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TAYLOR UNIVERSITY BULLETIN

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VOL. XX., NUMBER V

FEBRUARY, 1929

ISSUED MONTHLY.

A TRIUNE SERVICE

A Study of All Sides of Annuity Investments at Taylor University

A three-cornered benefit is in Taylor's Annuity Bond:

(1) *The investor is Free* from taxes, from business worries, and from solicitude about his proxy service in the grand eternal days.

(2) *A Chance is given* to an unending series of the best boys and girls that earth affords; a chance to serve God at their best and win the game of life. Taylor's facility for finding them is almost uncanny. Perhaps it is a spiritual mystery. Pass a powerful magnet over a box of sawdust sprinkled with slivers of steel, and you can assemble the steel filings. Taylor has a powerful magnet, felt from California to Maine. The incidental moral tests and the scheduled intellectual tests between colleges always show that Taylor students have a lead, out of proportion with ratio. This sounds boastful, but a statement of facts is not a boast.

(3) *An Institution is Preserved.* A college like Taylor may only be expected to take rank with secular colleges as its friends use their consecrated funds to make it strong. As one annuitant expresses it, Taylor is "coming to the front." But for the sun-crowned men and women among the friends of higher Christian education, who invest with a vision, Taylor would be a little academy, encountering the contempt of educational roughnecks. As it is, a student from our Science Department has won the thousand dollar Chemistry prize in contest with other colleges of the nation and our graduates are measuring up, in many instances, with a plus in their favor. We are proving that *a character factory is an intellectual empire.*

Taylor provides definite security for the protection of annuity investors. They rank next to the limited number of first mortgage bond holders, all the residue of the School's resources being set apart in a legal paper to guarantee the principal and interest of the investment during the life of the person protected by the bond, and a regular bond is given, signed by the president and secretary of the Legal Hundred, which is not a bond in name only, but in fact.

We have an arrangement to give Taylor University Annuity Bonds in exchange for any other

EDITORIAL CHAT

By the President of Taylor University

Friends will forgive us for devoting this issue of the Bulletin so largely to business. It is business of mutual interest to the school and scores of good people who have been puzzled about the best way to perpetuate their influence after they shall have gone to heaven. This February Bulletin will be preserved as a standard document upon Annuity Bonds.

We have had lively times over our editorials the last two issues. Brother Al Smith's friends wrote us several warm letters about "Our Political Editorial"; we have had mostly approval of our article upon the Holy Spirit, entitled "The Expected Glory," but some strong pacifist protests upon our "Patched Up Theories of Peace." In each case, however, we have had more letters of commendation, from worthwhile people—more compliments than kicks.

Taylor is somewhat old fashioned, though not reactionary, in its patriotism, in its ideas of national life, home life, and Church life. We think that morally and spiritually the inhabitants of many of our modern educational colonies are on the high seas without a rudder to their ship. We shall pray, and try to help, that they may have the true rudder and know the Chief Pilot before the currents of political, economic and religious modernism bring them to the breakers.

kind of interest-bearing bond, even the bonds of Taylor or any other college, or first mortgage notes. A clause is inserted in our bond to give it a validity that is identical with the validity of the bond or note taken in exchange. Persons having houses or real estate to turn into annuity bonds, are asked to sell the property first, and use the cash and mortgage papers in their annuity investment.

THE HEALTH OF ANNUITANTS

In the average case, people seem to get better health and make a stronger bid for life when they get a Taylor University Annuity Bond. Humorous remarks about this have been made, but we do not mean to be humorous in our reflection. It has occurred so often that we have attempted to look for a reason. Is it in the increased satisfaction of mind through the passing of business worries? Is it the end of a dilemma of suspense? Is it the tonic of joy from having done a good thing? One thing certain, we wish them well, and pray for their health. On the principle that friends are worth more to Taylor University than their money, we sincerely wish an extension of days not only for those who have made annuity gifts, but for those who have remembered Taylor in their wills.



