

Royal Vision

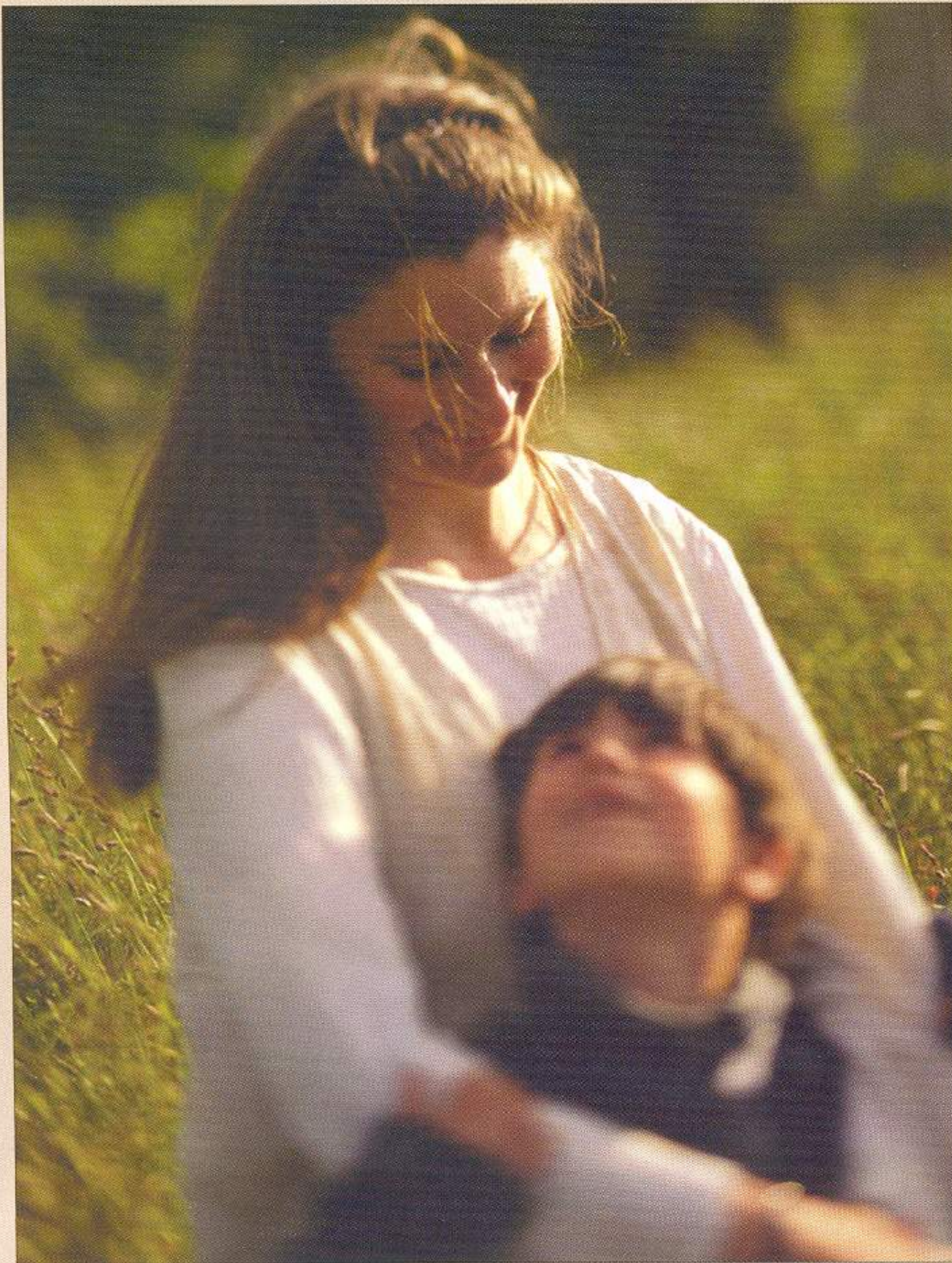
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ANNIVERSARY
ISSUE

