

6. MARKETING AND DEVELOPMENT

Introduction

As we near the end of the first decade of the twenty-first century, the decades of preaching stewardship and assisting church members in establishing planned gifts is paying off in unprecedented ways. We are entering into the most prolific and opportune time for the PGTRS (hereafter PGTRS) ministry of the Seventh-day Adventist Church! Never before in its history has PGTRS been poised to provide more timely service or better opportunities to invest in the final harvest of the earth in preparation for the Second Coming of Christ.

As a result of PGTRS work over the past four decades, more than a billion dollars has benefited the church's soul winning work and brought rich spiritual blessings to generous givers. In the last quinquennium alone, \$263.8 million were given. In 2005 alone a record breaking \$72.1 million was received from planned gifts.

In recent years, affluence in the world, especially in the United States and western countries, has been unprecedented. Many individuals have found their net worth doubling. Despite what some people believe, we can't take it with us! All assets in the world change hands with each generation. The Boston College Social Welfare Research Institute study reports that between the years 1998 and 2052, \$41 trillion to \$136 trillion dollars will change hands in the United States alone.

Another factor that makes marketing a priority is the marked improvement in PGTRS' professionalism and ministry. This is the result of the success of the Certification and Accreditation programs in the North American Division. More than 300 individuals are now certified professional PGTRS representatives, and more than 86 percent of conferences and institutions are accredited. This means that we have a quality product to offer to both church members and friends of the church.

The Spiritual Challenge

About two-thirds of the parables Jesus told dealt with money, possessions, investments, etc. One is recorded in Luke 19:11-27: "A nobleman who went to a country far away... called his ten servants and gave them each a gold coin and told them, 'See what you can earn with this while I am gone.'" As Christians, we recognize that Jesus was speaking of Himself and His return. We also recognize the principle that He has made us His stewards. We are entrusted with this world's goods and admonished to "see what you can earn with this while I am gone."

Thus, we are managers of God's possessions and property. We work, we earn, we give, we spend, we invest, and we accumulate. When we can no longer actively manage our Lord's goods, what do we do with them? In this parable, the faithful stewards gave an accounting of their stewardship, and returned their Lord's goods to Him with an increase. Should today's stewards do any differently?

A startling statement is contained in the book *Counsels on Stewardship*, page 323. “There are aged ones among us who are nearing the close of their probation; but for the want of wide-awake men to secure to the cause of God the means in their possession, it passes into the hands of those who are serving Satan. This means was only lent them of God to be returned to Him; but in nine cases out of ten, these brethren, when passing from the stage of action, appropriate God’s property in a way that cannot glorify Him, for not one dollar of it will ever flow into the Lord’s treasury. In some cases, these apparently good brethren have had unconsecrated advisors, who counseled from their own standpoint, and not according to the mind of God.”

This statement, made over 100 years ago, suggests that only about ten percent of God’s people were remembering His work in their wills. How much better is that statistic today? Recent IRS statistics for wealthy estate tax decedents revealed only 7% of the assets of these estates were bequeathed to charity.

Many people do not like to discuss wills and estate planning, because they seem to feel that such talk somehow hastens death. However, we are assured that “Death will not come one day sooner, brethren, because you have made your will.” *Counsels on Stewardship*, page 328. The author goes on to counsel us to remember God’s cause in our estate planning.

Today, a growing number of church members are following this counsel. For the year 2005 a reported \$72.1 million were given to bless God’s cause through wills, trusts, gift annuities, and other special arrangements. While giving through these means should never be made a substitute for living benevolence, the promotion of deferred gifts has a definite place in the life and work of the church. In addition, the planning involved in making a deferred gift often results in the donor making a present gift from his/her accumulated assets.

Jesus taught a fundamental principle when He warned, “Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions.” Luke 12:15. He then told a parable about a certain rich man who had a bountiful harvest one year. God asked him (paraphrased), “How does your will read?” Then he told the man that he was going to die and asked (in verse 20) “...Then who will get what you have prepared for yourself?”

Representatives of PGTRS should prayerfully and carefully present the principles of good stewardship and encourage planned gifts through wills, trusts, gift annuities, and other special arrangements. Most of the development of deferred giving instruments is with church members. Planning becomes more effective when the field representative visits the church members by invitation, usually in their homes, answering their questions, giving them the basic information they need to consider, and helping them to gather the information required by the attorney who will draft the documents needed to complete their estate plan.

Research

The NAD PGTRS’ Development Program began in 1997, when the Ad Hoc Marketing and Strategy Committee started brainstorming about core development messages. Working with marketing consultants, the committee identified the following key issues for exploration:

- **Spiritual vs. temporal issues:** Which development messages will capture the spiritual nature of PGTRS and be in harmony with church members' basic financial and estate planning needs?
- **Development challenges in the field:** How can we document the views and experiences of PGTRS personnel and focus our development efforts on common interests instead of differences?
- **Church members' experiences with and need for PGTRS:** How can we go beyond anecdotal observations about church members' attitudes, beliefs, and experiences with PGTRS to arrive at a realistic profile that can guide effective development?

To address these questions, the Ad Hoc Committee and consultants implemented a formal planning process, which included:

- **Interviews with PGTRS personnel** addressing their perceptions of PGTRS as an institution, their relationship with church members, their job responsibilities, their approach to development, and the results of their development efforts.
- **Survey of PGTRS personnel** to test the findings of the interviews and to objectively profile PGTRS experience in the field.
- **Survey of church members** to reliably profile personal finance and estate planning needs, interests and attitudes, and the interaction of these factors with members' relationship to God and the church. The survey also measured awareness, understanding, and experience with PGTRS.

This research was enhanced by hands-on working sessions involving PGTRS personnel and treasurers at the NAD PGTRS Standing Committee (April 1998 and April 1999), the NAD PGTRS Seminar (July 1998) and at the Ad Hoc Committee (October 1998 and January 1999).

