasses receiving. Receiving can be an end in itself. If we receive and do not give, then receiving is our reward. But if we receive and give of that which we receive, not only will we be blessed for the gift itself, but we will be in a position to receive more. so that we can give more.

There is danger in this philosophy. We do not give to receive, we receive to give. This may seem to be a paradox. But if it is, it is not the only paradox in the Scriptures. For if you want to live, you must die. And if you want to rule, you must serve.

And if you want to receive, you must give. Jesus said, it is more blessed to give than to receive.
FINANCIAL PLANNING TECHNIQUES

This is the fourth and final article in our series on financial planning techniques.

First, we looked at timing and its role in financial planning. In the second and third articles, we looked at shifting and sheltering techniques to legally reduce, defer or avoid income taxes.

In this article, we are going to look at tax law provisions which are important to realize the difference between tax evasion and tax avoidance. Evasion is illegal; avoidance is something that is within the right of every taxpayer.

The major concern, however, is how we can learn what the tax law says.

Some of the ways in which the law allows reduction of income taxes, is through exclusions, credits, deductions and favorable tax treatment of certain items.

There are a number of items which would be considered exclusions from your income tax. One of the most common is interest on tax-exempt obligations of municipal governments.

Credits reduce taxes, dollar-per-dollar, and apply to investments in machinery and equipment used for business, employment of disadvantaged persons, costs of certain energy saving devices used in the home, and employment of welfare recipients if age 65 or older, to list just a few.

Deductions can be taken for items such as taxes paid, interest on your home, charitable contributions, medical expenses, casualty or theft losses, and other miscellaneous items.

Avoidance of unnecessary taxes is vital in your financial planning. It is important that you recognize and utilize as many tax planning techniques as your personal financial situation will allow.

TOOLS AVAILABLE IN PERSONAL ESTATE PLANNING

THE IRREVOCABLE LIFE INSURANCE TRUST

One of the most common misconceptions in estate planning is that life insurance proceeds are not taxable in the estate.

Much of this misunderstanding comes from a unique provision of the law which says that life insurance proceeds payable to a named beneficiary will be received income tax free.

However, if you maintain any instance of ownership in a life insurance policy on your life, it will be included in your estate for federal estate tax purposes.

Therefore, in today's tax economy, individuals with taxable estates, who have purchased life insurance to pay estate taxes, will probably end up paying 37% to 55% of the life insurance proceeds to the government in taxes on those proceeds.

Because life insurance is an important element of any estate plan, it's important that ownership of your policies be structured to accomplish your estate planning objectives and reduce estate taxes.

This objective is quite easily accomplished with an irrevocable life insurance trust.

UNIQUENESS OF THE IRREVOCABLE LIFE INSURANCE TRUST

The uniqueness and flexibility of the irrevocable life insurance trust comes about in the fact that during your lifetime, your life insurance is worth "zero." But at the time of the death its value is the face amount of the policy.

Therefore, it is possible to transfer the value from the estate during your lifetime, without creating a gift tax, as you do when other properties are transferred.

For example, if you transfer $100,000 of real estate to an irrevocable trust, you have removed $100,000 from your taxable estate, but you have also made a $100,000 taxable gift.

However, when you transfer a life insurance policy with a face value of $100,000 to an irrevocable trust, assuming that the policy does not have a cash value, you have made no taxable gifts.

OTHER ADVANTAGES OF THE IRREVOCABLE LIFE INSURANCE TRUST

Many times a life insurance policy is purchased to guarantee that the surviving spouse will have sufficient resources at the death of the first spouse. You can provide benefits for a surviving spouse from the irrevocable life insurance trust without those benefits being subsequently included in his or her estate.

The surviving spouse can receive all of the income from the trust as well as principal of the greater of 5% of the trust assets or $5,000 per year, regardless of needs.

The independent trustee can also be given the right to invade the corpus of the trust to guarantee that the surviving spouse can maintain the same standard of living which you enjoyed together.

In addition, an irrevocable life insurance trust provides the following advantages:

1. The irrevocable life insurance trust protects insurance proceeds from the claims of creditors of both the insured and the beneficiaries.