Honor Your
MOTHER

ROYAL VISION

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About the cover Respect for parenthood has been lost in this world. Do you fully understand why and how you should honor your mother? (Eyewire)

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PAYABLE



PHOTOILLUSTRATION BY WIKI HEERMA/LIQUIDLIBRARY

■ **Should Christians occupy themselves with the estate they leave behind when they die? Here is one tool that will demonstrate your concern to your heirs.**

By Mark Nash

THE PROPHET ISAIAH WAS INSTRUCTED BY the God of the Old Testament to give a specific message to King Hezekiah. It included the words: "Set thine house in order; for thou shalt die, and not live" (II Kings 20:1).

It is clear God expects us to take reasonable measures to set our houses in order with regard to our possible death.

Job, a wise and rich man, commented on what we take with us when we die. "And [Job] said, Naked came I out of my mother's womb, and naked shall I return

thither: the Lord gave, and the Lord hath taken away; blessed be the name of the Lord" (Job 1:21).

"You can't take it with you" is a common American axiom. Simply put, our property and wealth do not join us in the grave. Therefore, most people want to give their possessions and wealth to certain other people or organizations when they die. Often they want to give it to their spouses, children or other relatives. In fact, taking care of our families is a responsibility clearly mentioned in scripture: "But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel" (I Tim. 5:8; II Cor. 12:14).

Our wealth and property are blessings from God. Of course, we are supposed to

take care of them in life. Doesn't it follow that we should make plans for those blessings in the event of our death? As God expects us to be good stewards, shouldn't we make, at least, minimal arrangements for how our blessings will be distributed after we die?

In our complicated modern societies, the red tape surrounding death can be nearly immeasurable. Without proper planning, we cannot be certain our wishes for our estate will be carried out.

The first thing we must do is decide exactly what we want to happen with our assets when we die. To begin, make a list of what you have. Don't forget checking accounts, savings accounts, certificates of deposit (CDs) and insurance policies, as well your physical possessions.

Now, what do you want to happen with those things if you die? Don't think you will not die for a long time and can put off making such plans. Accidents are responsible for thousands of deaths each year, so your age should not stop you from doing this.

List exactly what you want to happen if you die. If you are married, your spouse

them to go to. If you are married and have joint accounts, it requires both of you to die before it is activated.

Essentially, you assign a new owner to the account. That owner will instantly assume ownership control at the time of your death. The assets do not go through probate, a time and money consuming process. They do not remain in your estate

is only for the rich. In reality, exactly the opposite is true, especially for a payable on death benefit. The less money you have, the more important careful planning becomes. Without proper plans in place, your money will be consumed by the courts and attorneys, leaving nothing for those you love. A payable on death clause attached to your accounts allows even the

Sometimes people think such planning is only for the rich. In reality, exactly the opposite is true, especially for a payable on death benefit. The less money you have, the more important careful planning becomes.

will, most likely, be the focus of your thinking. If not, you may have children, brothers or sisters, parents or friends you want included to receive some or all of your estate. Many people include charities or other organizations they feel are worthwhile.

Now you need to take steps necessary to see that your wishes are carried out as you would want them to be.

Many tools are at our disposal to help establish exactly what our wishes are. Some work much better than others; some cost more than others; some are much more complex than others.

A tool is available to people in the United States (that may or may not be available in other countries) for distribution of such things as savings accounts, CDs, check accounts, money market accounts, mutual funds, most stock or bond accounts and various other "cash" type of assets.

This tool is remarkable for three primary reasons. First, it is cost free. Second, it is simple. Third, it works.

A few months ago, I walked into my bank, and, 10 minutes later, this tool was in place for my checking and savings accounts. No hassles, no delays, no cost. And I know if my wife and I die any money in those accounts will go exactly where I want it to go.

The tool I'm referring to is called a "Payable on Death" benefit. There are other names for it; however, it is the best way to transfer funds at death to the person, people or organization you want

as they are instantly, upon your death, the property of the new owner.