Once all data were collected and analyzed (between June 1998 and December 1998), the development planning process concluded with:

- Formulation of a system of messages and images, which correspond to the research and effectively communicate the attributes and benefits of PGTRS.
- Creation of a system of development materials that use these messages and images to motivate more church members to contact PGTRS.
- Selection of integrated activities that accomplish development goals. A marketing budget was approved by the NAD PGTRS Standing Committee and endorsed by the Treasurers in April 1999. Through continued special funding, PGTRS leadership has committed itself to a specific development approach, with sufficient time to track results.

This planning process represents a significant achievement for NAD PGTRS. There is now a wealth of helpful data that can guide development for years to come, as well as a creative approach that can deliver useful materials for at least five years. Perhaps more important, for the first time, the entire PGTRS organization has collaborated to identify and achieve common development goals. With these critical ingredients and the Lord's help, we believe PGTRS is well prepared to accomplish our mission.

Key Research Findings and Conclusions

Development is most effective when it is guided by reliable research. This truism has proven especially significant for NAD PGTRS: Our research among church members reveals a new and challenging picture of prospects and identifies substantial development opportunities.

1. PGTRS Personnel

The survey of PGTRS personnel was conducted in June 1998, through a questionnaire distributed to approximately 175 personnel throughout the North American Division. More than 80 individuals responded to the survey, creating a pool of data sufficient to draw conclusions about the total population.

The survey of PGTRS personnel profiles a group of dedicated individuals who approach their jobs from a pastoral perspective. This is not surprising, because a majority of PGTRS personnel are college-educated in theology, many with advanced degrees.

While nearly half of PGTRS personnel have come from the business world, those who shift from another career to PGTRS do so to undertake a ministry rather than to apply past professional experience to Adventist causes. They generally focus on spiritual, rather than practical, motivations for forming a PGTRS relationship. They are most comfortable discussing wills, rather than more complex estate planning documents. Many PGTRS personnel view the PGTRS mission as combining service to church members with planned giving. "Planned giving only" also receives substantial support, as does "service only."

PGTRS personnel have little time for development. Many hold other church jobs besides PGTRS, and two-thirds are responsible for educating 10,000 or more church members. Others have few colleagues or support staff sharing the workload. They also may lack technology and budget to sustain development activities.

"Tenure" is a significant barrier for most PGTRS personnel planning development efforts. Although they understand that planned gifts take time to mature and that one must "stay put" to foster gift maturity, half of PGTRS personnel have been in their current locale for five years or less; nearly 20 percent have been in their current locale for two years or less.

Given these barriers, most PGTRS personnel respond to inquiries, but may not have time to actively seek out new prospects. Their development activities are most likely to include holding member seminars, speaking from the pulpit at church services, and preparing camp meeting exhibits. Some publish articles and/or advertise in church publications, circulate newsletters, and

send brochures and letters. Most newsletters are purchased from a secondary source, as are roughly half of the brochures, so these publications do not reinforce a consistent image of PGTRS.

As current prospects, PGTRS personnel identify:

- Older couples, 65+
- Older singles, 65+
- Empty nesters, under 65
- Affluent Adventists, age/family circumstances irrelevant
- Families with young children

They also believe that reaching pastors and church administrators is critical to success within the larger church population.

To reach prospects in the future, PGTRS personnel would prefer the following activities:

- Brochures
- Articles in division-wide publications
- Division-wide ads
- Toll-free phone number
- PGTRS Web site

2. Church Members

The Church Member Survey was administered in the fall of 1998, through a questionnaire mailed to a sample of 4,825 from the nine unions in the U.S. and Canada. A response rate of 19.89 percent, achieved between September 1, 1998 and December 7, 1998 is sufficient to project to the total population of church members. These respondents roughly parallel the geographic distribution of church members; they are divided evenly between men and women, represent a range of ages (half above age 50 and half below age 50), and include representation from the church's key ethnic groups.

Family status: Respondents are generally married and support several children and/or other dependents. A high rate of married couples in older age groups suggest the longevity associated with the Seventh-day Adventist lifestyle. On average, families have one minor and two adult children. As many as 23 percent support 1-2 dependents in Adventist schools and/or elderly or disabled relatives.

Education: Although church members generally are well educated, PGTRS' potential donors - older individuals - are less likely to be college educated than younger members. Among all church members, 46 percent have completed college and pursued graduate education; another 32 percent have a high school diploma, plus some college. High school is the highest level of education for approximately 22 percent of church members, who tend to be older. Ethnicity is less likely to influence education than in the U.S. at large. Close to one-half attended Adventist colleges, but nearly one-third did not attend any Adventist school.

Income and Assets: PGTRS' key prospects are well represented among church members -27 percent are retired, and 12 percent are professionals likely to be affluent and aware of estate planning needs. Overall, church members are fully employed (unemployment is 2 percent) in a mix of occupations, primarily salaried. Some are on fixed incomes, such as pensions and Social Security.

Church members accumulate assets and are inclined to share those assets with the church. More than half "always" or "usually" have income remaining after monthly expenses, which they direct first to family or retirement savings, followed by special gifts to local churches and gifts to Adventist programs. Eighty-eight percent own a family residence; 41 percent own stocks or bonds; 27 percent own additional real estate; and 16 percent own professional practices or businesses.

Expressions of Faith: Church members are very committed to their faith - especially older church members. More than 80 percent attend Sabbath services; more than 75 percent engage in personal prayer; and approximately 50 percent hold church office. All these habits increase with age. African-Americans are significantly more like to attend Sabbath services and to engage in personal prayer than other ethnic groups. Approximately half the families send their children to, or support, Adventist schools.

Expressions of Stewardship: PGTRS has generated awareness among some key prospects (60+), but has been less visible among African-Americans and younger church members. More than 60 percent of whites have had contact with PGTRS, compared to approximately 40 percent of African-Americans. Sixty-seven percent of those over 60 have had contact with PGTRS, compared to 56 percent of all church members and 60 percent of those ages 41-50.

Use of PGTRS: Awareness of PGTRS does not always translate into action. Only one-quarter of those church members who have wills have sought information from PGTRS.