2. The trust can guarantee that the insurance proceeds will be available to meet estate liquidity needs by authorizing the trustee to make loans to the estate or to purchase assets from the estate as may be necessary.

An individual beneficiary may not choose to make proceeds available to the estate, defeating the purpose for which the life insurance was purchased.

Continued on page 3
Other Advantages cont.

3. Professional management can be provided for the proceeds from the life insurance, when the beneficiaries’ abilities might not be sufficient to assure proper use of the assets.

4. With an irrevocable life insurance trust, the donor can guarantee that the ultimate beneficiaries of the life insurance proceeds are those he has chosen.

5. The donor can provide for future income tax planning by allowing the trustee to sprinkle the income from the trust, or to accumulate the income in the trust and have it taxed at the trust’s lower rate.

GIFT TAX CONSEQUENCES of the IRREVOCABLE LIFE INSURANCE TRUST

The irrevocable life insurance trust is basically a very simple document, and the objectives are easily attained. But it is very important that counsel familiar with gift and estate taxes laws be employed to draft the irrevocable life insurance trust. Proper wording in the trust is necessary to assure that future premiums paid on the life insurance policies will not be subject to gift taxes, since they will not qualify for the annual exclusion, without special provisions in the trust.

HOW TO AVOID ESTATE TAXES ON ALL OF YOUR ESTATE

In the article before this one, we talked about how to avoid estate taxes on life insurance proceeds of the estate. But many individuals are not aware that it is possible to avoid all federal estate taxes, regardless of the value of your estate.

Many individuals have simply accepted that their estates are large enough that they must pay a federal estate tax, and so they plan to provide for sufficient liquidity (normally through life insurance) to pay those taxes.

But I have good news. It is not necessary to pay any federal estate taxes. This can be accomplished through what is called a charitable lead trust.

Charitable Lead Trust

A charitable lead trust provides that at the time of death, any taxable portion of the estate is continued in trust. Income is payable to a charitable organization for a period of years, and at the end of the trust period the proceeds from the trust, plus all appreciation and excess income over what has been paid to the charitable organization, will be distributed to personal beneficiaries, estate tax free.

This is provided that the length of the trust, and the income payable from the trust, are in the right combination. For example, if your property has the ability to produce 15% income, your trust would need to be established for twelve years. Or if the property produces 12% income, it would need to run for eighteen years, to achieve a charitable estate tax deduction equal to 100% of the estate value.

Multiple Lead Trusts

It may not be desirable to postpone the distribution of property for the length of time necessary to achieve a 100% charitable deduction. For this reason, it is important to note that the trust can be established for a shorter period of time. And although you will not totally eliminate the federal estate tax, the taxes payable can be drastically reduced.

Many times a combination of lead trusts designed to distribute property to personal beneficiaries at different intervals, provides a desirable plan. For example, divide the taxable property equally among four trusts, one designed to mature in five years, a second to mature in ten years, a third in fifteen years, and the fourth to mature in twenty years. If each trust pays 12% interest to the charitable beneficiary, the federal estate tax payable would be reduced by approximately 78%.

Remember, only the taxable portion of the estate is placed in the lead trust. For a married couple, $1.2 million can be distributed tax-free at the time of death. For a single individual, this amount is $600,000.

Therefore, at the time of death, the personal beneficiaries would receive up to these amounts tax-free, and then receive the remainder of the estate at the end of the lead trust period.

Combination of Lead Trust with Irrevocable Life Insurance Trust

An interesting effect occurs when you combine the charitable lead trust with the irrevocable life insurance trust, and fund the irrevocable life insurance trust with sufficient insurance to replace the income loss to the personal beneficiaries resulting from the charitable lead trust.

In most cases, we have found that the value of the estate taxes avoided, capitalized with reasonable income assumptions, has equalled, or even exceeded the amount needed to replace the income lost to personal beneficiaries.

