

6-29-1978

## Steffens, Henry J Oral History Interview: Retired Faculty and Administrators of Hope College

Conrad Strauch Jr.

Follow this and additional works at: [http://digitalcommons.hope.edu/retired\\_faculty](http://digitalcommons.hope.edu/retired_faculty)



Part of the [Archival Science Commons](#), and the [Oral History Commons](#)

---

### Recommended Citation

**Repository citation:** Strauch, Conrad Jr., "Steffens, Henry J Oral History Interview: Retired Faculty and Administrators of Hope College" (1978). *Retired Faculty and Administrators of Hope College*. Paper 9.

[http://digitalcommons.hope.edu/retired\\_faculty/9](http://digitalcommons.hope.edu/retired_faculty/9)

**Published in:** H88-0234. *Hope College Living Heritage Oral History Project. Records, 1978. 0.50 linear ft.*, June 29, 1978. Copyright © 1978 Hope College, Holland, MI.

This Article is brought to you for free and open access by the Oral History Interviews at Digital Commons @ Hope College. It has been accepted for inclusion in Retired Faculty and Administrators of Hope College by an authorized administrator of Digital Commons @ Hope College. For more information, please contact [digitalcommons@hope.edu](mailto:digitalcommons@hope.edu).

LIVING HERITAGE ORAL HISTORY PROJECT

Henry J. Steffens

This manuscript is authorized as "open"  
Hope College Archives Council  
Holland, Michigan  
1978

TABLE OF CONTENTS

Introduction	. . . . .	. iii
Preface	. . . . .	. v
Biographical Sketch and Summary of Contents	. . . . .	. vi
Interview I	. . . . .	. 1
Index	. . . . .	. 26

## INTRODUCTION

The Hope College Living Heritage Oral History Project consists of a series of interviews conducted during the summer of 1977 by Nancy A. Swinyard, and the summer of 1978 by Conrad J. Strauch with persons who, in years past, were members of the faculty and administration of Hope College. Upon the completion of each session, the taped conversation was transcribed and then edited by both the interviewer and the interviewee for clarity. While accuracy is desirable, the viewpoint of the interviewee is maintained. Some alterations were suggested by the interviewer during the interviews and in later correspondence, but the researcher will discover discrepancies between the interviews themselves and with published sources of information. Therefore, the researcher must be aware that these differences exist, and seek to understand the perspective from which all statements were made. Tapes of all interviews are stored in the Hope College Archives.

No claim is made that the information contained within these transcripts is absolutely accurate. No two people share identical viewpoints, and the separation by time from the interviewee's experiences on campus can sometimes intensify this divergence.

Without the support of Dr. Jacob E. Nyenhuis, Dean for the Humanities, and Mr. William K. Anderson, Vice President for Business and Finance, this project would not have become a reality. Dr. Elton J. Bruins, though busy with his own pursuits, willingly lent his guidance and support. The success of this project can be attributed to the efforts of the interviewees, each gracious, receptive and cooperative.

PREFACE

Interviewee: Mr. Henry J. Steffens

Interview I: June 29, 1978  
Mr. Steffens' home in Holland, Michigan

Interviewer: Mr. Conrad J. Strauch, Jr.

## HENRY J. STEFFENS

### BIOGRAPHICAL SKETCH AND SUMMARY OF CONTENTS

Mr. Henry Steffens was born in Holland, Michigan on March 8, 1908. He attended the Holland Public Schools and then went on to Hope College. In 1930 he received his AB from Hope. He then went on to Northwestern University where he received his AM in 1932.

In 1936 he began work as the Supervisor of Auditors in Grand Rapids. That same year, on April 18th he married Margaret J. Westveer. They have two children; Henry W. Steffens and Gretchen E. Robert, Mrs. Pierre. In 1946 he left his job in Grand Rapids to become Treasurer of Hope College. Then in 1966 he became Vice-President for Finance of Hope College, the position he held until his retirement in 1968.

Mr. Steffens has had a very active involvement with the community. He served as treasurer of Resthaven, Holland, Michigan from 1947-1977. From 1963 to 1966 he was treasurer of the Holland Economic Development Corporation. And since 1969 he has been the treasurer of the Netherlands Museum in Holland, Michigan. During those years at Hope he also found time to serve on the Holland City Council from 1957 to 1967, serving as mayor pro-tem from 1961 to 1965.

Mr. Henry Steffens was part of the Hope College administration during a period of rapid development; consequently he was able to tell of the problems and financial dealings of the college during the building of Durfee and Kollen Hall. He also recounts the hectic period of the return of the veterans. Having been treasurer he tells of his experiences in the development of the financial aid program and fund raising. We are also given an administrator's view of the administrations of Dr. Irwin Lubbers and Dr. Calvin Vander Werf.

INTERVIEW I

STEFFENS: I've forgotten exactly how we started this conversation. In general it had to do with the financing of students with the aid of the tax-payers of the United States of America, a phrase I like much better than the federal government.

CONRAD: It sounds better.

STEFFENS: And it's more true, I think, some how or other when people talk about the federal government they get the notion that it is separate from the people of the United States, and the money which comes from it does not come from the people of the United States which it does.