Attitudes toward PGTRS: Church members hold positive attitudes about PGTRS, and these attitudes improve as people age. Church members who have direct contact with PGTRS have positive experiences. More than 70 percent of all church members describe their experiences with PGTRS as "very positive." Older church members are even more positive.

Use of Media: The *Adventist Review*, *Ministry magazine* and union papers can reach as many as 70 percent of PGTRS' priority prospects. All other age groups regularly read the *Adventist Review* at rates ranging from 40-54 percent; 32-56 percent read their union paper; and 38-49 percent regularly read their local church bulletin. Nearly one-quarter of all Adventists always read their Adventist college alumni publication.

Church members - even older members - also can be reached in large numbers through web sites: Among younger church members, 50-60 percent surf the web, and nearly three-quarters own computers. Forty-four percent of those aged 51-60 visit web sites, and 14 percent of those over 61 use the internet. Nearly one-third of these older church members own a computer.

Existence of Wills: Significant opportunities remain for PGTRS to begin new relationships by communicating the importance of wills and other basic estate documents, especially to church members in mid-life. Approximately three-quarters of those over age 61 have a will; the existence of a will decreases with age, dropping to 58 percent among those 51-60, to 54 percent among those 41-50, down to 29 percent among those 40 or younger.

On the other hand, motivating planned gifts from the oldest church members may involve encouraging them to update existing wills. Data demonstrate that fulfilling religious desires is an important estate planning goal for elderly church members, and 48 percent of those with wills say they provide for gifts to the church. However, we do not know precisely how they have acted on this goal.

Reaching Those Without Wills: PGTRS must demonstrate the relevance of estate planning as a priority for all, regardless of assets, and ensure that more people know how to find information about estate planning.

Church members who have no will say it is because:

- They do not have enough assets (many believe they will not have assets left for the church after providing for family)
- It's not a priority right now
- They don't know how/who to contact
- They also say they *want* wills, as well as guardianships/trusts for minor children (younger groups), and techniques to reduce estate taxes.

Estate Planning and Asset Transfer Goals: PGTRS development will be most effective among younger church members when it emphasizes family matters; spiritual matters appeal more to older church members. When considering transfer of assets, younger members who have a will rank "support for minor children" as most important. "Gifts to adult children" become increasingly important as church members age. All Adventists place some importance on giving to the church, and this inclination increases with age. The oldest Adventists place the greatest emphasis on bequests to church entities.

3. Significance for Marketing Planning

What results can we expect from marketing?

Because PGTRS has not previously implemented a division-wide program, specific results are difficult to project. However, data profiling church members' financial resources, spiritual motivation, attitudes toward PGTRS and interest in estate planning suggest that pro-active development will increase service to church members and increase planned gifts to the church.

How can we best approach PGTRS marketing?

Producing positive results depends on our ability to shift PGTRS to a more active marketing approach - moving from responding to inquiries to generating leads.

Accomplishing this goal requires a development program that:

- Provides guidelines and instructional materials that support effective marketing
- Provides unions and conferences with “ready-to-use” marketing materials generated at the division
- Uses division-wide activities to generate leads for referral to unions and conferences
- Spreads implementation costs over several years and provides for evaluation and reassessment after several years of activity

Who are our priority development prospects?

Older Adventists are a priority. However, older people have varying needs and circumstances. Over time, from the empty nest phase through mature years and, finally, elderly years, church members are progressively more likely to have wills and to be concerned about fulfilling religious desires through estate planning. Although young Adventists are less likely to recognize the need for estate planning, PGTRS can, in fact, provide them with important information.

Thus, PGTRS’ marketing will be most effective by:

- Placing highest priority on serving/generating gifts from older church members
- Cultivating prospects over time, meeting changing needs throughout the life cycle

Who should be our secondary prospects?

PGTRS personnel observe that:

- Reaching administrators and pastors can produce a cadre of role models whose philosophy of stewardship may be emulated by church members.
- Affluent church members represent valuable prospects for significant planned gifts.

Both these factors require additional planning. We do not yet know if pastors’ and administrators’ attitudes and beliefs differ substantially from the mainstream. We also need strategies that can identify affluent Adventists and focus on messages geared to their needs and interests. Future development planning will address these issues.

What messages should we deliver to our prospects?

Development messages should balance the service and planned giving aspects of PGTRS, cultivate prospects over time, and address church members' hesitancy to make estate planning a priority. Effective development messages will:

- Demonstrate the relevance of estate planning to all ages.
- Adapt messages to life stages, with increasing emphasis on charitable planned giving in later life.

Through which activities do we deliver these messages?

Development activities should correspond to the habits of church members and to the preferences of PGTRS personnel.

The following activities are part of PGTRS' Development and Marketing:

- Advertising in the *Adventist Review*, Ministry, union publications, and local church publications
- A PGTRS Web site (www.willplan.org)
- Articles in division-wide publications
- A toll-free number (1-877-WILLPLAN)
- Prepackaged seminars

Development Vocabulary and Materials

One of the most critical building blocks of development is vocabulary that expresses the features and benefits of our services. This vocabulary captures the essence of PGTRS and communicates through simple, repetitive languages that appeal to prospects.

1. Overarching Theme and Logotype

The theme for PGTRS builds on the most compelling findings of the Church Member Survey:

Church members do not see estate planning as a priority until they are elderly. It appears that they associate PGTRS with death and do not recognize its usefulness until they begin to consider their mortality.

To associate PGTRS with life, not death, and to suggest the need/usefulness of PGTRS throughout one's life, PGTRS has adopted the following marketing theme:

Planned Giving & Trust Services
Planning for the Cycle of Life



A marketing theme is most effective when it becomes part and parcel of the identity of the institution using that theme.

We imprint the PGTRS theme on the conscious and unconscious minds of our prospects by using the theme to “package” our services. To accomplish this objective, we’ve created a special logo for use on all development materials (see illustration). A simple theme that can be identified immediately and consistently with PGTRS, this logo enhances PGTRS’ visibility and differentiates the department from other entities that use the church’s basic identity system.

