

Dear Friends:

We are pleased to provide you with the latest issue of *The William Spoelhof Society* newsletter as we mark the beginning of a new academic year.

This July we held a special celebration on campus to mark President Gaylen and Mrs. Susan Byker's ten-year anniversary of service to Calvin College. On the back cover you will find a reflection on the past decade and a picture of the event. We are also pleased to include a story about Andy and Gladys Van Noord, highlighting Andy's interesting career and the role Calvin has played in their lives.

As of this writing, the Petra exhibition on campus has just closed. Over the 19-week, 115-day run of the exhibition, a total of 63,808 tickets were sold. The final number tops the 62,203 people who saw Petra during its 20-week run at the Cincinnati Art Museum from September 2004 to January 2005. We are pleased that many of you were able to join us on campus to tour the exhibition!

Thank you in advance for your prayers for our students, faculty, and staff as we embark on this new academic year, and thank you for your investment in Calvin College.

Sincerely,

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Andy Van Noord: Vision of What Could Be Inspires Inventions —and Support of Calvin

In the middle of 1950s it was common to have the rearview mirrors mounted on the front fenders of cars. Though this was in fashion, it posed problems because there was no way the driver could adjust them. To solve this problem, Andy Van Noord '43 designed a remote control for mirrors. Ford Motor Company was the first to use it and soon it was used on most cars.

It's that kind of vision that inspired Andy Van Noord to originate about fifty patented inventions. Metal-to-metal retractable seatbelt buckles and remote-controlled rearview mirrors improved safety and practicality in automobiles and were designed by Van Noord.

Van Noord attended Calvin College from 1940 to 1943 as a pre-engineering student. While at Calvin, he heard about the attacks on Pearl Harbor. "After a period of serious soul-searching as to whether he should enlist or just wait to be drafted, he chose to enlist in the army," said his daughter, Nancy Van Noord '74. "That's how he is—he will put other people's needs before his own."

After basic training, Van Noord was sent to the Massachusetts Institute of Technology for one term and was the only G.I. who made the dean's list. On a two-week furlough in 1944, he married Gladys Mulder, his high school sweetheart. Shortly after the wedding, he went overseas for a year and a half, where he fought in the Battle of the Bulge.

After V. E. Day, one of Van Noord's officers submitted Andy's name on an application for a special-information education program. As a result, he spent one semester at the London Poly Technical Institute. "The courses I took at Calvin were in chemical engineering," he said. "And the courses at MIT and London Poly Technical were in electrical engineering. So when I got out of the army, I was about equally advanced in both chemical and electrical."

At the time Van Noord attended Calvin, the college's engineering program was not fully accredited. To finish his degree, he attended to the University of Michigan. "One thing Calvin has is good instruction in their courses," said Van Noord. "I had excellent training there." At the time, it was common for Calvin



Andy and Gladys Van Noord

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grateful to our ancestors...

The Road to April 15:

A Year-End Tune-Up for Your Taxes

If financial planning is a superhighway, with such destinations as paying for college and enjoying a comfortable retirement ahead, April 15 is a “toll booth” every year. Will you have enough “fuel” left to ultimately reach your financial destinations? Let’s explore ways to tune up your tax strategy and keep you zipping along toward your personal, financial, and charitable destinations.

The goal is to maintain or improve your financial situation by reducing your **taxable** income, thus getting more mileage out of your assets.

Less Income, Less Tax:

Strategy One: Increase your deductions.

- ✓ **Pay as much interest as feasible on a mortgage or home-equity loan before December 31.**
- ✓ **“Withdraw” from the tax on your mandated IRA withdrawals with a charitable gift.**

Funds that have grown tax-free for years within your IRA (or other qualified plan) are *fully* taxable when they are distributed. Consider making a charitable gift to Calvin to help soften that tax hit. A cash gift is deductible up to 50% of your AGI.

Strategy Two: Generate more tax-free income.

