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TEAR SHEET
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"Our industry treats credit *as a courtesy.*"

A career-defining collab offers a cautionary tale about ownership, attribution and getting promises on paper.



BY STEPHEN E. TERRELL
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Betty White for The Lifeline Program. Photo: The Lifeline Program.

This summer, NPR's "Planet Money" played a radio commercial I wrote for Betty White. I directed the session, and the other voice on the tape is mine. The episode was good. It never mentioned who made the ad, which is how most advertising works, and which is exactly the problem.

Our industry treats credit as a courtesy. It is compensation, and it should be negotiated like compensation.

The Betty call

In 2005 I was running marketing for The Lifeline Program, a company in the business of life settlements: helping seniors sell life insurance policies they no longer needed. Almost nobody had heard of it, and the brokers we needed as partners assumed it was a scam.

I said we needed Betty White. The room thought I was joking.

Erasure is the default setting *of in-house creative work.*

She was trust in human form, and she was funny, which mattered more. Selling your life insurance is a subject nobody wants to think about. With Betty, it became something a broker could bring up over lunch. We put her in a lavender satin blouse and blew bubbles at her for hours for a trade ad that read "We make life settlements easy." Later we put her on a throne, surrounded by bodybuilders and a boa constrictor, rapping "I'm still hot." She was 89. "Good Morning America" premiered the video.

She worked with us for nine years. I adored her. She called me her studmuffin, which I have never managed to fit on a résumé.

Where the credit went

Every one of those campaigns carried the company's name, as it should. What I didn't see coming was where the credit went next. The work became the founder's story. He told it at conferences, on business television and in introductions, and every telling started with him. I helped. I put him on industry boards, hired his ghostwriter and found his book a publisher. Building the principal is part of the job.

The company sold in 2016, and I was let go the same month. I had been promised a quarter of the business. I left with about $30,000 and no copies of the work I made. Today the idea Betty helped make ordinary is everywhere, with life settlement companies advertising on national television. An Oscar-shortlisted documentary about the industry's early years features my campaigns without my name.

I don't think anyone set out to erase me. That is the point. Nobody has to. Erasure is the default setting of in-house creative work, and defaults change only when someone writes them down.

What to put in writing

If you make work for a brand, especially in-house, and especially for a founder whose name is on the door, here is what I wish I had done.

Get portfolio rights in your contract. You should be able to show what you made, with your name on it, for the rest of your career.

Read the complete article *in Ad Age.*

adage.com/opinion/aa-stephen-e-terrell-betty-white-credits

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