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The Underwriting of Impaired Lives

by

KEITH SANKEY, F.C.I.I.
Assistant General Manager, Hodge Life Assurance Ltd.

INTRODUCTION

The path of the life assurance salesman would perhaps be considerably smoother if all of his clients were in the peak of physical condition with flawless medical histories.

Medical investigations of any kind would only be required on proposals for substantial sums assured or for clients of advanced age—in other words on proposals falling outside a company's "non-medical" scheme. Even then the results of the investigations would be a mere formality—"first class acceptance" every-time—the salesman's "Utopia"!

Unfortunately "impaired" or "substandard" lives do exist and form an extremely important sector of the total life assurance market—between 3 and 10 per cent of all proposals depending on one's definition of an "impaired life". Although "substandard" or "problem" cases may perhaps consume more than their share of the salesman's time they do contribute a certain variety and "spice" to his working life, and, of course, the client who is not in the best of physical health is in more need of life assurance protection than his fit and healthy colleague, as he is more likely to die an untimely death.

A SMALL SELECTION OF COMMON CONDITIONS

Whilst a glance at a medical dictionary will convince you, especially if you are a hypochondriac, that Man is liable to suffer from a great variety of frightening diseases, more than 90 per cent of the substandard lives considered by life assurance underwriters suffer or have suffered from a small selection of common conditions:—

(1) Diabetes Mellitus.
(2) Hypertension (High Blood Pressure).
(3) Overweight.
(4) Coronary Heart Disease.
(5) Cerebrovascular Disease ("Stroke").
(6) Asthma and Bronchitis.
(7) Peptic Ulcer.
(8) Cancer.
(9) Mental Disease.

I intend in a series of articles for "Prospect" Magazine to:—

(1) describe each of these conditions, its symptoms and its effect upon mortality.
(2) set out a resume of the information my own office would require before reaching an underwriting decision, and
(3) mention briefly the acceptance terms which may be obtainable by a client who is either suffering from or has suffered from the impairment—again I can only talk of my own company's attitude.

In this first article I shall discuss Diabetes Mellitus which is certainly not a rare condition as approximately one per cent of the adult population of the UK are recognised diabetics currently on treatment whilst a further one per cent are walking the streets of this country unaware that they have the condition since they have no symptoms and diagnosis has not been made.

DIABETES MELLITUS

The pancreas, a gland situated alongside the digestive tract, has two main functions:—

(1) it secretes a juice which aids digestion, and
(2) it manufactures a substance called "insulin" which it releases into the bloodstream. Insulin is a hormone which plays a major part in the process of converting glucose or sugar into energy (metabolism).

Diabetes Mellitus is a condition where the human body is unable to produce sufficient insulin or to properly utilise insulin for its requirements. There are two main types of diabetes:—

(1) Maturity Onset Diabetes which is generally the milder of the two and occurs mainly in people who are
middle aged or elderly and of above average weight, and
(2) Juvenile Diabetes which occurs chiefly in people under the age of 40.
Maturity Onset Diabetics are often asymptomatic, the existence of diabetes often being a chance finding at a routine examination, but Juvenile Diabetics are usually subject to more severe symptoms, the classical symptoms of severe Juvenile Diabetes being loss of energy, muscular weakness, frequent loss of weight and excessive sensation of urine.

**TREAT WITH A LOW CALORIE DIET**

While Maturity Onset Diabetics are often treated by a low calorie diet, this may be supplemented by hypoglycaemic drugs which stimulate the pancreas into producing or increasing its production of insulin. Diabetes causes deterioration of the cardiovascular and nervous systems of the body, culminating in death from myocardial heart disease or a "stroke". The rate of deterioration depends very much upon the adequacy of treatment and the degree of involvement by the diabetic in his treatment regime. In the case of a poorly controlled diabetic the accumulation of glucose in the lower limbs may be so high that there is loss of sensation in the feet and legs sometimes leading to gangrene and radical treatment by amputation.

**THE UNDERWRITING REQUIREMENTS FOR A PROPOSAL ON THE LIFE OF A DIABETIC**

In my own company we usually call for the following information:

(1) A Report from the General Practitioner—A Private Medical Attendee's Report ("PMA Report")
(2) A Medical Examination by an Independent Doctor
Because of the possibility of cardiovascular involvement we ask our doctor to take three blood pressure readings and a fasting blood glucose level of the patient. We also want our doctor to be particularly diligent in recording any clinical signs of cardiovascular or neurological deterioration. Finally he should take special care in recording the amount of sugar, if any, that is present in the urine specimen.