HEARING FROM A HAPPY FAMILY

A representative group of Taylor's Annuity Bond holders. Ninety-two years old and vigorous. William Taylor's friends. Compliments to Taylor's business methods. Annuity interests like "money from home." "Safe and care free." "Treasures in heaven." "Wells of living water." Poetry inspired by the occasion.

Are you glad or sorry that you invested in a Taylor University Annuity Bond? We here publish answers to this question from over forty people in thirteen different states. Their pictures, some of which we are permitted to publish, may be identified by the numbers opposite the names. Some arrived too late for this issue.

1. J. F. Laird (and wife), California: "I rejoice in the success of sending out many young people well equipped to tell the story of Jesus and His love. Have never regretted that we invested in annuity bonds for Taylor University."

2. E. D. Lang, Florida: "I am pleased with you. Thankful to the good Giver of all good gifts who made it possible for me to make this annuity investment."

3. Lewis G. Cowing, Indiana: "Neither my wife or self have ever had any reason only to feel glad that we invested money in Taylor University. Living as we do within easy observation of Taylor, we know that if we were placing our own son or daughter in school we could put them with you with a feeling of assurance that they would be taught the high ideals that would bring forth all that is best in a man or woman."

4. Mrs. H. E. Hollingshead, Ohio: "I have tested God's promises and they never fail. At ninety-two, and in good health, I am a miracle of God's mercy, just waiting for Him to come. I rejoice greatly that in this infidel age we have such an institution as Taylor University to stand for God and His message to man in the Holy Book."

5. Miss Daisy Chase, Ohio, went to her heavenly home many years ago. Her mother, Mrs. Mary L. Chase, the annuitant, says Daisy deserves the credit for their investing in an institution like Taylor, standing for world missions. Daisy's toy barrel of coins, saved in her girlhood, was given to Taylor University after her death, in honor of Bishop Taylor. Mrs. Chase and Bishop Taylor were good friends.

6. A. F. Boory, Ohio: "I am glad I have some of Taylor University's Annuity Bonds. I feel that while they are helping others they are helping me also."

7. Lydia E. Arnold, New York: "Am happy to say that I am not sorry I made a Taylor University Annuity investment, for I believe it stands for the highest things of life."

8. Mrs. M. B. Mead, Ohio: "I do not regret the annuity investment I made in Taylor University—when I think it is helping prepare some young person to go forth into the Lord's vineyard and win many precious souls from the ways of sin. Wm. Taylor and my husband, Rev. M. B. Mead, were special friends. Were he living to-day he would rejoice that Wm. Taylor's memory was so honored by the present University."

9. Geo. W. Hughes, Wisconsin: "I am very satisfied with my annuity investment in Taylor University."

10. Mrs. Elizabeth F. Elliott, Ohio: "I am glad to have one of Taylor's annuity bonds. I thoroughly believe in your standards and pray God's richest blessings upon you."

11. Miss Frances Staples, Michigan: "I consider the Annuity investments of Taylor University one of the very best."

12. Mrs. Elizabeth B. Myers, West Virginia: "I pride myself in having had a part in upholding your hands through an annuity investment, which you have handled to my entire satisfaction. To those who wish to make an investment which will bring spiritual blessings to the donor for all time I commend Taylor University."

13. John H. Stafford, Indiana: "I am well pleased; and if I had money to invest would be pleased to help Taylor."

14. Mrs. Emma Lose Shumaker, Pennsylvania: "I am glad I invested in Annuity Bonds to build a room in memory of Mr. Shumaker. Let us hope the day will come that instead of erecting stone monuments we will erect useful monuments in memory of our dead, and their children will not ask, 'Why these stones?'"

15. John W. Thomas (and wife), Indiana: "I am very glad we made the investment we did in Taylor University."

16. Jacob Bibler (and wife), Indiana: "We are proud to belong to the annuitant family of Taylor University, and esteem it a privilege to have an humble part in shaping the destiny of generations yet unborn."

17. Rev. George W. Martin, Indiana: "I am glad I could place some money on the annuity plan with this splendid Christian institution. It will help sustain me while I live, and go on blessing others after I am gone."