2. Audience Segmentation and Audience-Specific Taglines

PGTRS’ development vocabulary reflects the way we think about our prospects and the way they think about themselves. We think about prospects in age - and life-stage-related groups, and our Church Member Survey confirms that age and corresponding life circumstances change attitudes toward estate planning. Our development plan defines six prospect groups. By using taglines that interpret the meaning of *Planning for the Cycle of Life* in the context of each group’s life circumstances, we plan to stimulate them to identify with PGTRS in a very personal way. In keeping with our research results, taglines for earlier life stages emphasize family issues; taglines for older age groups address spiritual issues.

3. Color Coding

To differentiate communications designed for each audience group, we have adopted a permanent palette of seven distinctive colors. One color is assigned to each of the six specific audience groups. A seventh color serves as a “program” color, applied to communications that address the total PGTRS program.

4. Photo Styles

To provide prospects with images with which they can identify, print materials use photos of individuals selected to represent each group. These photos have been chosen for diversity of age and ethnicity and carefully selected to reflect the modesty of dress and demeanor that characterize Seventh-day Adventists. Some of the models are indeed satisfied trustors and testators.

5. Family of Marketing Materials

Drawing on the established marketing vocabulary, PGTRS has created an integrated system of brochures and advertisements that:

- Focus on audience motivations and the benefits of PGTRS, instead of legalities
- Deliver messages for specific life and family circumstances
- Express estate planning concepts in basic terms understandable to older individuals whose education may have stopped at high school
- Establish a memorable and non-threatening/non-intrusive image of PGTRS
- Provide immediate and easy access to PGTRS, using a call to action combined with a toll-free number (1-877-WILLPLAN) and free worldwide response at our Web site (www.willplan.org).

Because they are designed to generate awareness and acceptance of PGTRS as a concept, division-wide development materials will not be a substitute for literature that describes estate planning documents and planned giving techniques in detail. Local offices will continue to purchase off-the-shelf brochures or produce their own specific publications that provide prospects with this information.

Brochure System

Life Stage	Category/Brochure Title	Theme
All Stages	Overview	A Season For Everything
Young Singles	Flying Solo	Here and now plans for young adults
Young Marrieds	Togetherness	Building a future for two
Married, With Children	Family Focus	Plans that put families first
Empty Nesters	Empty Nest	Plans for mature lives and spiritual commitment
Widowers, Older Singles	On Your Own	Personal and spiritual security for older adults
Older Marrieds	Golden Years	Caring for family and the Lord's work
Leadership	Pastors & Wives	Pastors' Families Talk About Wills and Estate Planning

The brochure system consists of eight different brochures.

The series begins with an *Overview* brochure that introduces PGTRS as a concept and a service, and continues with six audience-specific brochures that address changing needs for PGTRS throughout the life cycle. Each audience-specific brochure uses a tagline, color, photos, and content appropriate to the designated prospect group. Lastly, a full color brochure features pastors and their wives from different cultures sharing their own stories of how PGTRS has blessed them personally, their churches and the wider family of God.

Advertising system: Advertisements are available to correspond to the *Overview* brochure and the six audience-specific brochures and the pastor's brochure. Each ad is available in varying sizes and distributed in reproducible form to PGTRS personnel. Local PGTRS officers can place these ads in union, conference, and church publications as part of their marketing efforts.

6. Marketing Kit and Guidebook

This *Guidebook* is part of a PGTRS *Marketing Kit*, designated to introduce you to the division-wide marketing program. In addition to the *Guidebook*, your kit includes a sample of all seven brochures and an order form for securing additional copies, reproducible artwork for the ads, as well as PGTRS' the marketing logo.

Strategic Approach to PGTRS Development

For more than two decades, PGTRS has concentrated on creating a team of certified professionals, fully trained to help church members achieve estate planning goals and provide continuing support to the Lord's work. Today, certification and accreditation are institutionalized at PGTRS. Now we're ready to institutionalize development and marketing.

Institutionalizing marketing began by working “from the inside out”—building a reliable body of information about PGTRS personnel and prospects, and formulating a system of marketing messages and materials. To put this system to work generating prospects, we have developed a strategic approach that conforms to PGTRS’ special needs and requirements and accomplishes the desired goals.

More Than a Project—A New Consciousness

Marketing is not a problem we fix and forget. Just as we need continuing education to sharpen our technical skills, ongoing development will ensure that new prospects continue to flow into the system and that we deliver consistent messages motivating church members of all ages to seek us out. Accomplishing this goal requires a commitment to institutionalize development in our program and to sustain appropriate development investments.

1. Training Orientation

This development program seeks to improve results produced by PGTRS by building expertise in the field.

2. Division vs. Union Responsibilities

Just as training has been coordinated at the division, the development plan locates ongoing planning at the division, with primary implementation occurring in the field. Consulting with the Ad Hoc Committee, Materials Committee, and the NAD PGTRS Standing Committee, the division will coordinate the concepts and content of development materials, manage the process of generating and referring leads, monitor the program against established goals, and implement limited division-wide development activities that complement local efforts. Unions, conferences, and institutions are responsible for launching local development programs and will be able to purchase materials in the quantities they require.

3. Goals and Objectives

Marketing programs are measured by their success in accomplishing quantifiable goals and objectives. If we were marketing breakfast cereal, we might know that we sold 50 million boxes in 2002, set an objective of selling 52 million boxes in 2003, and use computer software to monitor sales and inventory to accurately measure whether or not we met that objective.

Measuring Success for PGTRS is More Complex

First, development remains decentralized and varies from one union, conference, or institution, to another. Second, we have neither a track record for comparison nor a centralized data collection system as we move forward. Finally, PGTRS is not a “consumable” product. Our “products” are relationships and planned gifts, which take time to mature. Even if we looked at numbers documenting past maturities and set an objective for increased future maturities, that objective might actually measure the success of past development efforts, not current efforts. Thus, in the short term, it’s difficult to establish short-term quantifiable objectives.

How Do We Establish Goals?

Our Church Member Survey documents current levels of awareness and understanding of PGTRS and its mission. Our priority marketing goals seek to improve on these benchmarks:

- Enhance awareness of the relevance and benefits of estate planning among church members of all ages.
- Raise visibility and enhance understanding of PGTRS among church members of all ages.