The end result which we are striving to achieve is that after death, the income payable to the personal beneficiaries will remain nearly the same as if they had inherited the after-tax estate. And at the end of the trust period, they receive the estate property plus capital increases from the trust period, totally tax-free.
THE AVERAGE CHARITABLE CONTRIBUTION

The Internal Revenue Service recently released statistics compiled from tax returns filed. I thought you might be interested in the percent of individuals in each income category who itemized deductions on their income tax returns and the average charitable contributions made by those individuals.

You will note from the chart that only the lowest and the highest income groups even came close to the 10% standard of giving of many Christians.

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<th>Income</th>
<th>% Itemizing</th>
<th>Contribute</th>
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<tr>
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<td>7.6</td>
<td>$606</td>
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<tr>
<td>6,000-8,000</td>
<td>9.5</td>
<td>664</td>
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<td>8,000-10,000</td>
<td>12.2</td>
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<td>17.0</td>
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<td>20.3</td>
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<td>100,000 or more</td>
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</table>

Although it's interesting to compare your own deductions with the averages, I trust that you will not want to be "average" in your giving, but will strive to do "exceedingly above and beyond" what the average individual does.

I made another interesting observation from the complete statistics. In every category, people gave more in taxes than they did in charitable contributions, proving once again that Uncle Sam seems to be our favorite charity.

We hope that with the information which you receive from this newsletter, as well as in exercising your desire to be a good steward over those possessions which God has entrusted to you, you will strive to reduce Uncle Sam's charitable portion and increase the portion going to other worthwhile charities.

If your estate is taxable, I especially want to encourage you to request the Special Planning Report, How to Save Estate and Gift Taxes Using a Charitable Trust. The material presented in this Report will make it possible for you to eliminate Uncle Sam as a charitable beneficiary of your estate.

Clip and Send your Coupon today to:

Lifestyle Giving

☐ Please send me the Special Planning Report, How to Save Estate and Gift Taxes Using a Charitable Trust. I understand there is no cost nor obligation.

☐ Enclosed is my gift of $___________ to Summit Christian College. Please use it where needed most.

Name__________________________________________

Address__________________________________________

City_________ State____ Zip_________

Telephone: Home_________ Work_________

I have the following comments concerning Lifestyle Giving:

__________________________________________________________________________________

__________________________________________________________________________________
PHONATHON '90 Begins March 5
GOAL - $45,000

Summit Christian College Alumni are the GREATEST! Response to the annual PHONATHON and the SCHOLARSHIP ENDOWMENT FUND has been very encouraging. The Fund grew by over $45,000 this last year and is now over $200,000. You can see by the graph that the interest on the Endowment has grown dramatically so that we are able to assist a significant number of students. Thanks to all you alumni who have been involved.

NUMBER OF STUDENTS ASSISTED EACH YEAR

<table>
<thead>
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ALUMNI NEWS REPORT

We want to know what is happening in your life. Complete and send this form to: Alumni Office, Summit Christian College, 1025 West Rudisill Blvd., Fort Wayne, IN 46807.

Name __________________________ Name/Spouse __________________________

Date of graduation ____________ Date of graduation ____________

Maiden Name __________________ Maiden Name __________________

Occupation ____________________ Occupation ____________________

Address __________________________

City ___________________ State ____________ Zip ____________

Telephone ____________________ (Please put information to share on another sheet of paper and enclose)

Job change, weddings, honors, new degrees, published a book, unusual experience

MARK YOUR CALENDAR FOR PHONATHON '90

<table>
<thead>
<tr>
<th>1990</th>
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Beginning on Monday evening, March 5, over 100 Summit alumni callers and workers will be involved in PHONATHON '90. If you have not sent in your contribution or pledge by mail, expect a friendly call from one of your friends here on the campus.

Last year we had 953 alumni who made pledges, the largest number for any PHONATHON. However, that is only 25% of those who received the PHONATHON mailing.

This year we are hoping and praying that many more will want to be involved in this very worthy cause.

Please PRAY with us. If you are in the Fort Wayne area and want to help with PHONATHON '90 (calling or record keeping) please call (456-2111 ext. 331) and we will arrange a time for you.
1950 cont.