- ✓ **Contribute for a charitable gift annuity.**

In exchange for a gift such as cash or securities, you will receive a guaranteed stream of income for life from Calvin. Some of the income may be tax-free over your life expectancy.

Example:

Ruth, 70, makes a cash contribution of \$10,000, in exchange for a charitable gift annuity with Calvin.

\$10,000 Cash Gift Annuity			
Age	Annuity Payment	Tax-Free Portion	Charitable Deduction
60	\$570	\$291	\$2,977
65	\$600	\$329	\$3,447
70	\$650	\$386	\$3,866
75	\$710	\$454	\$4,366
80	\$800	\$547	\$4,855

In return, she receives an immediate charitable income-tax deduction of \$3,866 to help offset her current tax bill. She also receives an annual annuity of \$650 for life. Of this amount, \$264 has to be reported as ordinary income, but the remaining \$386 is treated as a tax-free return of principal over her actuarial life expectancy—15.9 years for Ruth.

Strategy Three:

Reduce or eliminate capital gain. If you have appreciated property held for more than a year, a sale could possibly generate substantial tax on the capital gain (at rates as high as 15%). Instead, consider these options:

- ✓ **Delay the timing of the sale of appreciated property.**
By delaying the timing of the sale until next year, you avoid having to pay the capital gain on your 2005 taxes.
- ✓ **Make a charitable gift with appreciated property.**

You qualify for a charitable deduction for the full fair-market value of a highly appreciated asset on the date of your gift. Even if the asset’s value falls in the future, your deduction remains the same.

Alternatively, you may find a gift of appreciated property to a charitable trust with Calvin even more beneficial. You would avoid paying any capital-gain tax on the initial transfer of the property to the trust, and you would receive a significant charitable tax deduction as well.

We Are Here to Help

To assist in your planning, we would like you to receive a complimentary copy of our new booklet, **Charitable Tax Planning for 2005: Looking Ahead to April 15**. To request your copy of this handy year-end taxpayer’s companion, simply return the enclosed card or call our office.

...faithful to our heirs

Van Noord continued

pre-engineering students to go on to programs at the University of Michigan and Michigan State. There, Calvin students would often end up in the top ten percent of their class.

It was at Jervis Corporation a few years after his graduation from the University of Michigan, that Van Noord designed the first metal-to-metal seatbelt. Van Noord not only invented devices to improve automobiles, he also pioneered designs for medical and physical therapy equipment, refrigerators, and furniture. “When he is presented with a problem, he loves to brainstorm to find a practical solution,” said Nancy.

Over the years, Van Noord acquired Valley City Plating Company and started Kent Design and Manufacturing, Portable Isokinetics, Nordex Medical Company, and Nordex Furniture to manufacture the products he designed. He is still active as president of Micro Machine Company, which makes instruments for orthopedic surgeons.

Nordex Furniture was the leader in producing brass and glass furniture. “A lot of metal furniture at that time was chrome and glass.” He said, “I thought it would be nice to use brass and glass and it was able to utilize the brass plating capability of Valley City Plating Company.” Their furniture was carried by high-end furniture stores and major department stores including Burdines and Bloomingdales. He said, “It was fun to be able to design furniture for the big stores.”

His designs were creative, practical, and fashionable. He designed a dining room table which

included a hidden, spring-loaded self-stored leaf that could be lifted securely and into place using one finger. “I remember going on a trip with a salesman,” said Van Noord, “and he talked about extension tables. He said, ‘Wouldn’t it be nice to have a self-stored leaf so a person wouldn’t have to lift something so heavy?’ And I said, ‘Oh, that’s not so hard.’”

Many of Van Noord’s prototypes were also made for the medical field. He prototyped an electrosurgical knife that included a fiber-optic light and a vacuum tube so that doctors would have a better visual field in surgery. He also designed a line of physical therapy equipment that was portable and very cost effective.

Just as Van Noord applied his creativity to his many inventions, he also devised innovative programs for his employees. One such program was a monthly bonus plan based on the performance of the manufacturing each month. “It was different from other manufacturing businesses,” he said, “because they

had bonus plans based on annual performance. I liked this plan because it gave people instant feedback and incentive.” In effect, it was a profit-sharing plan and Van Noord called it their “Team Plan.”