However, in the long run, we also wish to achieve the following:

- Encourage older church members to develop estate plans that provide for their families and fulfill their religious and charitable desires—and to seek information from PGTRS in support of these objectives.
- Convince more young church members to secure wills and other estate planning documents that meet their family needs—and to seek information from PGTRS in association with their estate plans.
- Increase the number of planned gifts generated by PGTRS.

These goals require behavioral change—and changing behavior is a long-term process. As we work to enhance awareness and understanding, achieving increased use of PGTRS and increased gifts may be realized by those unions, conferences, and institutions that launch especially active development efforts during the next few years.

4. Measurements

Enhanced awareness and understanding can be measured after the full complement of development materials becomes more widely utilized and local PGTRS offices have launched their own development efforts. While we would not anticipate dramatic differences in attitudes after so short a period, positive changes will validate the usefulness of our messages and activities.

Opportunities also exist for measuring behavioral change. Our activities call for implementation of a division-wide *Lead Referral Program*. By creating a central “clearinghouse” for leads and monitoring the outcome of those leads, we can begin to track the effectiveness of our development program in increasing inquiries to PGTRS.

In the long-run, quantitative measures will become increasingly practical. As PGTRS develops a “development history,” each year’s results will provide a basis of comparison for the next. By carefully documenting results and experience, we can identify indicators of progress and establish useful quantitative objectives for future years.

Marketing Activities

Guided by our strategic approach, PGTRS' Division-Wide Marketing Program brings together our marketing vocabulary and materials to support an integrated program, including:

- Marketing leadership on staff and available in consultation
- Locally based marketing programs supported by division-wide marketing materials
- A division-wide *Lead Referral Program* and toll-free “hot line”
- A PGTRS Web site
- Cooperation with the *Adventist Review*, *Ministry Magazine*, and other major Adventist publications to secure publication of special features on PGTRS
- Division-wide advertising program
- Marketing e-letter
- Ongoing marketing training.

1. Marketing Leadership on Staff, in Consultation

To keep PGTRS' Development Program on track, we've secured strong leadership in support of the program. The General Conference/NAD PGTRS Department, under the direction of the NAD PGTRS Standing Committee, will coordinate division-wide marketing, including production of materials and training. They also will establish ongoing communication with the field to monitor changing needs, local activities, and results. In addition, we anticipate that our marketing consultants will be available throughout the program to guide our efforts and offer the “outsider” view that has helped broaden our perspective on development.

2. Locally Based Marketing Programs

The success of our efforts depends on the willingness and ability of local PGTRS offices to launch local marketing programs. Division-wide materials and activities are necessarily designed to be supportive. Advertising, direct mail, seminars, and other activities must occur at the local level. This chapter provides an outline of a basic local marketing program. Future NAD Seminars will focus more specifically on local marketing efforts.

3. Division-Wide Lead Referral Program

Church members may be unclear about how to contact PGTRS for information. Yet church members desire assistance and PGTRS wants to help. To address these needs, PGTRS has established a toll-free number: **1-877-WILLPLAN**.

Administered by Adventist Information Ministries (AIM), located on the Andrews University campus in Berrien Springs, Michigan, this toll-free number is displayed on all division-wide marketing materials.

When inquiries come in, AIM will gather data from prospects, including their preference for giving to a specific church entity, and respond with a letter and the requested brochure. All inquiries will be relayed to the division for distribution to the appropriate PGTRS entity for follow-up. So that we can measure our results, all PGTRS personnel are asked to report on the outcome of these leads. Each entity may be billed per lead to cover AIM's services, postage, and other related costs.

By centralizing inquiries and providing prospects with a single, memorable phone number, PGTRS can project a consistent image among church members - while helping local PGTRS offices open dialogue with prospects.

4. PGTRS Web Site

E-commerce is the new "way of the world," and Adventists are not immune to this trend. Our Church Member Survey demonstrates that Adventists of all ages have begun to rely on the Internet to exchange correspondence and find information. Therefore, PGTRS launched a Web site that delivers the *Planning for the Cycle of Life* messages found in our marketing materials.

Accessed at www.willplan.org, an address selected to reinforce the new image of PGTRS, the site includes both "consumer-oriented" information, like the name, address, phone number, and photo of their local PGTRS representative. Also included is a password-protected page, accessible only to PGTRS personnel, for sharing development advice, ideas, and experience.

Also planned is a special section that provides technical information for legal and financial professionals. Ultimately, we hope the Web site will include "chat" technology, enabling church members (and PGTRS personnel) to ask questions and receive immediate responses, which can be shared by others visiting the site.

5. Articles in the Adventist Review and Ministry Magazine

We are continuing to work with the *Adventist Review*, *Ministry Magazine*, and other church periodicals to publish articles about PGTRS. These articles will include case studies that illustrate how individuals of various ages, ethnic groups, and geographic regions, and at various points in the life cycle have benefited from PGTRS and/or how their planned giving has or will benefit the church.

6. Division-Wide Advertising Program

To raise division-wide visibility for PGTRS and to stimulate inquiries, NAD PGTRS implements flights of advertising in the *Adventist Review* and *Ministry Magazine* each year, targeted at church members in the later years of the life cycle. Each advertising flight covers all weekly (non-SDA) editions of the *Adventist Review*. These advertising flights generally occur in spring and summer. Unions, conferences, and institutions will be notified in advance of the dates of these placements, so that they can plan coordinated activities, such as direct mail, or complementary local advertising.

7. Ongoing Development Training

We can learn from experts and from each other. As we plan for future NAD PGTRS Seminars, we will design a specific marketing curriculum drawing on the skills of consulting experts and on success stories within PGTRS. As we move forward, we will seek other opportunities to strengthen the development of PGTRS in every possible way.

Local Marketing Efforts

Local PGTRS organizations can use both available division-wide materials and other tools to launch development programs among union, conference, and institutional constituencies. Of course, local organizations are free to use their own materials. However, division-wide materials leverage the value of all development activities by delivering the same message in the same way at all levels of the church.