If you wish to change the beneficiary, all that is required is a brief trip to the bank or institution holding your account(s).

To "collect" the assets, the new owner will be required to provide the bank with a certified death certificate and proper identification. They may be required to show two forms of identification by some agencies, but that's all there is to it.

This is a remarkable way to be sure your assets go where you want them to go. Since ownership actually changes, it is nearly impossible for anyone to contest or interrupt the transfer of funds.

A tool is available in some states for the transfer of your possessions held by a title or registration; i.e. cars, trucks, motorcycles, snowmobiles, boats, planes, motor homes, travel trailers, etc. This is called "Transfer on Death" or something similar. In the states permitting this type of transfer, simply go to the office where titles are registered and ask for the forms to transfer title upon your death. Then, fill the forms out and pay any required fees. In most states, the fees are minimal for this service.

Once that has been done, when you die, the property will be transferred to the organization or person you have named on the "Transfer on Death" form. This will avoid delays, additional costs and other complications that can arise after death.

Sometimes people think such planning

smallest accounts to be transferred to the person or organization of your choosing without costs and delays.

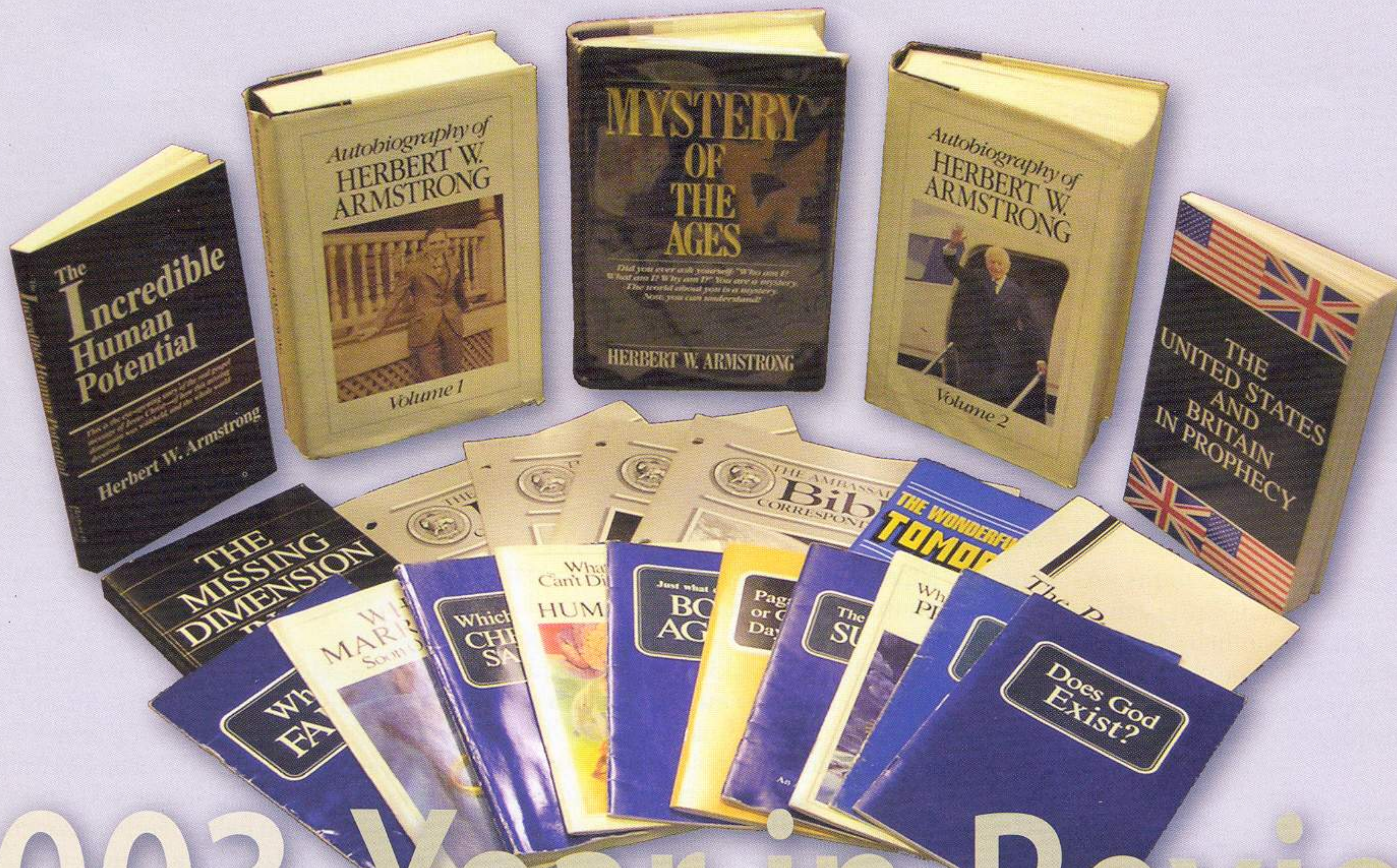
You may list more than one person or organization as owners. Some institutions will give them equal portions while others will permit you to specify percentages or fractions to each.