Katherine (Hanna) Lovelace g57 of Garfield Heights, OH has been teaching vocal music professionally for 32 years while for the same period teaching Sunday School and directing the church choir. She may be retiring in 1990.

David g58 and Esther (Hofstetter) Bicker g58 are living in Diamond Bar, CA. David completed his Ph.D. degree in Speech from UCLA in 1973 and is presently Associate Professor at Azusa Pacific University. Esther is using her Master of Science degree in Reading from Pepperdine University as an elementary school teacher.

1960

David g60 and Betty (Doneghue) Stout g59 reside in Ames, Iowa where Betty has been the Christian Education Director for 15 years at the Collegiate United Methodist Church where David is the Senior Pastor.

Etan g60 and Anita (Hoffman) Pelzer g62 are living in Apple Valley, MN. Etan pastors the Apple Valley Baptist Church and Anita works for a Minneapolis law firm.

James Key g61 has now served for eleven years as Protestant Chaplain at the Iowa State Training School for boys and the Iowa Juvenile Home. Jim and his wife Betty live in Eldora, Iowa.

Marilyn (Dissinger) Steiner g63 and her husband Richard have returned to Kinshasa, Zaire. Marilyn supervises the kitchen and some of the business needs of Evangelism Resource school where Richard teaches. She is also on a committee working to prepare courses and open a School of Christian Education in the fall of 1990.

Clarence Eash g64 and his wife Nancy, live in Auburn, NE. Clarence is currently teaching two classes of Business Math and one class of Algebra at Peru State College in Peru, NE and one class of Spanish at Tarkio College in Tarkio, MO.

Rosemary Gingery g65 has taken a leave of absence from her ministry in Bolivia with Wycliffe. She is caring for her parents in Wooster, OH.

John g67 and Arlene (Dissinger) Motter g67 moved from Battle Creek, MI in June to pastor the Zion Missionary Church in Belleville, MI.

1970

Dixie (White) Garner g70 completed her Doctor of Education degree on May 6, 1989 from Ball State University. She continues to teach in the Fort Wayne school system.

Wendell Amstutz g71 is currently the Executive Director of Youth for Christ in Rochester, MN. He recently completed a book entitled Exposing and Confronting Satanism.

Steve and Kathleen (Hughes) Miller g71 are stationed in Virginia Beach, VA. Steve is now aboard the USS Stump on a six month deployment. He serves as a drug and alcohol rehabilitation coordinator and as protestant lay-leader leading the Sunday service and Bible study.
1970 cont.

Bill g72 and Deb (Detar) Malick fs 70 are located in Newbury Park, CA where Bill is the Director of Church Planting for the Western District of the Missionary Church.

Robert Ransom g72 has been appointed Assistant to the President of the Missionary Church and has moved his family to Fort Wayne. He will oversee the Christian Education activities of the denomination, promote Christian higher education, and assist in the development of church planting.

John g73 and Sharon (Torry) Charles g74 are in Lititz, PA where John serves as director of the Abundant Life Ministries, a Christian marriage and family counseling center. He also leads the music for DOVE Christian Fellowship Church and is Chairman of the Lititz Area Mennonite School Board.

Doris (Bowsher) Hyde g74 and her husband Ben serve in Taegu, Korea with Overseas Christian Servicemen’s Center, ministering to US servicemen in Korea.

Philip Mortensen g74 pastors the Love Church in Fort Wayne and recently completed work for a Masters Degree from Huntington College Graduate School.

Leslie Martin g75 and his family are residing in Zion, IL where Les has been the Senior Pastor of the Lakeview Church since January, 1988.

Tim Walberg g75 lives in Tipton, MI and is a Republican representative in the Michigan State Legislature. He recently sponsored a bill related to the confidentiality of worker's compensation information that was passed by the legislature.

David g76 and Linda (Leinbach) Hamrick, fs 74 are living in West Jefferson, OH where David is in his 8th year as the Administrator of the Maranatha Christian School and Linda is completing a nursing program.