For "jumbo" proposals, and here I am referring to proposals for sums assured in excess of £100,000 we usually ask the doctor for an electrocardiogram tracing before exercise and a further tracing after exercise, a chest X-ray (just in case there is any heart enlargement), and an up to date glucose tolerance test. In a glucose tolerance test the patient drinks a measured dose of glucose mixed with water and the levels of glucose in his blood and in his urine are then checked at intervals over a two or three hour period.

(3) A Life Proposed's Questionnaire
In this questionnaire we ask basically the same questions as are included in the special questionnaire completed by the "GP". Why do we ask for this additional questionnaire? For two reasons:

(a) as a check on the accuracy of the answers included in the "GP's" questionnaire, and
(b) we find from the answers given in this questionnaire form that we can often gauge the attitude of the client to his condition and to the treatment for it.

**WHAT ACCEPTANCE TERMS CAN WE OFFER THE DIABETIC?**

Here again I can only speak of my own office's attitude and experience. Certain Maturity Onset Diabetics who rigorously follow treatment and present an up to date glucose tolerance test which is within normal limits can be accepted at ordinary rates of premium. This applies in particular to short term classes of policy. Other diabetics of this type who have no complications such as high blood pressure or cardiovascular disease can be accepted with a small loading.

However we tend to be rather more conservative when we encounter cases of Juvenile Onset Diabetes where treatment is almost invariably by way of insulin therapy. Nevertheless we are usually prepared to quote acceptance terms of some kind even for whole life assurance; and even in certain circumstances where there are complications such as high blood pressure and coronary heart disease.

**HOW THE SALESMAN CAN HELP**

Because diabetes is such a common condition you are likely to come across at least one diabetic in a working year. Unless he is a very mild maturity onset diabetic he is likely to be rated and you can prepare him for a rating at your very first meeting.

Most life assurance companies, including my own, have a special diabetic questionnaire for the client himself to complete. Always take one of these forms around with you. If you work for a company which does not have such a form, you can still help the case on its way to speedy completion by inserting on the proposal form at the very outset the approximate date of diagnosis, the treatment your client is taking, and whether there is any history of an insulin overdose or diabetic coma.
Making the Most of Your Time

by KEN CLARK

Each of us has all the time there is and yet none of us have enough. Here is the paradox of time. The man who succeeds in our business is the one who has found the solution.

In fact the solution is very easy to state: It is to make the most of the time we have available. The difficulty comes when we try to put that into practice.

Have you ever thought about our forefathers who had none of the time saving devices that we have and yet somehow still seemed to accomplish so much more than this generation. They had no calculators, typewriters, motor cars, photo-copying machines and yet business prospered. Where have we gone wrong? We who have all of those time and labour saving gadgets and yet day after day find ourselves running out of time.

This is a vital question particularly in an era of inflation with its need to maximise earning capacity. To put it simply if we can double the time we spend face to face with clients we will double our business. I call that a Clark’s law and if we can achieve that goal the results are quite staggering.

DOUBLE YOUR INCOME

Either you can double your income without working any harder or if you are one of those few people whose current income is sufficient for your purposes you can release time to be spent on other activities.

It has been established that the average salesman spends 16 per cent of his time face to face with clients; he earns 80 per cent of his income in 16 per cent of his time. Our average salesman therefore needs to re-arrange the figures and increase that 16 per cent to say 30 per cent and to lift the pressure.

It is reasonable to say that the average man works 2,000 hours in a year and if his income requirement is £10,000 then each hour is worth £5. If he is only spending 16 per cent of his time face to face with clients he has to earn something like £35 in each face to face hour. Should he succeed in doubling his face to face time then he halves his hourly rate. No longer does he have to worry about earning £35 each hour; when he is with a client he can afford to relax because he has lifted the pressure from £35 to say £15 or £16 per hour.

15 minute periods and by using four different coloured crayons you are ready to prepare your own time planning study.

Take a yellow crayon and use it to show Office time; green one for travel, black for personal or private time and red for face to face time. Colour in each 15 minute period to show precisely what you were doing. For example if you travel 30 minutes to your Office the first two quarters will be green and if the next half an hour is spent reading through the morning’s mail you will follow with two yellow quarters.

Continue this analysis for a minimum of two weeks and preferably for a complete month and guard against cheating. You will want to cheat because after a few days the pattern will emerge and when I carried out my first survey I found my breakdown worked out as follows:—

Yellow (Office) Time 62 per cent.
Black (Personal) Time 16 per cent.
Green (Travel) Time 12 per cent.
Red (Face to Face with clients) Time just 10 per cent.

Once you have done this you will already be well on the way to improving your performance.

Your next task is to analyse that yellow section which I am convinced will always prove to be by far the largest and you will need to analyse everything you do that comes under this category.