If you choose to make an organization the beneficiary at your death, you may be asked to provide the federal tax number when setting up the payable on death benefit. Contact that organization to get their proper address and tax number.

It may be a good idea to let your beneficiary know about the account—however, if you decide to change beneficiaries, it can become a bit sticky. So, if you do not tell a beneficiary they are listed on your account, leave a statement where it will be found when you die. Be sure to list the institution by name and address, the account type, account number and any other instructions the bank may provide. This way, if you change the beneficiary, you will not have to tell someone that you are removing them from the account and will avoid the possibility of hurting someone's feelings.

The payable on death benefit is a mechanism you can use to be certain your house is in order and you are "provid[ing] for your own" as instructed by God's Word. It will also provide you with some peace of mind knowing that your assets will go where you want them to go should you die. ❖

ON DEATH



ROYAL VISION

2003 Year in Review

■ Much has happened in God's work over the past year. The victory celebration was coupled with an urgency to finish this warning work to the largest audience possible in the time remaining until the return of Jesus Christ. Let's look at the significant developments in each of the major departments at headquarters.

Editorial

The editorial department experienced a significant "revival" in 2003 thanks to the miraculous copyright victory in March. Being able to print 19 major literary works by Herbert W. Armstrong injected a new energy into the department. Within a month of the victory, the newly revamped Trumpet website (www.thetrumpet.com) contained most of the literature in electronic form. By the end of the year, 13 works of Mr. Armstrong's were available in hard-copy form—*Mystery of the Ages*, *The Incredible Human Potential*, *The Missing Dimension in Sex*, *The United States and Britain in Prophecy* (1980 version), *The Wonderful World Tomorrow—What It Will Be Like*, *Which Day Is the Christian Sabbath?*, *Pagan Holidays or God's Holy Days—Which?*, *Seven Laws of Success*, *Why Marriage! Soon Obsolete?*, *What Science Can't Discover About the Human Mind*, *Does God Exist?*, *What Is Faith?* and *Who or What Is the Prophetic Beast?*

In addition to these invaluable publications, Editorial also updated and revised several booklets this year: *The United States and Britain in Prophecy* (1945 version), *The Rising Beast: Germany's Conquest of the Balkans*, and *Joel—Christ's Bride and the Day of the Lord*. After the U.S. war in Iraq prompted several Trumpet articles by Editor in Chief Gerald Flurry, the articles were included in the updated *King of the South* booklet. And a brand new booklet was compiled specifically for the *Key of David* program called *Education With Vision*.

Another advancement in the department in 2003 was the addition, in August, of five students, through the IC work-study program. With juniors Philip Nice and Lisa Godeaux, this brought the student help to seven—a necessary addition for the revival in this part of the work.