18. John E. Raney, Ohio: "Getting Annuity interest from my \$2700 every six months is like getting money from home. May the Lord continue his blessing upon old Taylor."

19. J. S. Williamson, Illinois: "I am glad to know that Taylor is prospering and coming to the front. I am glad that through the blessing of God I was able to make this gift."

20. Fred H. Wolfe, Michigan: "In my seventy-eight years, I have not invested any money that has given me as much satisfaction. It is safe and care free, while it is assisting in advancing the spread of holiness when I am gone to be with the Lord."

21. Mrs. Julia Seelinger, Indiana: "I only wish I had more money to buy annuity bonds, as I think Taylor is a safe place in which to invest. I like Taylor because it stands four square for the gospel of Jesus Christ."

22. Miss Emma C. Kreiling, Ohio: "I certainly am not sorry I gave the money for the good work."

23. C. L. Bernstorff, Kansas: "Long live T. U."

24. Mrs. Sarah C. Wickline, West Virginia: "I am glad and happy that I made the annuity investment at Taylor University. I like your promptness in paying the interest. My only regret is that the investment could not have been ten times greater."

25. Harry Canan, Ohio: "Thankful that God has made it possible for me to place some of his money, etc."

May 'Taylor' live long,

And ever be strong;

As on to the battle they go.

May the young life they win

Ever be free from sin

As out to win others they go."

26. O. W. Outland (and wife), Upland, Indiana: "I have taken out some annuity bonds that I am well satisfied with. I have always received my interest when due. I have been in the town for a number of years. I am glad to recommend Taylor as a safe place to send your boy or girl."

27. B. K. Hover, Pennsylvania: "It is money well spent, and I wish you success in the work you are doing."

28. Rev. J. W. Bedford, D. D. (and Mrs. Bedford), West Virginia: "I have known the excellent work done by Taylor University for more than a quarter of a century, and I know of no better source of training for life work than it gives. It cares for both head and heart. For this reason I believe it one of the best investments I can make for God and humanity." (Dr. and Mrs. Bedford have established the James W. Bedford Fund, in memory of their son, who preceded them to heaven.)

29. Mrs. Jennie Hodges, Maine: "Wish I could spare more, to help prepare young men and women for God's service."

30. Mrs. Della B. Stretch, Illinois: "We appreciate your efforts to maintain a full salvation school, where our young people may be taught their privileges in grace, retain their faith in Jesus Christ as a complete Savior, and the inspiration of the Bible, while they are working for an education."

31. Mrs. Bertha G. G. Wilson, Illinois: "My mother took out the Annuity Bond and just handed it over to me for the interest during my life-time. She was very much interested in those things, and spent what she had that way."

THIS MAY INTEREST YOU

32. George Schneider (and wife), Michigan: "I am glad to endorse Taylor and what it stands for, and glad to help it along in an annuity investment."

33. Mrs. Antoinette C. Park, Michigan: "I always think of the Annuity Bond with pleasure, and ask God's blessing on it, that it may bring forth an hundred fold in this world, and in the world to come everlasting life to scores."

34. Mrs. Viola Torrey, Maine: "I am much pleased with the Annuity Bond, and would recommend it to any one that had some of the Lord's money to invest in bonds."

35. Mrs. Harriet Elizabeth Fisher, Ohio: "I gave it joyfully, without being solicited by any one, and have thanked my heavenly Father on bended knee for the open door, where it would be safe and help to start more wells, those kind of wells Jesus spoke about, wells of pure living water, springing up unto everlasting life."

36. Mrs. Ella M. Quein, Pennsylvania: "I am glad I made an annuity investment in Taylor. Have never regretted it."

37. Mrs. Mary E. Clark, Indiana: "Three years ago, without solicitation from any one, I invested in a Taylor University Annuity Bond. Later, I have taken the second one. While I consider it a good investment financially, I also think it a splendid way to 'lay up treasures in heaven.'"