James Kobi g76 completed MBA studies at Michigan State University in 1988 and is presently serving in the US Navy Supply Corps, stationed in Virginia Beach, VA.

Darell Eldridge, Sr. g77 moved from Bargersville, IN in August, 1987 to pastor the Oak Ridge Baptist Church in Williamstown, KY.

1970 cont.

Greg g77 and Brenda (Knuckles) Ponchot g77 continue to live in Camby, IN while Greg assumes a new position as Director of Church Planting for the Central District of the Missionary Church.

Don Deighton g78 after serving 8 years as Minister of Education at the St. Petersburg Free Methodist Church, has assumed the pastorate of the Greenacres Free Methodist Church near West Palm Beach, FL.

James Taylor, Jr. g78 was ordained July 30, 1989 at the First Missionary Church in St. Petersburg, FL. The ordination message was brought by Rev. Robert Liechty g60, District Superintendent. Jim, Sharon and their three children have since moved to Mooresville, IN to pastor the Grace Missionary Church.

Robert g78 and Donna (Young) Wido g78 are residing in Saelertown, PA where Robert is the pastor of the Alliance Church. He is also serving as a reserve chaplain for the US Air Force.

Alan Yerke g78 pastors the New Life Missionary Church of Bay City, MI. The church began in 1986 under the leadership of Rev. Arnold Schmidt g42. The congregation now has 80 members and averages over 100 in attendance.

Barry McCune g78 was ordained on September 17, 1989 at the Trinity Missionary Church of Burton, MI. The service was conducted by the District Superintendent Rev. Bruce Pearson fs47. Barry and his wife Andrea (Sprunger) g74 have pastored the Trinity Church for a number of years.

David Cook g79 lives with his wife Jan and 3 year old daughter Sarah in Lakeland, FL. David is a psychologist in practice at the Watson Clinic, a 125 doctor multi-speciality medical facility.

Charles Sanders g79 is now pastoring the Saturn Christian Church, located in the Aboite area of Fort Wayne, IN.

1980

William Raines g81 is an Associate Pastor at the First Mennonite Church in Fort Wayne. He also works as a supervisor at the Container Corporation of America in Fort Wayne.

Joseph Rossi g82 is pastor of the First Southern Methodist Church in Port Arthur, TX.

Greg Tatum g82 lives in Bristol, TN. He is completing thesis work in Church History this spring and plans to graduate from Emmanuel School of Religion with a Master of Divinity degree in June, 1990.

Chris Givler g83 graduated from Trinity Evangelical Divinity School in December, 1988. He is now planting a new church for the Brethren in Christ Church in Frederich, MD.

Paul g83 and Pamela (Hughes) Lawson fs 82 are both pursuing degrees while raising a family of two boys, Chandler (4) and Tyler (1), and helping in a church planting effort. Paul is working on a Ph.D. in Education at the University of Chicago, specializing in Philosophy and Curriculum, while Pamela is working on a Bachelor of Social Work degree from the University of Illinois.

Nancy (Dudley) Wilson g83 for three years has been a registered stock broker for Fidelity Investments. Currently she is on a scholarship at the University of Utah, working on a Master of Arts in Linguistics, while at the same time teaching English to international students. She and her husband Mike are members of the Mount Olympus Presbyterian Church in Salt Lake City.

Carolyn (Bortz) Moyer g84 is teaching 6th and 7th grades at Wilmot Grade School, Wilmot, WI. Her husband, Jerry is working on an MA in missions with missionary service as their goal after graduation in 1991.

Larry Watkins g84 is administrator of Fort Wayne Nursing Home, on Beacon Street, Fort Wayne, IN.

James g85 and Donna (Gibbs) Barnett fs83 have settled in Seattle, WA. James works for the Port of Seattle in the Aviations Operations Department and is the director of CE at the M.L.K. Baptist Church. They have two children Lanie (4) and Lumal (3).