The Trumpet magazine, in addition to its website being upgraded in content and appearance, also experienced areas of strong growth. Despite a slight decrease in circulation over the 12 months, the Trumpet has stayed on top of the news stories that have hid beneath the surface along with those that have made mainstream headlines—giving people the real meaning behind the war in Iraq, the rise of Islam, the Middle East peace process, the European Union's expansion and nuclear threats from North Korea. The Trumpet has also tackled several human interest and social

stories that give practical solutions to its readership—articles on emotional control, God's existence, personal finance, religious confusion, marriage, family, prescription drugs and stress. At the end of 2003, in an editorial meeting Mr. Flurry admonished all Trumpet writers in every department to make writing for the magazine—within the context of prophesying again—their greatest priority. In response, the December issue received more submissions than it could fit, along with more articles submitted for the Church's spiritually oriented magazine, *Royal Vision*.

The copyright victory enhanced *Royal Vision* as well, as Editorial was able to include a Herbert Armstrong article in the May/June issue—reprinted from a correspondence course personal, one of the spoils of the settlement. A special issue was devoted to prophecies about "The Mantle of Elijah," which detailed the court victory from a biblical perspective, while the last issue of the year featured an article about how the copyright victory was prophesied. That issue marked a new beginning in *Royal Vision's* five-year history—the bimonthly magazine would now be full color throughout.

Another upgrade in the department came with a new look and feel for the Church's bimonthly newspaper, *The Philadelphia News*—with a second color, slicker fonts and a new section on the front page called "The Work in Brief." Page two of the



News, usually devoted to the two columns “Newswatch” and “European Desk,” welcomed a new column by Senior Editor Joel Hilliker called “Family Matters,” designed to give practical help in strengthening family life.

Television

2003 was an eventful year for the television department. Though not many changes were noticeable throughout the year, much went on behind the scenes to pave the way for a successful return to the airwaves last November.

After the copyright victory in March, Mr. Flurry announced that *The Key of David* would go off the air until the fall, allowing the Church to take care of other expenses and work involving the court case and the printing of Mr. Armstrong’s works.

This time was used to finally get caught up on our footage database. The footage used on *The Key of David* comes primarily from APTN, the same organization owned and used by ABC. Hundreds of hours of tape were reviewed, and the important and most relevant footage was saved and put into a database. This database allows editing to go much more efficiently, as the best footage can be easily located in a matter of minutes.

Also, a new voice was added to *The Key of David*. Dave Anthony, a professional voice talent from Florida, was contracted to read the close scripts for the show, as well as commercials, telephone messages for the WATS line, and other various projects. Mr. Anthony is not a member of the Church, but was highly recommended by one of the media companies the Church buys airtime from. Located in Florida, Mr. Anthony is e-mailed a script, which he then reads and records in a digital MP3 audio format. This MP3 is then e-mailed back to the television department, usually within 24 hours.

A new introduction to the show was also constructed. Mr. Flurry was very hands-on

NEW 2003 saw the construction of this 17,400 square-foot Mail Processing Center on the imperial College campus.

in the decision-making process of this new introduction, reviewing it several times before giving his final approval. Though longer than the previous introduction, it sets the stage in a very dramatic way for the program, depicting the catastrophe this world is heading into, followed by the peace and prosperity that will be extant after Christ’s return.

On its first week back on the air, *The Key of David* reached several major cities in the United States, including New York, Los Angeles, Chicago, Washington D.C., and Philadelphia. *The Key of David* can also be viewed in most other areas of the United States via nationwide cable station WGN. By the end of the year, several other local and international stations were added. Globally, God’s message of warning and hope can be seen in Australasia, the Caribbean, Central and South America, the Mediterranean, and hopefully soon in other areas as well.

Call Center

After the telecast going off the air in the spring, the call center continued normal weekday operations. We were able to field nearly as many calls as the previous year despite loss of the *Key of David* call traffic.

While off the air, we began preparations to expand the in-home WATS program to include those who only have dial-up Internet and one phone line. At the same time, we began production of an electronic WATS manual and a multimedia WATS training package. The electronic manual will be easy to update, while the multi-media training package allows us to add new operators with minimal personal training from headquarters WATS personnel.