The first edition of the *Development Guidebook* explores the basics of local marketing activities.

1. Available Tools and Approaches

Direct mail brochures and letters: The brochures (see samples in Development Kit) can raise visibility and generate leads for local PGTRS organizations. Local organizations may purchase brochures in bulk for mailings timed to correspond with division-wide advertising or to complement local advertising programs. These mailings might be directed to PGTRS' priority prospects: older individuals. Mailings should always include a letter that establishes a local connection - either by explaining how bequests have already benefited the local area or by documenting how PGTRS has helped local church members accomplish their spiritual and charitable goals.

Local advertising: Using the advertising slicks provided in the Development Kit, local PGTRS organizations can place advertising in union, conference, and institutional publications, as well as in church bulletins and on tithe envelopes. Because it takes time to make an impression, local ads should be repeated frequently.

Visibility at local churches: In addition to church bulletin advertising, several other techniques can make PGTRS visible in local churches - even when no one can be there in person:

- Provide brochures for literature racks in church foyers.

- Reproduce the full-page ads as a poster for church bulletin boards.
- Publish bulletin inserts describing PGTRS. (Inserts may draw on the copy in the brochures and display the PGTRS logo art provided in the Marketing Kit.)
- Using the Cycle of Life logo on the back of conference title envelopes is also a very visible and helpful tool.

A personal presence at local churches: Visibility is valuable, but nothing replaces a personal presence. Consider working with the church to sponsor a PGTRS Sabbath. Publicize the upcoming PGTRS seminar in the church's bulletin for several weeks in advance, and, if possible, send personal invitation letters to those church members who are the seminar's target audience. This PGTRS Sabbath could combine several different activities:

- A PGTRS representative preaching from the pulpit (see below)
- A sponsored Saturday evening fellowship meal, where PGTRS can meet and greet church members
- A Sunday morning seminar
- A church bulletin insert published the following week, which summarizes the Sunday seminar.

Seminars: Our research shows that PGTRS seminars are used frequently in the field and are considered to be effective in delivering our messages. Keep in mind that our marketing plan revolves around the life cycle and concentrates on older church members first. Within this context, seminars should be geared toward helping church members transition from one stage of life to the next, addressing the budgeting, estate planning, spiritual, and philanthropic needs unique to the stage of life they are now entering.

2. By Preaching at the Local Church

Preaching from the pulpit provides an important opportunity to use Scripture to introduce PGTRS messages to church members. Here are some examples:

- God's Will for My Will
"Trust in the Lord with all your heart and lean not on your own understanding; in all your ways acknowledge Him, and He will make your paths straight." Proverbs 3:5-6. Contemplating the future can be confusing, but we know One who knows the future. The Scripture provides guiding principles for wills and estate planning. Also see Ellen G. White, *Counsels on Stewardship*, p. 328.

- **Biblical Investment Planning Ideas for the Future and Eternity**
In the heart of the Sermon on the Mount (Matthew 6:19-34), Jesus gave brilliant, worry-free advice regarding asset safety and investments: “Where your treasure is, there your heart will be also.”
- **Principles for Leaving a Legacy for My Children**
“A good man leaves an inheritance for his children’s children.” Proverbs 13:22. “An inheritance quickly gained at the beginning will not be blessed at the end.” Proverbs 20:21. See the stories of Jacob and Joseph in Genesis, the Prodigal Son in Luke 15:11-32, and the “fairness” doctrine in Luke 12:13-15.

Primary areas of legitimate distribution:

Immediate family
The poor
God’s cause

“Christians should be reformers and break up this present system, giving an entirely new aspect to the formation of wills. Let the idea be ever present that it is the Lord’s property which you are handling. The will of God in this matter is law.” *Testimonies to the Church*, p. 482-483; see also 3T 121, 2T 655.

- **Living Benevolence and Dying Legacies: How Do They Compare?** “The Lord designs that the death of His servants shall be regarded as a loss, because of the influence for good which they exerted and the many willing offerings which they bestowed to replenish the treasury of God. Dying legacies are a miserable substitute for living benevolence. The servants of God should be making their wills every day, in good works and liberal offerings to God. They should not allow the amount given to God to be disproportionately small when compared with that appropriated to their own use. In making their wills daily, they will remember those objects and friends that hold the largest place in their affections.” *Counsels on Stewardship*, pp. 326-327 “Do your giving while you are living, so you will know where it is going” is good advice.
- **King David’s experience in 1 Chronicles 28-29; Ecclesiastes 2:21.** “For there is a man whose labor is with wisdom, knowledge, and skill; yet he must leave his heritage to a man who has not labored for it. This is also vanity and a great evil.”
- **Probably no subject regarding Christian money management is surrounded with more ignorance of God’s plan than this one—the Parable of the Talents, Matthew 25.** At death we give an account of our stewardship. Accordingly, one’s estate plan is the crowning act of his stewardship.
- **Adam and Abraham: Family Leadership and Responsibility**
(Genesis 1:27-29, 18:19) The responsibilities given by God and accepted by our first parents provide a pattern we can follow even today.
- **Wealth as an Entrusted Talent: How Much is Enough?**

(Matthew 19:16-30; Haggai 1:6, 2:8; Deuteronomy 7:25, 8:18) Only Scripture and the examples set by biblical characters offer the principles needed to determine how much to earn, how much to keep, how much to give away, and when to give it away.

- **Gather Up the Fragments**

When your life is done there will be property left over. Good stewardship requires an individual to prepare a will or other gifting instruments to distribute the fragments. John 6:1-14. *Desire of Ages*, p. 368. When we give to God, He always gives back in blessings, both recognized and unrecognized—much more than we can even comprehend. Assets we have needed for living can be returned to God by 1) providing assistance for family needs, 2) gifts to the poor, and 3) gifts to God’s work. A Christian will is a way for us to distribute the fragments of our lives.

As our program develops, we will explore this topic in greater depth, and we welcome the submission of useful sermons. We will post them on the Web site for the benefit of other PGTRS representatives. Complete sermons are now available on our Web site at www.willplan.org/forpastors/sermons.