Jonathan Burkey g85 was ordained on September 10, 1989 at the Faith Missionary Church in Lima, OH where he is the pastor. Other alumni taking part were Dick Ehresman g74, Jon's brother Stephen g82, Jearl Nelson g72, and Jon's sister Mary Ann, a present student.
Phil Kittle g85 is enrolled in the Doctor of Ministry degree program at the Methodist Theological School in Delaware, Ohio. In 1987 he graduated from Dallas Theological Seminary.

Mark Vincent g85 pastors the First Mennonite Church in Fort Wayne and has established a unique afternoon program for “latchkey” children of the church neighborhood.

Jim Gehman g86 and his wife Bonnie are anticipating overseas service with the Evangelical Mennonite Church beginning in August 1990. They will start in language school in Costa Rica and then plan to serve as church planters in Caracas, Venezuela.

Brad Ball g86 and his wife Dee were out of Panama at the time of the political upheaval. They have returned to their ministry to US servicemen (OCSC) and request prayer for effective witness to soldiers and Panamanians.

Donna Rediger g86 is teaching second and third grades at Upton Lake Christian School near Poughkeepsie, NY. Her address is RD 1, Box 488A, Rhinbeck, NY 12572.

Gary Burdick g87 has been pastoring the Lance Creek Christian and Missionary Alliance Church in Lance Creek, WY since March, 1988.

James McHugh g87 is a child care supervisor at Covington Protestant Children’s Home in Union, Kentucky. He is pursuing graduate studies in social work at the University of Kentucky.

Steve Snyder g87 has served a number of short ministry terms in Poland with International Messengers. He is now working at their headquarters in Bemidji, MN while raising support. Next summer he will return to Poland for an extended period of Polish language study and ministry.

Jo-Ann Richards fs 88 (exchange student from JTS) is the Music and Youth Director of the Church of God, Cotton Tree Bay, Cayman Brac, Cayman Islands.

Robert Lucas g88 and his wife Sherrie are living in Walworth, NY. Rob was ordained on December 3, 1989 at the New Life Bible Church where he has been the interim pastor since June, 1989.

Scott Stombaugh g88 is living in Fort Wayne and is a full-time staff member for Youth for Christ. His responsibilities are in the Youth Guidance Division as a Coordinator of Boys Probation Referral Programs.

Kim Davis g89 has been working since fall with the Allen County Welfare Department in the Child Protection Service. Other alumni working in the Welfare Department are Janet Brown g84 adoption agency, Juli Leas g65 employment counselor, John Garner g69 Director of Child Protection Services, Karin Cramer g64 Case worker, Aid to Dependent Children.

Jeff g89 and Sharon (Barron) Eagen g87 are located in Peckville, PA. Jeff was recently licensed by the Christian and Missionary Alliance and is the Assistant Pastor of the Peckville C&MA church. He is also the Program Director of the Harmony Heart Camp.

Karen Stanaford g89, one of the recent graduates from the relatively new Management Program, is working here in Fort Wayne for Lincoln National Life Insurance Company.

Anita Laymon Lamos g64 and Colonel M. Courtland Clayton were married June 17, 1989 at Plymouth Congregational Church in Fort Wayne, Indiana.

Terry Broberg g81 and Calvin Swangin were married August 9, 1989 at the Lakeside Rose Garden in Fort Wayne, Indiana.

Rebecca Poling and Kent Fahl g87, August 26, 1989 at Grace Fellowship Church, New Haven, Indiana. Kent is now Associate Pastor and Christian Education Director at Kapaa Missionary Church in Hawaii.

Christine Lampton ps and Gregory Shultz g88 were married July 1, 1989 at Brighton Chapel, Howe, Indiana. Greg is Associate/Youth Pastor at Brighton Chapel.

Victoria Elliott g89 and Charles Rodenbeck, October 21, 1989 at St. Paul’s Lutheran Church, Fort Wayne, Indiana.

Jennifer Flower, former Lexington Hall Resident Director and Rex Hill ps were married on October 14, 1989 in Olivet Lutheran Church, Sylvania, Ohio.