Twenty new computers with flat-screen monitors were purchased to suit our data

entry needs as well as to better fit the room configuration we will have in our new facility, the mail processing center.

Upon returning to the air on November 2, we launched the in-home WATS program with approximately 30 in-home operators who had already been trained the previous year. These volunteers, along with the 23 students and part-time operators in Edmond, have provided a solid foundation to begin taking the initial response to *The Key of David*. The objective is to finish the training package and work to integrate the approximately 70 other volunteers who have been approved to join the vital in-home program.

Mail Processing

With the copyright victory and *The Key of David* returning to the airwaves, 2003 was a year of transition for mail processing. Many steps have been taken to prepare for a significant increase in literature requests. Much of 2003 was spent improving our database systems and working to get the best possible rates with the U.S. Post Office.

The most significant development last year was the building of the almost-completed Mail Processing Center on the campus of Imperial College. This structure will help in the transition of headquarters personnel to the campus before a Hall of Administration is built. The warehouse portion will eliminate annual expenditures for renting approximately 20 storage units.

The 17,400-square-foot beige metal building is visible from the John Amos Field House. At 150 feet by 100 feet, the mail building will be three quarters as long as and five feet narrower than the field house. At 37 feet high, it will be a few feet shorter than the peak of the gymnasium roof.

The largest room of the mail building, comprising about half the entire floor space, will provide storage for all PCG literature, including works by Mr. Armstrong. Centered in the warehouse will be two rows of double pallet storage racks, 18 feet high and about 108 feet long. Industrial storage racks located at the south end of the room will be used for back-issue periodicals storage. Cube-shaped, stackable wooden vaults will be used to store items for other departments. Accounting, legal and other confidential records will be stored in a secure storage space.

The climate-controlled literature fulfillment center is where mail packaging will take place. Space has been provided for an automated mail-packaging system, which would replace the overwhelming manpower needed for high-volume mail processing.

Designed to allow for future expansion, additions can be made on the south side of the building, enabling the structure to be lengthened as the needs of the work continue to grow. This new facility is scheduled to open in early 2004.

Philadelphia Foundation

The Philadelphia Foundation continued its concert series in 2003 with two events. The foundation, and the college that hosts its activities, continued to gain more notoriety in the community as it presented German cellist Tess Remy-Schumacher and Russian pianist Valery Kuleshov in a thrilling March duo concert. Then, later in the year, the Foundation brought world-renowned brass quintet, the Canadian Brass, to Edmond on September 14 for a performance that charmed concertgoers with a brilliant array of selections and musical humor.

After this concert, Philadelphia Foundation Founder and Chairman Gerald Flurry said he desired to bring more performers of this caliber to the concert series, in order for the series to make a "cultural impact."

Business Office

2003 saw a number of changes in the Business Office in both personnel and technology.

The retirement and relocation of Nichole Hofer to Australia together with a small investment in technology resulted in a major reshuffling of responsibilities during the year. Nichole's duties were handed over to Lynda Moutz, who now handles the monthly and annual accounting for Canada, the United Kingdom and South Africa. Her previous responsibilities in accounts payable were passed on to Lisa Falk, who now processes invoices and generates checks for all the Church's operations in the United States.

The void left by Lisa Falk in accounts receivable was filled by Rebecca Falk returning to her old position, but on a part-time basis.

Filling a previously full-time position with a part-time employee was made possible by an investment in technology: The business department acquired two high-speed document scanners and an electronic document storage and retrieval system that integrates directly with our accounting software. Checks are now scanned, automatically coded and archived in a single process. Information from scanned checks is then imported into the accounting system, thus eliminating a substantial amount of data entry.

We also achieved greater efficiency in payroll, when we integrated the time clocks used at headquarters and throughout the college campus with the accounting system. The transfer of information between the two systems is now performed electronically at the push of a button, eliminating the previous need to re-key data.