Well, at any rate, we started to talk about the building program of the college. That started almost immediately after the conclusion of the Second World War. The first building of consequence built was Durfee Hall. We financed Durfee Hall with a loan of \$400,000 made to us by the Penn Mutual Life Insurance Company. The rate on the loan was 4 and a quarter percent, I believe, on a ten year basis, but it was a 15 year loan, so at the end of ten years that meant we had to renegotiate the terms for the balance, which we did. The new rate rather than the 4 1/4, approximated 6% or 6 1/2%. I remember very well when I rode home on the train from Chicago that night I was just heart sick; I thought that was much too much. As I look back on it I think maybe it was, but it was the best we could do. At any rate we lived with it and we paid off the loan completely in the final five years.

Now during the same time we were trying to build another dormitory - for men, because Durfee at that time was for women. So we negotiated with the Housing and Home Finance agency of the Federal Government, which I think

presently is part of the Department of Health Education and Welfare. And we built a dormitory to house 300 men at a cost of just over one million dollars. We borrowed the million for the construction cost from the people of the United States. At that time and maybe they still do, you go through sort of a fiction in this matter. You sold bonds to raise the money and the only buyer of the bonds would be the government of the United States. This was the process you went through to get the dough.

CONRAD: That seems like a very complex way of doing it.

STEFFENS: Well, that's what I say. To a degree this was a fictional thing, except until it comes to repaying, then you need to repay it with money - it's no fiction at that point. The only thing that was fictional about it was the supposition that the bonds would be desired and would be desirable for investment purposes on the part of civilians. Well, obviously who would want to buy a 3% bond as an investment, but there might have been some at that time. That's neither here nor there. Now, that was done some thirty years ago and that issue must be well along towards its completion. My guess is that by virtue of the sinking fund required under the terms of the indenture the income of the sinking fund now pretty much pays for the balance.

The building developed very well. I believe it was built by the present firm of Elzinga and Volkers of Holland, Michigan. I think the only feature of the place was that it caught fire while it was under construction. I believe that came along in February; it was intensely cold and the builders, and construction people, had enclosed the building in plastic while they were working on the inside. So there was just the frame of the building; there were studs that had been put in and they had heaters in there trying to keep the place livable so the fellows could work in it, and all at once



the whole building was in flames. Well, it didn't delay us too badly, but it did a little because the engineers, and those from the Housing and Home Finance Agency, wanted to be sure that there had been no structural damage to the building. This was one feature of our having made the loan with the federal government that I think was really beneficial. The engineers assigned to that building by the Housing and Home Finance Agency were very good. They seemed to do things that would guarantee that the place would be built well, and I believe that it has been.

The heating plant was built along with Durfee Hall and was doubled in capacity at the time Phelps Hall was under construction. At this time the plant was changed so as to permit the use of gas. In between there were other projects that were relatively small, and much more easily handled from the financial point of view. For example the music building.

CONRAD: Was that because they weren't as expensive as the dorms?

STEFFENS: Yes, it wasn't as big, and in the meantime there were fund raising campaigns that had gone on that permitted us to do that kind of thing.

The campaign we went on that had the greatest consequence at first was one that started in the late fifties and was completed in the early sixties called, "Looking Ahead with Hope." We had a fund raising agency from New York that assisted us in this campaign. I think by and large they did fairly well. Marts and Lundy was the name of the agency. There's a plaque in the present Graves Building that lists the names of the donors to that fund. Well at any rate that's how we got along.

CONRAD: Something I came across was that when this building was going on they had to restructure the Board of Trustees because they ran into legal problems in trying to get these loans. Do you remember the situation?

STEFFENS: Yes, I certainly do. I can't give you all the details because that is not fresh in my memory. Apart from any records that would be part of the secretary's records of Hope College, these ought to be in the law firm of Ten Cate. When we first wanted to get the money for Kollen Hall we ran up against this legal obstacle. They said that our corporation was not de jure, that is according to law, it was a de facto corporation; it was in fact but not in law. We had never encountered that before, at least I knew almost nothing about it. We couldn't get the money until that was settled and no one at that time knew precisely what we needed to do to settle the problem.

One of the conditions that I recall that was a little difficult to fulfil was that all of the original incorporators had not signed the Articles of Incorporation. Now some of these people were dead.

CONRAD: That presents a problem in getting signatures.

STEFFENS: Yes. There were other things of that nature that prevented us from being a de jure corporation. As I recall this thing, one of the lawyers at the Housing and Home Finance Agency helped us to solve this problem by making some suggestions to us. They had encountered this kind of thing often before.

CONRAD: I would guess with small schools.

STEFFENS: Well, with small and big ones, it didn't seem to make much difference. Until you borrowed money from people like insurance companies and or the government of the United States no one paid too much attention to it. As a matter of fact, the Penn Mutual Life Insurance Company did not when they lent us the money. At any rate we got that straightened around. It necessitated some changes and the changes were made. The corporate affairs of the college from that time on have been legally correct. Maybe you should pursue this

further.

CONRAD: I've looked into it and have read what Dr. Lubbers had to say about it, and he even said that it was too confusing for him to fully understand.