Clearly, this represents only a brief outline for a local development program. During the coming years, we will gather case studies from the field and share ideas and results with the PGTRS team.

Success in the presentation of planned giving is often because of the testimony of those who already have established estate plans through PGTRS. Current trustors and those with wills often volunteer testimonies of their satisfaction with the PGTRS program.

There is a trend for more and more young couples to use wills which include testamentary trusts for the education of their children and allow for the nomination of guardians for minor children. Older persons tend to favor the use of trusts, both revocable and irrevocable, along with their wills. Each person needs proper advice in selecting the plan best suited to his/her circumstances. Therefore, the PGTRS representative needs to be knowledgeable regarding the various types of plans which are available and the plan that is most appropriate for the donor’s circumstances and/or objectives. Your attorney will provide invaluable legal advice to individual donors about these and other matters.

Church members have a right to expect a high standard of professionalism from their PGTRS representatives. Most importantly, PGTRS personnel should be seen as examples of dedication, stewardship, and service.

True Leadership Involves Example

The truly effective PGTRS representative will have set in place his/her own Christian estate plan, and be willing to humbly share his/her testimony with others.

“With all my resources I have provided for the temple of my God... besides, in my devotion to the temple... I now give my personal treasures of gold and silver...” 1 Chronicles 29:2, 3

“Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver.” 2 Corinthians 9:7

“We shouldn’t brag about our Bible study, prayer, evangelism, parenting, or giving, but neither should we cover it up. It’s easier for people to follow footprints (what we do) than commands (what we say). If we aren’t willing to openly and humbly discuss our giving, how can we expect to raise up givers? The church has plenty of examples of consumers – we need to see examples of givers. Hebrews 10:24 tells us to ‘spur one another on toward love and good deeds.’ We can only be spurred on by what we can see.” Randy Alcorn, *Money, Possessions and Eternity*, revised edition (Wheaton, IL: Tyndale House Publishers, Inc., 2003), p. 447.

Pastors' Advertisements

PLANNING FOR THE

*Cycle
of Life*

“Be prepared.
Have your house
in order.”

Pastor Jimmy and Shereen Ferguson / Baltimore, Maryland



We learn by example. Our two elderly aunts lived together and held everything in common. Worried about what might happen if one or the other of them died, the aunts prepaid their funerals; wrote out all their wishes for their belongings; and had an attorney prepare their wills. When they died, there were no unanswered questions. Their testimony, in death as in life, was: “Be prepared. Have your house in order.” Ellen White wrote, “Death will not come

one day sooner...because you have made your will.” By welcoming Trust Services into our life and into our church, we can truly live Ellen White’s teaching. Making wills is part of ordering your life – like doing a family budget or planning for education and careers. We’re preparing wills and guardianship documents for our children – so that our family can lead our church by example.



Call us toll free: 1-877-WILLPLAN

12501 Old Columbia Pike / Silver Spring, Maryland / 20904-6600 / USA / www.willplan.org

PLANNING FOR THE

Cycle of Life

“Sometimes you have to face harsh realities before you do what’s right.”

Pastor Minervino (Minner) and Evelyn Labrador
Clearwater, Florida



The first question our financial advisor asked us about retirement was: Do you have a will and other estate planning documents? We didn't. Within weeks, two tragedies in our church showed us how important estate planning can be. A beloved deacon suffered a serious stroke. Machines kept him alive, but he could no longer communicate. Loving relatives found themselves in a painful conflict that could have been avoided, if only our church member had signed an advance medical directive. Then, a young couple related to a church member died in a car accident,



leaving two small children. With no will or guardianship directions, the children's future was left to the courts. The custody dispute, together with probate costs, significantly reduced the children's inheritance. When we thought about our own family, we knew we couldn't live with uncertainty. We had to fulfill our obligations as parents, as pastors of the flock and as responsible stewards of God's goods. Now that we have wills, we are so relieved. We know that if anything happens to us, our sons will be raised in an Adventist home.

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PLANNING FOR THE

Cycle of Life

“Together, we’ve planned a crowning act of stewardship – for our family and for God’s kingdom.”

Pastor Dwight and Karen Nelson
Berrien Springs, Michigan



When our children were born, we called on Trust Services for information about drawing up wills. We didn't have to hunt down the facts or search for qualified professionals. Trust Services had all the information, and our attorney drafted the documents we needed. No one attempted to tell us what to do. No one even requested a gift to the Lord's work. But by asking us the right questions, Trust Services helped us discover for ourselves how we could provide for our children and benefit God's work.



Trust Services

Now we feel at ease. We know that all the legal documents are there to make sure our wishes are followed, even if we're not on the scene. We don't worry over our children, should something happen to us, and we are comforted by the knowledge that our wishes for our meager belongings will be carried out. Trust Services helped us find ways to fulfill our responsibilities as parents and stewards – right in the comfort of our own home.

Call us toll free: 1-877-WILLPLAN

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Bulletin Insert

PLANNING FOR THE
Cycle of Life

TUCSON SHARON SEVENTH-DAY ADVENTIST CHURCH
955 N. 10th Ave. Tucson, AZ 85705
Ph: 520-622-2218
Email: ibolaore@yahoo.com

Life is about transitions. It's about moving from child to adult to senior. It's about extending God's kingdom from generation to generation. Our faith in the Lord can be constant and personal, but family and financial challenges change almost daily.

Trust Services can help. A unique ministry of the Seventh-day Adventist Church, we provide useful financial, estate and gift planning information in order to help you protect your family now and in the future—in the context of your faith in Jesus.

This weekend seminar will explore vital issues for every family, issues not often discussed but that impact your loved ones and the Church you love. Don't miss this vitally important weekend seminar coming to Tucson Sharon Seventh-day Adventist Church and the surrounding communities!