After J. Tim Thompson died, his duties were split between office manager and business department head Andrew Locher, and Mark Nash, who now handles estates and trusts.

Information Technology

The technological needs of the work and Imperial College continued to change in 2003, and we have also had to adapt to the ever-changing industry.

In striving to find new ways technology can amplify the message and cut our costs, we have begun to duplicate CDs of the weekly Sabbath services as opposed to cassette tapes for all of the U.S. congregations. The quality of the audio has been enhanced because the duplication process is kept in a digital format. We also began providing audio files of the services for the international offices (via the Internet) to download and burn to CDs for shipping out to their local congregations. Not only does this save in postage and labor costs, it speeds delivery: It used to take Australian congregations up to four weeks to receive the messages that can now be received in as little as one week.

Imperial College courses continued to be offered via the Internet. In the 2002-2003 school year the Life and Teachings of Jesus course was offered to 17 students online. This was primarily a test to see if we could keep up with the workload these online classes presented. The test was met with an overwhelmingly positive response. The 2003-2004 academic year has seen a dramatic increase in the number of online students, with 117 enrolling in the Epistles of Paul class. The online students are only hours

behind the full-time students in receiving the day's instruction as well as any handouts. If this continues to be a success, watch for more classes to be offered next year.

The *Philadelphia Trumpet* website—www.theTrumpet.com—underwent a major overhaul this year with the help of Managing Editor Joel Hilliker and developer Raymond Kaleho. Visitors to the *Trumpet* website can now view past issues of the magazine, along with links where people can find *Trumpet* articles. There is also a link to read several books and booklets online that the Philadelphia Church of God owns the copyrights to—including 15 works by Herbert W. Armstrong. The *Key of David* website is next in line for a facelift.

During 2003 we saw the number of visits to the three main websites (www.pcog.org, www.keyofdavid.com, and www.theTrumpet.com) steadily increase. In an average month, the three sites combined received 56,000 visits.

God has certainly opened up many blessings for the department. Last year over \$60,000 dollars worth of networking hardware was donated to the Church. This equipment is vital to run the campus network of Imperial College, soon to be headquarters of the Church. The networking hardware is used in conjunction with the fiber-optic backbone of the campus to interconnect all of the buildings, with options of transmitting voice, video or data.

Festival Department

The festival department underwent several staff changes in 2003.

As of May, Imperial College graduate Michelle Kaleho works full-time assisting Melody Thompson in the festival department. Prior to that she helped part-time as part of her Imperial College student work program.

In August, Anita Salthouse was hired in the festival department and to assist as an operator for the literature request line.

Under Mr. Flurry's direction, the festival department investigated the relocation of several of the North American Feast sites



**MICHELLE
KALEHO**

**ANITA
SALTHOUSE**

for 2004. Details of the changes will be announced to members in the Festival Planner in early 2004.

Buildings and Grounds

Another prosperous year of beautification and development demonstrates tremendous progress on God's land.

With the college accepting more students, the need to adapt the new student housing to dorm life meant the addition of new handcrafted desks purpose-built for the cozy accommodations. In addition to making the new desks, a local member also constructed beautifully stained, red oak bookcases for the fledgling IC library.

A new classroom was created in the room above the well house/storage area located near the sports fields. This room's original purpose was as a press area for observing various future sporting events. It now operates as a small classroom with a beautiful view of most of the campus.

This past year saw the first faculty housing emerge from the wooded area north of Spurlin Lake and the second from the grassy slope just west of the duplexes. A third home is nearing completion, and several more are slated to start when time and weather permit.

One significant achievement happened just before the summer youth camp last year: We received final approval to operate our pool legally as both a pool and a fire suppression storage tank. This is the only one of its kind in Oklahoma and, based upon our research, probably the only one like it in the United States. Part of this process necessitated the construction of a new bathhouse. This building required swift construction so we could open the pool by the start of summer camp. We received our inspection the day before camp and were given final approval to open.

For both college and camp use, the softball field received a green vinyl chain-link backstop with corresponding sideline fences.