STEFFENS: The corporate name itself presented a problem to us. The corporate name of Hope College was the Board of Trustees of Hope College; this was the corporate title. Now if you were a member of the Board of Trustees what were you a member of? You were a member of group, the name of which was very awkward; The Board of Trustees of the Board of Trustees of Hope College. Which was an awkward way of doing it, wasn't it? So then as I recall the corporate name was changed to Hope College. We had a host of little things, some of them were interesting and some seemed insignificant, and others were just a nuisance, like this name.

With the government of the United States you had to employ a bond counsel. As I mentioned some time ago, the college had to sell bonds to raise the money to build the buildings. Now the bond counsel while he's paid by the college, was hired really to satisfy the group buying the bonds. The bond counsel had to be able to certify that the institution, the college was legally bound and was legally able to issue and sell these bonds. The bond counsel also relies on the college's own attorneys for title opinions and things of that nature, but they are the ones who say and who declare that the college has the right and the authority to sell these bonds, and that the college was liable for payment. They are a group of specialists. The firm suggested to us was the firm of Chapman and Cutler of Chicago. There was also one in Michigan at that time which was located in Detroit, maybe now there are more, but at that time there was only one. Chicago was more convenient for us to get to than Detroit. Secondly the agency with whom we dealt was located in Chicago. We went to Chapman and Cutler in Chicago and fortunately

we were assigned to one of their attorneys, William Short, a man who was very capable, very able and very interested in colleges of our kind. He was a graduate of one of them. He did his undergraduate work at Beloit College in Beloit, Wisconsin.

Subsequently he became on the basis of the business he did with us a very good friend of Hope College. He sent us several students through the years and presently his granddaughter is on our campus. And so he did a lot to make our professional lives easier too. It was a very pleasant experience we had with him.

CONRAD: Was this also when you were trying to get money for Kollen Hall?

STEFFENS: This all happened about that time. And of course he sent us the students through the years. He also did work, I think, for Central College in Pella Iowa, and also for Northwestern in Orange City. He learned to know the Reformed Church quite well through all of this process, and could tell us more about how our trustees were suppose to function than any other man in the middle west. It was an interesting time.

CONRAD: Why don't we back up a little bit to the time you became treasurer. What was the administration like? It had just been rearranged under Lubbers, so you were the first treasurer in the new set-up.

STEFFENS: The office of the treasurer I suppose really started at the time I came. You know President Lubbers came on or about the time the Second World War ended. He had been there a year when he called up one day to ask if we could talk over the possibility of my associating myself with Hope College. He had known me as a student and I had always admired him and respected him very, very much. He was a great teacher, one of the very, very best. I think generally his students appreciated him very, very much. He was really an educated gentlemen, in the true sense of the word. A civilized person, and there are few of those around. At any rate we didn't have much; he didn't have much. We hardly had a space that we could call our offices.

This was the fault of no one, this was just the way things were. Hope College during the war was pretty much, as were countless other colleges, a women's college. Almost everyone marked time during that period. The college did do some work with the service groups, the army or the navy as the case might be.

Then after the war that all stopped, all at once and nothing first. The men started to come home and they came to the campus whether it was ready or not. And for a short time they came when they were ready; a man got out of the army at the first of October by the first of November he started school generally, in spite of the fact that the semester had started the 15th of September.

The Veteran's Administration by virtue of the laws passed by the United States government assumed the cost of education for every qualified veteran. That meant, as far as Hope College was concerned, that we had to look to the Veteran's Administration for the payment of his tuition, and of his school supplies: like books, and paper, and pencils and paperclips - insignificant things in themselves, but all of this was paid by them. It was an immense amount of record keeping we needed to do, and we did it. The V.A. set up an office in Van Raalte Hall. Eventually, I guess they did this on almost every college campus.

CONRAD: Was this staffed by people from the V.A.?

STEFFENS: They staffed those offices, and that was very helpful. But before that, in our case, the V.A. Office we did business with was located in Detroit. We had to straighten out our problems with them. In the actual process of billing, the procedure one needed to go through was very time consuming.

The college did not have a bookstore at that time, so all of our students had to go downtown to a local bookstore to buy their books and supplies. The veteran had no money to pay his bill, so the bookstore billed Hope College for all of these veterans, of whom there were many, and we paid the bookstore. Then we had in turn to look for our money to the Veteran's Administration. We got it, all we were

entitled to, almost. There are always a few things you can't settle, but by and large it didn't cost Hope College very much. We got 99 and 9/10% of it back I guess. But it was a time consuming thing.

For a period of two or three years with the exception of Sundays, we did nothing but work till late at night, every night, trying to catch up with all of these guys. We finally got it all organized and it worked out. But you can well imagine if you had 100 or 150 thousand dollars in accounts receivable that meant that you were sort of scraping like the dickens to get along. You had to meet your bills; your payrolls and it was quite a tussle.

Well in the meantime when President Lubbers first became President he wanted an audit made of the financial affairs of Hope College. He knew a firm in Denver that had worked for him at Central College. It was headed by a gentleman named Allan Redeker, a Reformed Churchman in Denver, and he had an accounting firm which was a very fine one. He came over from Denver and spent a week or two on our campus and made an audit, the basis of which was really the start of our record keeping system. Now today that record keeping system is probably all mechanized.