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SUMMIT CHRISTIAN COLLEGE
invites Alumni and the 1990 Graduating Class to the Annual Alumni Banquet
Friday, May 11
5 pm - Fellowship Hour
6 pm - Banquet
7:30 pm - Program

Reunion Classes

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NEWS NOTES

BIRTHS

Lorraine (Grandlindenard) fs 71 and  
Max Amstutz g71. Kristi Joy born  
October 12, 1989. Max is pastor at  
Calvary Missionary Church in Livonia,  
MI. Kristi has two sisters, Sheri and Amy.  
23515 Hill View Court, Farmington, MI  
48024.

Patti (Canner) g73 and David  
Breitenstine. Philip John was born  
September 4, 1989. His older brother,  
Jacob Paul is now 2 years old. Their  
address is Route #4, Box 185, Chatham, VA.  
24531.

Brenda (Cutter) fs 75 and James  
Caplan. By adoption, David James born  
January 5, 1989. They live at 2817  
Harwick, Lansing, MI 48917.

Suzanne and Scott Nearhood g79  
John Mark born July 24, 1989. They live  
in Woodburn at 4114 Becker Road. Scott is  
the Associate Pastor at the Woodburn  
Missionary Church. Jessica was two years  
old in October, 1989.

Rhonda (Neff) fs 79 and John Pettit  
g82. Alexandra Elise born March 8, 1988.  
Their home is 10775 Morton's Circle,  
Alpharetta, GA. 30021.

Becky (Brooke) g80 and Jeff Fisher  
g80. Melissa Lynn arrived on August 2,  
1989. She joined Michel Brooke, 6, and  
Marc Ryan, 4. They live on Rt 2,  
Shipshewana, Indiana, 46565.

Joyce and Chris Givler g83. Kyle  
William born, May 21, 1988. They live at  
555 Lancaster Place, Frederick, MD 21701.

Linda g84 and Brent Adams g84.  
Abigail Christine was born September 27  
, 1989. Their address is P.O. Box 165, Oak,  
NE 68964. Abigail has a big brother Seth  
who is three years old.

Julie and Robert Herman g85. Rachel  
was born September 12, 1988. Her sister  
Jessica is two years old and they live at  
15210 James Drive, Leo, IN 46765. Bob is  
associate pastor at County Line Church of  
God near Auburn, IN.

Lorie (Sonnentag) g85 and Mark  
Vincent g85. Zachary Lavon, born  
August 22, 1989. Mark is senior pastor at  
First Mennonite Church in Fort Wayne,  
IN. Their address is 1519 Oakland Street,  
Fort Wayne. 46080

Births cont.

Lisa (Hamm) g86 and Mark Brant.  
Corrina Marie was born on December 10,  
1989. Their address is R.R. #5, Box 343,  
Van Wert, OH 45891.

Bonnie and James Gehman g86.  
Bethany Sue was born on January 4, 1990.  
They live at 1331 New England Drive,  
Fort Wayne, IN 46815

Margaret (Kaholl) g87 and Don  
Booth. Zachariah Thomas was born  
November 3, 1989. Their address is 1682  
Ford Parkway, St. Paul, MN 55116.

Sandy and Don Vardaman g87.  
Nathan Lee was born September 18, 1989.  
Don is an Associate Pastor in Walbridge,  
OH and their address is 410 North Main  
Street. 43465.

Ruth (Wampler) g88 and William  
Davis g88. Kathryn Leigh Ann, born  
September 14, 1989. Their address is P.O.  
Box 143, Lapel, IN 46051.

Julianne (Larnard) ps and Jay Heare  
Their address is 4002 South Wayne  
Avenue, Fort Wayne, IN 46807.

IN MEMORY

Ruby Lundgren g19 died December 7,  
1989. Ruby was a career missionary  
serving with Overseas Missionary  
Fellowship.

Celina (Amstutz) Klopfenstein fs 21  
died December 3, 1989 in Fort Wayne, IN.  
She was the widow of W.O. Klopfenstein,  
a professor at Summit Christian College  
for many years. Mrs. Klopfenstein was a  
member of First Missionary Church and its  
Missionary Society.