Other project included the reduction of the slope on the seven-acre lack dam; the relocation of many of the pine trees and the set up of an official nursery equipped with an effective irrigation system that houses our stockpile of trees and shrubs.

One of the greatest additions to the land is the up-and-coming Mail Processing Center. After many hours of planning and design work, the fire marshall approved a final drawing, giving us permission to start construction. Construction is moving

ahead as quickly as possible and should see completion in early 2004.

Just prior to the Feast of Tabernacles, the parking lot south of the field house was paved. The job will be fully complete when all of the landscaped islands have been bordered with concrete curb and all of the trees, sod and irrigation are installed.

Imperial College

Well into its third year, Imperial College continues its march toward excellence! We still have a way to go before it becomes a great college, but in the past year we made significant steps in that direction.

To begin with, on May 11, Imperial had its first-ever commencement exercises. During the ceremony, which honored six two-year graduates, Chancellor Gerald Flurry highlighted the meaning the word *commencement*, and how it actually means *beginning*. Imperial's purpose, ultimately, is to revolutionize the world, he said. That's the true *end* our minds should be locked on.

After graduation, during the summer, several crucial developments benefited the college. First, we bolstered the college faculty and administration by hiring Eric Burns and by piling more responsibility on Mark Nash. Mr. Burns, the first full-time employee hired solely for the college, was brought in to supervise the student work program and to serve as the college's athletics director. In addition to his administrative load, he is presently teaching courses in economics, public speaking and physical education. Mr. Nash's new load added two more classes—in science and Bible—to the class he taught last year in literature. He was also appointed as the assistant dean of students to help Dean Stephen Flurry with spiritual counseling and guidance needed by a growing student body.

In June, the college invested in a powerful software package called "Campus 2000" to serve as its all-purpose database. Used by a number of other small colleges, the program stores all student and faculty record keeping, including grades, work history and evaluations. It also generates numerous standard forms the college will regularly produce, like applications, grade cards, transcripts, financial plans and reports. With its easy-to-use Web interface, information gathering should be an efficient, productive process for both students and faculty.

In July, Stephen Flurry gave a lecture to the Church's ministry to explain the purpose for which God raised up Imperial College. During the message, he mentioned the small number of applicants we had for IC to that point—especially qualified young men. Of course, the main reason for that was that the college wasn't yet certified, which prevented us from accepting international applicants. At the time, we had 17 students on campus for the summer who would be continuing their education in the fall. Added to that, we had only accepted five others as incoming freshmen.

One week after the lecture, as if on cue, the Bureau of Citizenship and Immigration Services granted us certification. Mr. Flurry immediately contacted a number of international applicants who had applied over the past two years to see if they were still interested in attending and had the means to do so on such short notice. Within three and a half weeks, six new students (five of them from outside the U.S.) were accepted, received their visas, made travel arrangements and moved to Edmond! None of them even missed a class that first week, though several were tired and half shocked that they were even living on campus. It was a fast and furious pace leading up to the fall semester, but well worth it. What growth!

We now have 28 students living on campus—two of whom are married students. Accepting more at the last minute gave the school a good balance of underclassmen—11 freshmen and 13 sophomores. Counting the two married student families, 33 are living on campus. Adding four faculty families to that number brings the total to 51 people now living on God's property. The Imperial family is expanding!

We also had an upgrade in the kitchen at the start of the school year with the hiring of Willie Coats full time and Laurie Burns part time. Mr. Coats had spent several years working as the chef in the Ambassador College kitchen in Big Sandy, Texas. So the wealth of experience he adds to the IC kitchen is considerable—and much appreciated by the students!

It has been an exciting year for Imperial College. At present, we are processing applications that are coming in from all around the world. Thankfully, we have more than three and a half weeks. To accommodate another class for the fall semester of 2004, Gerald Flurry has approved plans for building another duplex for student housing. It looks like we might be able to accept 12 to 16 new students for next year. ♦



ERIC BURNS



WILLIE COATS