CONRAD: I'm sure it's on the computer.

STEFFENS: Well in those days it was all done by hand. The only piece of apparatus we had in our office outside of typewriters was one broken down adding machine. The point is that you don't necessarily have to have fine equipment to do the task, you need to know how to do it, then you can do it. The books were set up, the monthly statements were issued, reports to the Board of Trustees were made, the accounts were balanced, and whether you liked the story that was told, at any rate it told you the exact story. Now that's all any accounting system can do. The first budgets of the college were set up at that time. Up until President Lubbers came there really never was a budget.

CONRAD: That's hard to believe.

STEFFENS: Well budgeting is a relatively new process; when people grow up with businesses they learn to know the business and it's only within the period of the last thirty or forty years that almost all financial institutions are run on the basis of a budget.

When everything happens all at once and nothing first you can imagine that you will encounter some very trying situations. You just grew up.

CONRAD: I've also read that when you took the office you found that it was defined slightly different from the Articles of Incorporation's description, because of the bylaws adopted under Wichers. Were you a little shocked to find this change?

STEFFENS: Well I really don't recall that too much. During the many years I was there I was treasurer of the Board of Trustees of Hope College. When I arrived I was a great admirer of President Lubbers. My notion of working at Hope College was that I was going to work not only with him but to a degree for him. We worked together and I think that through the years we never had a serious misunderstanding, nothing that couldn't be talked over and settled in a matter of ten minutes or so, as to the kinds of procedures we needed to follow or the way funds should be handled and the manner in which they were to be acquired. As a matter of fact as time progressed we developed a very nice personal relationship, which I think we have till this very moment in spite of the fact that as time went on we haven't seen each other too much.

In the earlier days the Executive Committee of the Board of Trustees met monthly; it seems to me that it was the first or second Thursday of every month. On that day I would make a report to the Executive Committee of the Board of Trustees on the financial condition of Hope College for the year to date. They received that report as regularly as the sun comes up in the morning, every blessed month without fail. So they knew exactly what the financial condition of the college was.

Now for the administrative purposes of the college we in effect ran four businesses



the financial affairs of the college were divided into four parts. One was the Operating Fund, the general operation of the college. Another was the Endowment Fund, that was separate from the Operating Fund; at the end of every month the trustees knew precisely what condition of the Endowment Fund was. Now the Operating Fund received the income from the Endowment Fund that was used to operate the school. Then another fund was called the Plant Fund, and the Plant Fund assets were represented by the physical assets of the college, the buildings, grounds and equipment which comprised that fund. Then we had a fourth fund called the Contingent and Agency Fund; that fund had assets in it the income of which could be used by the college, but the title of which was vested in outsiders. One example of that would be the Classical Board of Benevolence a board which at that time comprised local groups of this classis which lent money to students who were interested in going into the ministry or Church related work. Those assets were held by Hope College in trust, the income of which went to the Classical Board of Benevolence who in turn distributed it to students interested in going into the ministry. That would be one example of the Contingency and Agency Fund. There were many of those funds. So every month along with reports of the other funds, the operation of the college, the Endowment Fund, and the condition of the Plant Fund, the Board of Trustees got a report on the Agency Fund. As time went along there was one other fund that was added to the funds and that was called an Annuity Fund. The college sold annuities and I suppose does to this very moment, just like life insurance companies, with this exception, we didn't have any sales staff. Annuities for colleges are very old and they are of interest principally to people who are interested in a specific college, but who have no heirs. They want the income of the annuity during their life time, but upon the death of the annuitant, the corpus, the body of the fund goes to the college. For example, if you would buy an annuity at Hope College for \$1,000 the college would pay you the income, as agreed, during your life time and at the conclusion of your life, the \$1,000 would go to the Board of Trustees of Hope College for use as they would determine. That's a method of college financing



that's very old. As a matter of fact I was told, although I don't know this of my own knowledge, Voorhees Hall was built on that basis. That method has been employed thousands and thousands of times by colleges.

CONRAD: Was that a big source of income?

STEFFENS: Yes, it was important and President Lubbers was particularly skilled at developing this kind of thing. Now you can well imagine that it can present some problems as well, but at any rate it worked out alright. As time progressed we set up a separate fund for that kind of thing and then as the buyers of the annuities would die the money they had left would become available for use. In the case of Hope College it went either into the endowment or into buildings and some of what you see was built with annuity money. The setting up of a separate fund was very important. It also helped to sell annuities when you could tell people that the money they were investing would go into a separate annuity fund until their death, it created a greater degree of confidence than if they thought it was just being swallowed up by the institution.

Among other things that happened at that time were loans to students, particularly the loan program developed by the government of the United States. When President Lubbers came to Hope College there was very little by way of funds that were available for student loans, and loans to students are very important. The first big boost we got in that was through the student loan program set up by the Department of Education. Those funds became available by virtue of a problem in getting young college students to go into public school teaching; so as an inducement to encourage people to pursue this goal these funds were made available. They were repayable, as I recall, on a ten year basis following the student's leaving college or graduating and up to 50% of the loan would be excused, providing the student taught five years; at the rate of 10% a year for five years which meant that 50% of the loan could be forgiven. The interest rate was 3%, as I recall, which started on the day the student left school or graduated. Hope students we thought generally lived up

to the terms of the agreement far better than the average. Then subsequently we got other funds that became available as loan funds.