“He’s a Christ-centered, brilliant, modest, and innovative person,” said his daughter. “He’s always eager to help people out. Even in the companies he ran, he was always doing things to help his employees.” Outside his business interests, he was a member of the Bannermen Gospel Quartet for several years and also served as elder and clerk of his church.

Given Van Noord’s vocation, it comes as no surprise that when Andrew and Gladys Van Noord see a need, they are ready to help. As faithful supporters of Calvin and members of The William Spoelhof Society, the Van Noords help Calvin maintain excellence in Christ-centered education. “Calvin has good undergraduate training,” said Van Noord. “And it has done a great job of teaching people to take an active part in God’s kingdom.”

Calvin Holds Spot in U.S. News College Guide

For the second year in a row Calvin College is rated the second-best college in its category in the annual *U.S. News & World Report* college guide.

Calvin is number-two in “Best Midwest Comprehensive Colleges” according to the 2006 edition of *America’s Best Colleges*, the annual *U.S. News* guide. There are 108 schools in Calvin’s category, colleges and universities that focus on undergraduate education and offer a range of degree programs—in the liberal arts, which account for fewer than half of their bachelor’s degrees, and in professional fields such as business, nursing, and education.

In addition to being rated second-best in the Midwest, Calvin also received two mentions in a category called “Programs to Look For,” examples of academic programs that are believed to lead to student success.

Calvin Vice President Tom McWhertor says that Calvin’s U.S. News category of Midwest Comprehensive Colleges includes a number of top-notch academic institutions. He adds, “We’re happy to be recognized as one of them.”

Celebrating the Bykers' Ten-Year Anniversary

On July 6 the Calvin College community gathered to celebrate the ten-year anniversary of Gaylen Byker as president of Calvin and Susan Byker as the college's "first lady."

The celebration began with a short program in Gezon Auditorium after which the Bykers and their family were led by bagpipers Sam Wanner (director of finance at Calvin), and his son, to the DeWit Manor lawn for food and refreshments.

The Byker presidency has been a significant one, marked by rapid growth in both academic programs and buildings.

Focus on Internationalization

A big focus for Dr. Gaylen Byker is international relations.

Already over two decades ago as a Calvin undergraduate, President Byker was focused on a world bigger than just that of West Michigan. When he began at Calvin, he already had served in Vietnam as an artillery officer, supervising 90 enlisted men in combat situations. He was discharged with the rank of captain and returned to study at Calvin.

At Calvin, President Byker earned a bachelor's degree with concentrations in philosophy, English, political science, and speech with a minor in Russian language (through courses taken at Grand Valley). He then went on to earn a law degree at Michigan (cum laude), a master's degree (magna cum laude) in world politics at Michigan, and a Ph.D. in international relations at Pennsylvania.

So it should be no surprise that the Byker presidency has been marked by an emphasis on global studies and service to a world beyond the U.S. borders. For example, in 1995-96 Calvin had four semester abroad programs. It now has ten. In Interim 1996, Calvin had 271 students go on 16 interims off-campus. This past January the college saw 469 students go on 28 interims away from Calvin. And in 1995 the college had 91 international students (not including Canada), or 2.3 percent of the student body. This past year Calvin welcomed 213 students from other countries (not including Canada), or 5.1 percent of the student body.



BY THE NUMBERS

Enrollment

1995	3,963
2004	4,186

Tuition

1995-96	\$10,995
2004-05	\$17,770

U.S. Minority Students

1995	147 (3.7%)
2004	223 (5.3%)

International Students

1995	91 (2.3%)
2004	213 (5.1%)

Students from denominations other than the CRC

1995	1,622 (40.9%)
2004	2,144 (51.2%)

Number of Full-Time Faculty

1995	244
2004	307

% Full-time female faculty

1995	22%
2004	30%

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