38. Mrs. Georgia M. Riggs, Michigan: "I certainly am happy because I had the privilege of making an annuity investment in Taylor, and only wish it could have been more. God bless you and the School, is my prayer."

39. D. S. Lynk, Iowa: "Greetings to Taylor University. I take this means of extending to you my best wishes for the future success of the school. I am very glad I have an opportunity to help the work of Christian education through your institution."

40. E. B. Robinson, Indiana: "August 26, 1926, I gave to Taylor University \$30,000.00 in down town real estate in Fort Wayne, Indiana, on the annuity plan. At this time I am well pleased and feel it is the best deal I ever made. Having the satisfaction of knowing my future years are provided for, and that the \$30,000.00 may bring better results for the upbuilding of the kingdom, than I could bring to pass, as an individual."

41. Mrs. Abbie E. Burnett, Wisconsin: "I am glad I have been able to take out an annuity in Taylor University, thus having a part in the good work they are doing."

42. Mrs. H. E. Fisher, Michigan: "It does me a great deal of good to know that some of our money is going to help an institution like Taylor."

TABLE OF ADVANTAGES

- An income without taxes, without work.
- Special Collateral to protect your investment.
- Winding a service clock that never runs down.
- Putting your will into effect without inheritance tax.
- Getting out of reach of speculators and pressure salesmen.
- Becoming a partner in an immortal enterprise.
- Investing in health by transferring your worries.
- Joy of achievement by multiplying yourself in others.

HOW TO SECURE BONDS

To get an Annuity Bond you have nothing to do but send your personal check, made payable to Taylor University, for the amount of the bond desired. The bond will be executed by the proper officials and returned to you promptly, bearing interest at 6% up to sixty, 7% at seventy, 8% at eighty, 9% at ninety. Interest is paid every six months. These amounts of interest are worked out scientifically and fairly. Persons who really wish to serve will not ask excessive interest; and wise investors know that too high interest would impose a strain upon the school in the future and create a risk for them.

Taylor's Goal Endowment has been approved by the Indiana Inspector. All the other criteria of a first class college had been met previously. This means that Taylor's rating can be formally listed, and will no longer be on an "expiring basis."

The William Taylor Service Endowment of five hundred thousand dollars is still being sought, and gifts and bequests on this are thankfully received. We have about four hundred thousand yet to go.

Next college year opens September 18. You are invited, if you plan to attend college. Satisfaction guaranteed if your ideals are high. Write the president, and get a catalogue.

Does your high school need a teacher? Does your high school or college need an artist in music or dramatics and speech? Taylor has some good teachers, in several different majors, who graduate in June.

First Mortgage 6% Gold Bonds New and Refunding Issue \$300,000.00

Maturing 1940, Some Earlier

SECURITY

The main properties of the Institution, value \$700,000, based upon estimate of American Appraisal Company. Returns from new \$300,000 dormitory, proceeds of \$300,000 in good paper from the friends of the institution, and sale of \$75,000 in valuable real estate, with other resources, are the guarantees of prompt payment of interest and principal.

Trustee: Upland State Bank, affiliated with Continental Bank and Trust Company, Chicago, and others.

ENCOURAGEMENT

Within less than four months from the announcement of this bond issue, before the date of issue, more than half of it was bought or spoken for. This includes old bonds exchanged for new. We shall feel pleased and honored to have a large additional order from our friends in the next few weeks.

Brief Financial Statement
as of December 1, 1928

Total Listed Assets	\$893,870.81
Total Subscription notes and pledges	579,102.07
Total Assets	\$1,472,972.88
Total Direct Liabilities	298,773.92
Excess Assets over Liabilities	\$1,174,198.96

Investment in Taylor is investment in the ministry and mission field, in gospel temperance, in Christian citizenship. It helps to open the door for struggling youth, of that class from the middle walks of life who make good when given a chance.

Your check, made payable to Taylor University, addressed to Upland, Indiana, will bring you your bond.

H. C. MILLER, Treasurer. JOHN PAUL, President.