There was a very fine one which I imagine still exists that lent money to college students under terms of the will of Henry Strong. I've forgotten how much we had, something like \$50,000. Hope College was honored and very fortunate to get this money. Once a year their auditor would come through, a very kind man, at that time a retired college professor, to examine our loans and see how the money was being used. Then there were others. Now when Bing Crosby died not so long ago, I thought about this, because we had either a scholarship or a loan fund that came to us through the efforts of Bing Crosby. Bing Crosby was a Roman Catholic Christian and one would wonder why he wouldn't just give all this money to Roman Catholic institutions but this man was a big hearted man. He was one who thought very kindly of college students and there were many institutions in the U.S. who benefited from the Bing Crosby fund. There were others also.

CONRAD: Let's get back to the administration itself. How did you view it?

STEFFENS: Any college administration obviously is one in which there must be a singleness of purpose, and that is to help students. That's the only excuse for being there, and that was the thing that I would like to think the people of our staff did well. They tried to be helpful, whether students always thought they were would be a different matter, but any way that's what we tried to do. So any student that came in could get help if he needed it, whether he just needed information or whether he needed financial aid.

Now in the earlier days there were no groups of people involved in the disbursement of financial aid. Now you have a Financial Aid Office, but we didn't have that. All of that was done through the Office of the Treasurer, even to a point where in the early days I was a member of the Freshman Scholarship Committee. Upperclass scholarships were different. That's how we worked it - make loans, gave out scholarships, and all of these things. Now you have many support<sup>ive</sup> staff people

to help with all these things, but at that time there was none of this. You would think of ideas to try to raise money; and as President Lubbers used to say, "If the Board of Trustees gives us an increase in pay it means we have to go out and work a little harder to pay ourselves," and I suppose that's what we did.

CONRAD: One of the ways you did that was through the Michigan Colleges Foundation, wasn't it?

STEFFENS: That's right.

CONRAD: That was an innovative idea at the time.

STEFFENS: Yes. There were some five colleges involved at the time - Hope, Adrian, Emmanuel Missionary College which is the present Andrews University, a Seventh Day Adventist School, Alma and Hillsdale. These were the five colleges that were involved in the initial organization of the Michigan Colleges Foundation. When the matter came to the attention of our Trustees, the question arose as to how are you going to pay for your membership in this organization. President Lubbers and I agreed that in spite of the fact that Hope College didn't have any money, we would make sure that the college would be repaid for anything we advanced to the Michigan Colleges Foundation before Hope College took any of it in as revenue. So in effect we borrowed from ourselves, but we agreed to repay that before we used any of it to help operate the college. That amounted to some \$6,000, as I recall.

CONRAD: That helps to explain why Hope was receiving money and yet it was not being used for a period of time.

STEFFENS: Yes, until we accumulated \$6,000. I always liked to think that our Trustees had faith and confidence enough in President Lubbers and in me to the point where they would be willing to go along with that because we didn't have that kind of money. Now \$6,000 today probably doesn't seem too significant, but to the college at that time it was of some consequence. That was more than the president of the college made

in a year. The value of money has changed so greatly over the years that you don't have any appreciation of this at all. We used to grant our professors, an increase in salary of \$100.00 a year. And he would regard that as a raise; now today that's laughable. Ministers of our churches could get \$100.00 a year raises and think that was quite an achievement too. School teachers, too, incidentally. At any rate we paid back that \$6,000 and we credited that directly to the surplus in the Operating Fund. Now, as I say, there were these five colleges; Hope, Hillsdale, Adrian, Alma, Emmanuel Missionary and on those first meetings President Lubbers was thoughtful and kind enough to invite me to attend them with him, although I actually had no vote in this group. For the greater part we met in Lansing, which was centrally located for all of us.

CONRAD: Did you have to go out on any of the teams?

STEFFENS: Yes, I did that right up until my retirement and right afterwards. Well that has developed as time has progressed into something of some consequence. Not only is it important to Hope College and the others in terms of the actual money received, but I think it was important that many business people in the state of Michigan became acquainted with the independent colleges who otherwise would have no reason to know anything about us at all. Almost all the colleges at the time I was still active, all of the independent four year colleges in the state of Michigan, became involved in this with the exception of the University of Detroit. The University of Detroit was as big as all the rest of us put together, at least at that time. So they went out on their own. Eventually of course in our own circle we were joined by Kalamazoo, Albion, Calvin and others.

This whole notion came out of a speech that was made by the chairman of the Standard Oil Company of New Jersey, in which he declared in his speech to the educators that he thought one of the obligations and functions of the major corporations of America was to help provide funds for private colleges.

Somebody listened to that man, which doesn't often happen. But somebody heard him and some college presidents, like President Lubbers, took him at his word. Out of that grew the idea of these state wide foundations which now exist in almost every state. I think there is hardly a state in the Union that doesn't have a private college; maybe one or two. As time progressed the business leaders of the state of Michigan and elsewhere too, became proud of their associations with the private colleges. And they worked like beavers to help make it successful.