Boyd Furlong g27 passed away in  
West Mansfield, OH.

A. Eldon Mitchell g33 died in  
Fountain Manor Care Center, Hicksville,  
OH. Mr. Mitchell retired in 1987 after 50  
years of pastoring churches in Indiana,  
Illinois, Ohio and Michigan.

Dwight Niswander fs 34 died November  
25, 1989. Mr. Niswander had recently  
written a book.

Ramona (Felts) Eicher g38 died  
January 29, 1989 in Fort Wayne, IN. She  
was the widow of Oscar Eicher, Missionary  
Church pastor for many years.

In Memory cont.

Clifford F. McClaid fs 39 died  
November 9, 1989. Mr. McClaid taught  
school for 25 years and was organist and  
Sunday School teacher at New Hampshire  
Church of the Nazarene.

Belinda (Keith) Peeler g69 passed  
away November 30, 1989. Belinda was a  
former elementary school teacher in  
Fostoria, OH and in Indiana. She was a  
member of Calvary Baptist Church in  
Findlay, OH.

Key: g = graduate  
fs = former student  
ps = present student

JOB BOARD

The following churches and organizations have  
written to the Placement Office indicating openings  
in the following positions. If you would like  
further information about these openings, write  
the Placement Office and refer to the code no.

Full Time Pastor. Bethel Center Church of  
Bredesen. Hartford City, IN. A-2
Pastor. Pleasant Hill. Union City, IN. A-7
Full Time Pastor. New Covenant Fellowship.  
Decatur, IN. A-9
Pastor. Suburban Heights Baptist Church.  
Garfield Heights, OH. A-11
Youth Pastor. Calvary United Methodist. Flint,  
MI. C-5
Youth Worker. West Eckford Missionary.  
Marshall, MI. C-9
Full Time Youth and Assistant Pastor.  
Evangelical Free Church of Hershey, PA. C-10
Full Time Director of Music & Youth. Auburn  
Presbyterian. Auburn, IN. E-14

Teaching Positions:

Counselor, El. Physical Education Teacher,  
and Art Teacher. Walnut Ridge Baptist Academy.  
Waterloo, Iowa.
Roseburg, Oregon
Full Time Language Arts Teacher. Smith-  
Green Community Schools. Churubusco, IN

Overseas:

Teachers. Quisqueyana Christian School. Port-  
au-Prince, Haiti.
Teachers. Wycliffe Bible Translators
Teachers. Liberty Christian Schools. Uijongbu,  
Korea.
Teachers. Evangelical Christian Academy.  
Madrid, Spain.
Teachers. World Teach
Teachers. Black Forest Academy
CHICAGO BRASS
March 3, 1990 - 7:30 p.m.

If you were permitted to hear just one brass group in your lifetime, you would do well to make it the CHICAGO BRASS QUINTET. These brilliant musicians are masters of the brass instruments and perform with remarkable talent. Whether it is music by Gershwin or Sousa, you will find that they have an uncanny ability to reach out and touch their audiences. Crisp, energetic, humorous, friendly, talkative -- such approach brings them close to the listeners. March 3rd promises to be an evening of sensational brass music! One word will describe your reaction to the CHICAGO BRASS QUINTET -- Bravo!

General Admission Ticket Price -- $6.00
Tickets now on Sale!

TAKE 6
March 31, 1990 - 7:30 p.m.

The stage is bare. No keyboard racks, guitar stands, drum sets -- only individual microphone stands as six young men stroll on stage. The music begins, and immediately you are overwhelmed with an acappella sound that awakens your senses and refreshes your soul. The combination of vocal jazz and traditional black quartet Gospel with a pinch of street corner "doo-wop" is like something you have not heard in a long time.

Winners of two Grammy awards and Dove Awards, TAKE 6 brings to Fort Wayne excitement, energy and joy that really great music sparks. Mark your calendars now and plan to enjoy TAKE 6 on March 31st!

General Admission Tickets - $10.00
Tickets go on sale - March 5, 1990

SPECIAL EVENTS
(219) 456-2111 Ext. 219