FRIDAY, DECEMBER 1
Friday evening 7:00 p.m. "Two Adams, Two Wills"— Elder Donald Bedney
"Lessons From the Life of Oseola McCarty"— Elder Jeff Wilson

SABBATH, DECEMBER 2
Sabbath School 10:45 a.m. "The Pumpkin Lady"— Elder Jeff Wilson
Divine Worship 11:30 a.m. "Full Barns . . . Empty Head"— Elder Donald Bedney
Fellowship Lunch 12:30 p.m. Everyone is welcome. Come join us.
Sabbath Afternoon 1:30-2:15 p.m. "Leaving a Legacy of Love"— Elder Jeff Wilson
2:15-3:00 p.m. "Why a Christian Will is Important"— Elder Donald Bedney
3:00 p.m. Vespers— Elder Donald Bedney
6:00 p.m. Refreshments
6:30 p.m. "Strategies You Can Use to Avoid Probate Costs in Arizona"— Attorney Russell S. Duerksen.
7:00-9:00 p.m. Consultations with Attorney Duerksen and Ed Eisele— assisting you to prepare your Will/Trust documents. At no cost to you!

BLESSINGS YOU'LL RECEIVE FROM THIS WEEKEND PROGRAM:

1. We'll explore the importance of establishing a Will/Trust to protect your spouse, your children and grandchildren.
2. Are you challenged with a fixed income? We'll explore how you can increase your monthly income stream and then at the end of your life still leave a legacy to the Lord's work.
3. Discover creative estate planning tools that you can use to bless your children and grandchildren during your life and then go on blessing the Lord's work after your passing.

Don't miss this afternoon session for anything!

Presenters: Jeff Wilson, Trust Services Director, General Conference of Seventh-day Adventists and Donald Bedney, Trust Services Director, Lake Region Conference.
Assisting: Ed Eisele, Trust Services Director, AZ Conference and Israel Olaore, Pastor, Tucson Sharon Seventh-day Adventist Church.

**Need help with your Will/Trust?
Contact us at:**

Arizona Conference of Seventh-day Adventists
P.O. Box 12340
Scottsdale, AZ 85267
Ph: 480-991-6777 Ext 104/132
Web: <http://azsagift.org>
Email: edeisele@azconference.org



Elder Jeff Wilson



Elder Donald Bedney



Elder Ed Eisele



Elder Israel Olaore

Tithe Envelopes

PLANNING FOR THE
Cycle of Life

Whether you are . . .
 a young adult taking full responsibility for your life and your faith;
 a husband and wife team depending on each other for emotional and financial support;
 growing your family— meeting responsibilities for Christian education, special needs, and responding to emergencies;
 an empty nester reflecting on retirement, aging, and the needs of God's greater family;
 or a loving couple, growing old in each other's company, confronting the practical challenges of the golden years;
 a recently widowed or an older single making adjustments as you age alone . . .
 Trust Services can help you throughout the life cycle— to build financial security, protect your loved ones, and sustain the causes you love. Not just for the wealthy or for seniors, Trust Services provides useful financial, estate and gift planning information. Services are generally free— so every church member can effectively manage the resources God entrusts to them.
 To contact your trust services representative please write, call, or email:
 Gift Planning & Trust Services
 Arizona Conference of Seventh-day Adventists
 PO Box 12340
 Scottsdale, AZ 85267-2340
 (480) 991-6777
 E-Mail: giftplanning@azconference.org

(back)

Tithe and Love Offerings to God

"Bring to the storehouse a full tenth of what you earn so there will be food in my house. Test me in this," says the Lord All-Powerful. "I will open the windows of heaven for you and pour out all the blessings you need."
 — Malachi 3:10, NCV

Tithe (10% of your income) . . .

Before any portion of the increase is used for personal needs, God's share of the partnership, a tithe— 10%, should be set apart to help support the ministry of the Word in the Arizona Conference and in all the world.

Love Offerings . . .

"As God has prospered . . ." I Corinthians 16:2
 After the tithe is determined, offerings of love and gratitude are set apart for the local church needs, Arizona Conference ministries, and other world projects.

Arizona Conference of Seventh-day Adventists
 13405 N. Scottsdale Rd
 PO Box 12340
 Scottsdale, AZ 85267-2340
 (480) 991-6777

(front)

The Personal Giving Plan (PGP)
 When everyone gives, every need is met.

When you seek the Lord's guidance to establish a regular percentage of your income beyond your tithe for your personal giving His ministries will prosper as the Lord prospers you.

Under the **Personal Giving Plan** when you give to your Local Church, the Arizona Conference and the World Church without specifying how your gift is used it will be distributed among the ministries listed below in each section.

Local Church (3-5%)

All Church Expenses	Missionary Literature
Sabbath School Expenses	Community Services
Church School Subsidy	Local Student Aid

Arizona Conference (1-2%)

- Camp Yavapain - 15% of your gift
- Evangelism - 50% of your gift
- K-10 Schools - 20% of your gift
- Native American Ministries - 5% of your gift
- Thunderbird Academy - 10% of your gift

World Church (1-3%)

ADRA (Disaster Relief)	Inner City Ministries
Adventist TV Ministries	Multi-Lingual Ministries
Adventist World Radio	Sabbath School Mission
Birthday/Thank Offering	Sevicaumen's Literature
Christian Record	1 st Sabbath Offering
Fall Mission Appeal	Voice of Prophecy
Higher Ed. Loma Linda, Andrews, Oakland	Week of Sacrifice
	Women's Ministries

Name _____
 Address _____
 City _____ State _____ Zip _____
 Home Telephone (____) _____
 E-Mail _____
 Date _____ Receipt # _____

Tithe and Love Offerings to God

Tithe (10% of Your Income) \$ _____
Local Church (PGP, 3-5%) * \$ _____
 Building Fund \$ _____
 \$ _____
Arizona Conference (PGP, 1-2%)* \$ _____
 \$ _____
World Church (PGP, 1-3%)* \$ _____
 Ingathering - Donated \$ _____
 Ingathering - Solicited \$ _____
TOTAL ENCLOSED \$ _____

I would like to talk to a Conference Trust Services representative about a will/estate plan or planned gift.

*The above offering percentages are suggested giving guides only.

(inside)