I don't know how much Hope College gets from the Michigan Colleges Foundation for a year, but for years on end when \$50,000 was a lot money, that was Hope College's share. Now all of this is a matter of record, you can find it in the records of the college. I think that was among the chief achievements of President Lubbers' administration.

Another big one from a public relations and fund raising point of view was the establishment of an Alumni Office. Now that's pretty well taken for granted at almost every college in the United States today. But at the time it was set up, and President Lubbers was really the originator of that on our campus, it was a real important step. Through this organization you could unify the alumni, you could keep them knowledgeable about what was going on, not only on the campus but in the affairs of all the alumni. And the alumni of Hope College have been generous; they have been magnificent. The office enabled one to conduct fund raising campaigns, you knew who your friends were - your enemies you always learn about, but your friends are hard to find.

CONRAD: I have one last question dealing with the Lubbers era. I was looking through the interview with him and he says that he was very concerned about your attempts to get more authority for your office, but because he knew you he didn't do anything. What kind of changes were these that you were making?

STEFFENS: Well I think that I attempted to do, and if his impressions are correct I succeeded in doing it, was to just follow the bylaws of Hope College, which defined the duties of the treasurer.

CONRAD: During that time did you see yourself as responsible to the president or directly to the Board of Trustees?

STEFFENS: I always regarded myself in a twofold situation. One as being responsible to the Board of Trustees, but I also felt a responsibility to the president, and I think I behaved in such a manner to let President Lubbers know that he knew what I was thinking about.

CONRAD: Why don't we then move toward your last years at Hope College. You talk a lot about the Lubbers era, but you also made the transition to Dr. Vander Werf's period. How did you find the change in the administrations?

STEFFENS: Unfortunately in my case I had a heart problem, I had angina which I learned about the time Dr. Vander Werf moved in. It was primarily for that reason that I retired when I did. President Vander Werf did some magnificent things for Hope College. He was a very scholarly kind of guy who was a chemist and had a national reputation. It seemed to me that his great contribution to Hope College was in the development of the faculty. He changed some departments that were pretty much one man departments saying that a person should not be given a major in any discipline in which the teacher was primarily the same person. Obviously that depends on who that person is, Andrew Carnegie said, "Put all your eggs in one basket, but be darn sure it's a good basket." But at any rate, I think that was Dr. Vander Werf's great contribution.

CONRAD: How did you relate to Mr. Handlogten whom he brought in?

STEFFENS: Oh, not too much. It was about that time that I was not feeling too well and I spent alot of time in doctor's offices. So I never learned to know him as well as I might have. We had a man before him, his name was Wilson, who came in as the Business Manager for a short time. He was there less than a year, he was also a victim of poor health, but unfortunately in his case he died not too long after he left. In my case I've been a little luckier, a little tougher, or a combination

of both.

I think the Lubbers years which I knew very, very well, by and large were rather pleasant years on the campus. And they should have been; years spent on a college campus should be pleasant, not only for the student, but for the people who are associated with the students.

CONRAD: How did you view the relationship of Hope to the Reformed Church?

STEFFENS: Well we regarded the church as, I suppose, the most important organization. The college served the church, and the church to a degree served the college. Dr. Lubbers, and I think I was helpful in this too, made direct appeals to individual congregations. We would speak to them and in one of our campaigns for funds we would talk to consistories. Which we did on pretty much a weekly basis; every week you might have one on your schedule which meant that one night a week for a couple of years you had to go out. I went to Muskegon, Grand Rapids, Holland, and others all around the Midwest.

CONRAD: So you saw a very close tie with the church?

STEFFENS: I think so. Another thing we did in an effort to not only improve this tie, but to demonstrate to the churches that we were interested in them and in their development as individual congregations was, and I think this was principally through President Lubbers and probably I had a hand in it too, that we earmarked 10% of our endowment fund for loans to churches. Now as I say, the value of money has changed. But at any rate that meant that if the footings of the endowment fund came to two million dollars you had \$200,000.00, at the basis of 10%, that you could set aside for loans to churches, and we did that.

We made these loans to churches on the basis of a 5% interest rate regardless of what the going rate of interest was. If the going rate of interest was, we'll say  $4 \frac{7}{8}$  the church did not regard that as a bargain, so they would go to other lenders, but when the going rate of interest would be 6%, which for the greater part



of that time it was, that and more, than our 5% was a real bargain to them, and that's what we wanted it to be. Now we arrived at the 5% by taking the average earnings of our endowment fund over, we'll say the last ten years, when the average earnings of that fund were between 4 1/2 and 5%. We lent the money to churches in Holland, in Kalamazoo, Muskegon, and Grand Rapids, and many other places in the middle west for the greater part. Also to Canadian churches, in Hamilton, and St. Catherines, both in Ontario; one in Toronto, and I'm not sure about one in Montreal. But there were several of them there to whom we lent money.

I think that in general, the consistories of those churches at least, thought that was a fine thing. We would explain to them very carefully that the money we lent to them we could not use for operating the college; that it was given to the college for endowment funds, the income of which was to be used to operate the school, and I think generally speaking they understood that; so when we would come to them and talk to them about operating costs for Hope College, we had, for the greater part, a sympathetic audience. Now whether that system is employed today I don't know; that's the way we did it.

We had set up a good schedule for repayment on the monthly payment basis for the greater part; they paid the interest on the unpaid balance and that would be a strict 5%. I don't know of a single church that was in default at that time; for the greater part they even paid it early, which we encouraged them to do. We'd tell them, "When you pay it ahead of time that means there's more money available for other churches who need it." This was just a cooperative venture that I thought worked very well.

CONRAD: How did you find the support from the church, not just individual congregations?

STEFFENS: I don't know how much the school gets now from the Reformed Church of America, but it seems to me that we probably doubled or tripled the support in a matter of 15 or 20 years. Occasionally we ran into some problems, but for the greater



part it was good. Dr. Lubbers was regarded by some churches as a "liberal," whatever that means to you or to me. I regarded him as a Christian gentlemen in religious terms. I didn't think he was either conservative or liberal, I didn't attach any labels to his thinking. But this is inevitable in life. This is just part of living some people think that you're not a true believer because you don't advocate such and such. If you're going to get involved in that kind of an argument I can assure you of one thing - you're going to lose. Some of us just love to debate things, but when you're an administrator of a college and you're interested in the success of your institution you're not going to get involved in needless debates about who's right about some doctrinal point. Secondly, I didn't have any qualifications to speak on that basis anyway, I regarded myself as a financial officer of the college.

CONRAD: What about the Second Century Club of Hope College?

STEFFENS: One of the ways we got involved with the Second Century of Hope Club was that President Vander Werf and I talked about the possibility of establishing a group having the qualification that you be interested in giving to Hope College.

CONRAD: Was that a successful thing?

STEFFENS: Now as I recall this developed out of a conversation, maybe he had many others, but I know that I talked to him about it on more than one occasion. Now President Vander Werf was a great doer of things, if he thought an idea had any merit he executed it. So this group called the Second Century Club is fairly well organized and has provided a vast sum of money to Hope College through the years. They have two meetings a year; one is at the Christmas season when you hear the Christmas concert - unfortunately my wife and I have never been here during that time, but we are here always during the summer season. This has become an organization from which many people derive a lot of pleasure. And when you say they give \$1,000.00 a year to Hope College, they're giving \$1,000.00 a year to the students of Hope

College because the students are the only reason for their being; it is to be helpful to the students.

Another venture (this existed at least in part prior to President Lubbers coming to the campus) was the existence of an organization called the Women's League of Hope College. It would be tragic not to include in a history of Hope College the activities of the Women's League of Hope College; these women have been magnificent. To the best of my knowledge they've furnished every dormitory on Hope's campus.

CONRAD: At least all the present furnishings are by them.

STEFFENS: They existed even prior to the present buildings I believe.

CONRAD: Oh yes, they existed prior to Dr. Lubbers, but he was the one who help to reactivate them.

STEFFENS: Well, he rejuvenated it. All these things had stopped during the war, but these women's groups. President Lubbers who was an inspirational guide, got these things under way again.

When you said to me that President Lubbers had wondered about the development of the treasurer's office, it was a little bit amusing at first. Then I thought, how did some of these things originate, how did some of these things happen that he must have had in mind. I remember one, as far as fund raising was concerned. We needed money badly, at least I thought we needed money badly. I went to him, and it was around Christmas time as I recall, and said to him, "I think that if you don't object I will send out a letter to some people I know asking for \$100.00 apiece." "Well," he said. "Ok." This might be the kind of thing he had in mind. So I wrote the letter. At that time we had a good friend in Holland named Marv Lindemen who operated an advertising agency. We would occasionally go to Marv Lindemen in connection with some letter writing we might want to do, so he could examine it with the idea that the letter wouldn't offend anyone. You not only want to win some converts, but you don't want to lose any. I can remember this letter started out something like

this, "Have you ever made the promise to yourself that when your financial situation enabled you to do it you would give some money to help students," or something like this. It was an innocuous thing, a harmless sort of thing we thought, and fairly convincing we hoped. So we sent out the letter, I don't know how many. Low and behold as soon as possible after they received those letters several \$100.00 checks came in. Then after the fourth or fifth one came in, a letter came along from some chap, who's name I have forgotten, saying in effect, "When did I ever promise you anything!" So in spite of one's care, someone can always interpret it in a manner you didn't intend. But we raised quite a bit of money. That's how it happened.

Those things just sort of grow, there isn't any long term planning that's involved, it's something of the moment, you need something or something needs to be done so some one has to do it. We needed money, maybe to meet our payroll, I don't remember, but we needed money.

President Vander Werf and I trudged through the snow on many a winter's afternoon to call on businesses because we needed money, during the Christmas vacation particularly. We spent several afternoons just doing that, going to many businesses in town asking for money to run the place, or for some other purpose; maybe we wanted to raise some scholarship fund, if you get \$500.00 here, and \$25.00 there, and \$1,000.00 in another place, that adds up. Now that was not done on the basis of any long term planning, it was something more or less spontaneous. It was not as hit and miss as that might imply, but this is what we would do. Maybe we wanted \$1,000.00 to have a professor study during the summer. The Den Uyl awards were given on that basis, they were given to faculty people, it used to be \$500.00, I don't know what it is now. And if we had two faculty people who both deserved the award, and we voted it to both of them, they'd call me to call Mr. Den Uyl and say, "You know what we did, we just gave the Den Uyl award to two people." Mr. Den Uyl, to his everlasting credit, would always say, "I'll send money." So instead of the faculty member getting 50% of the award, we gave two.

There were always a lot of joys in connection with this. I had one acquaintance of mine who along in August, you begin to expect these people to do this, would say, "What's tuition going to be this year?" And then I'd tell him. And he'd say, "Ok, I'll send you a check, for the full tuition for one student." And he never received a bit of recognition for it, none, because he didn't want it. And there was just one qualification to this whole thing, he'd always say, "Now, if you have a deserving student who needs it badly and is going into the ministry, I'd like you to give it to him." And that's what we did. And there were just countless little things like this that made the life of the treasurer at Hope College a pleasant thing. It was really quite thrilling to me at least, I didn't get too much criticism.

We had some interesting people one would meet. Some eccentric ones. Some people who wanted to do things that really were a little bit outside of the law, but it was never very bad. We could always say no to those. We could always pass the buck to our accountants, saying, "We'll refer it to our accountants," or some such thing. Those were pleasant years.

CONRAD: Do you have any recollections from when you were a student here?

STEFFENS: Well I guess it was like it is now, except that my age is different by 50 years or more. I don't think people change, I don't think human nature changes very much; in 50 years it doesn't, maybe it does in 1,000, I wouldn't know. I think costs are a lot different now from what they were, but oh joy it was hard to raise money then too.

CONRAD: I've heard from Mrs. Stryker that you were a little upset at the \$50.00 tuition when you came as a student.

STEFFENS: Some of those stories get to be a little apocryphal, as you may have guessed.

CONRAD: Yes, I know.

STEFFENS: That \$50.00 or \$60.00 one needed to pay was not easy to come by either. Many students who worked during the summertime when I was a student would be paid on the basis of 30 or 40 cents an hour. You could buy four hamburgers for that, and the hamburger was just as good as one purchased today. You could take your girl to the movies, I guess, for 15 or 20 cents, something like that. You could get a haircut for 50¢. At any rate I don't think there have been a lot of changes.

I think the facilities with which you work are better. A change of the times. I think what we had was adequate for our time. I think of the professors, I think by and large they were a high class crowd; number one they were knowledgeable, and by and large they liked the students.

CONRAD: Do you remember anything about Dr. Nykerk or the others?

STEFFENS: Yes, I remember those fellows. Dr. Dimment with whom I had quite a bit to do later on. He would come into my office to talk about the financial affairs of Hope College. These guys were independent people. You talk now about being your own man, being your own person, before phrases like this were even thought of these people were that. They were interesting people, Dr. Nykerk had an English accent. Dr. Dimment and Dr. Nykerk were both bachelors. Dr. Nykerk was Dean of Men, but lived in the women's dormitory; we thought that was strange. They were all fine people. Dr. Van Zyl was on the campus then, who later would win several awards as one of the finest teachers of chemistry in the United States.

CONRAD: Well, it's getting late and I think this would be a good place to end our interview. Thank you.

## INDEX

Administration 13  
 Adrian College 14-15  
 Albion College 15  
 Alma College 14,15  
 Alumni Office 15  
 Andrews University 14  
 Annuity Fund 11-12  
 Board of Trustees of Hope College 3-5, 9,10,11,13,14,17  
 Budget 9  
 Calvin College 15  
 Central College 6,8  
 Classical Board of Benevolence 10  
 Contingent and Agency Fund 10-11  
 Crosby, Bing 13  
 Den Uyl, Mr. 23  
 Dimment, Dr. 25  
 Durfee Hall 1  
 Endowment Fund 10,11,19  
 Financial Aid Office 13  
 Freshman Scholarship Committee 13  
 Handlogten, Mr. 18  
 Heating Plant 3  
 Hillsdale College 14,15  
 Housing and Home Finance 1,4  
 Kalamazoo College 15  
 Kollen Hall 1-3  
 Lindamen, Marv 22  
 Lubbers, President 6-9,11,12,13,14,15,16,17,18,20,21,22  
 Michigan Colleges Foundation 14-16  
 Music Building 3  
 Northwestern College 6  
 Nykerk, Dr. 25  
 Office of the Tresurer 13  
 Operating Fund 10,11,15  
 Plant Fund 10,11  
 Redecker, Allan 8  
 Reformed Church 6,8,18-21  
 Second Century Club of Hope College 21  
 Second World War 1,6,7  
 Standard Oil Company 15  
 Steffens, Henry speaks;  
     Administration 13  
     Fund Raising 22-23  
     Treasurer 9,16,22,23  
 Strong, Henry 12  
 Student Loans 12  
 University of Detroit 15  
 Vander Werf, President 17-18,21,23

Van Raalte Hall 7

Van Zyl, Dr. 25

Veteran's Administration 7-8

Wilson, Mr. 18

Women's League of Hope College 21-22