USE YOUR TALENTS TO THE FULL

You must ask yourself am I doing something somebody else could be doing equally as well if not better? Am I using my talents to the full or wasting some of them on tasks which don’t require my special ability.

Look at it another way. If your time is worth £35 an hour could you employ somebody for say £1 an hour who could do some of the work you are doing. When you look at it this way the message really begins to drive home.
Let me try to help you with some of the things you are doing in that 62 per cent of your time where you could expect to see improvement. There are a number of commonly recognised time wasters and I propose to mention the three 10 in order of importance, and give you one or two ideas that may help you to avoid common errors:——

1. Telephone interruptions. Internationally this is recognised as the biggest time waster of all. We have a habit of responding to every telephone call that comes our way and yet frequently the enquiry is one which could be dealt with adequately and even more efficiently by a member of our staff.

SCREEN YOUR INCOMING CALLS

Incoming calls therefore need to be screened either by our Secretary if we are fortunate enough to have one or alternatively by the Receptionist and you should only deal with the calls which require your special talents. There are other ways of staying informed or staying involved with what is happening in the Office and you do not need to be a slave to the telephone.

AN UNINTERRUPTED HOUR

It is a good idea to have an uninterrupted hour at some period during the day to enable you to deal with specific tasks and you can always call back about matters which need your special attention.

Where outgoing calls are concerned why not group them and have one hour when all you do is make outgoing telephone calls.

2. Drop in visitors. It is all very well to have an open door but if you do it encourages people to drop in whenever it is convenient to them. You must arrange that people drop in for meetings when it is convenient to you otherwise you will be spending all of your time on their problems and none on your own.

3. Meetings. This really follows from item 2. Meetings come under two headings scheduled and unscheduled. The unscheduled refer to the drop in visitors and you have already decided to set up a system whereby you are only available during specific times of the day. When you have a scheduled meeting set a time deadline; make sure the people attending the meeting know what the deadline is from the outset and stick to it, have an Agenda and stick to that also. People will very quickly learn to be positive provided you set the standard. To guard against those occasions when you may lose control arrange in advance for your Secretary to interrupt you at the end of a specified period. A little thought in advance can often prevent a problem later on.

4. Crisis. Many people seem to work from one crisis to another and I always think of this rather like fire fighting. When a crisis situation develops we rush around with various extinguishers squirting in all directions and whilst we are doing this other little fires break out all around us. You probably have all seen the mess which fire fighting leaves and it really is a permanent solution.

Just what causes these crises? I believe it is a question of not expecting the unexpected—failure to anticipate. Like Murphy’s law if anything can go wrong it will. The solution is to plan: Have specific plans at all times and in your diary plan a little unplanned time. This can act as a cushion so that if you do get off schedule you have some slack in your diary which you can use to make up what you have lost on previous meetings.

5. Cluttered desk. This item again really follows on after item 4 because it refers to mess. We are great spreaders of paper in the life insurance profession and I am no exception to this rule. I cure the problem by getting more desks! I do not think you can work efficiently if your work area is covered by piles of papers for different clients cases. You get to the stage when you don’t know which one to do next and as a result you do none of them. Furthermore if a client should come in to see you it is a major operation to clear your desk otherwise you may lose confidential information which could be useful in the wrong hands.

WORK FOR GOALS

6. Lack of objectives. Most of us work to goals when we are talking about production and we should extend this philosophy into all our work. We should set specific objectives and deadlines and have a priority list. If you have a number of tasks to do and a limited time in which to do them decide which are the most important and do those first even if they are the most unpleasant—and they invariably are. This way you will reduce the risk of running into a crisis situation and it is possible that some of the less important items may never need to be done anyway.

7. Attempting too much. I must confess this one invariably applies to me and I battle very hard with it. In our business we all need to stay “over our heads” but the natural result of this is to find we are attempting too much at any one time. Again the system of setting priorities can be useful but there are times when we must call a halt.

8. Inability to say no. When, this happens we must say no and it is one of the hardest things we ever have to do. So often we are asked to be involved in this or that Committee and because our ego is flattered we say yes without even considering the effect on our time planning. We must be ruthless in this area and learn to say no or at least think very seriously before we say yes.

STAY ON THE TRACK

9. Lack of controls. It is no good working out your time planning study now if you are going to get off track again in three months time. Every three months therefore it is as well to go back to your original study and work another week to see if you are still on track. This way you will keep control as time passes until it becomes automatic.

10. Indecision. I am sure you have realised all these items are really closely related and in fact overlap. If you have a problem and a decision has to be made it will not help to defer it. Make the decision now act on it and get rid of that particular problem.

These 10 items are the most frequent time wasters throughout the business world. Master all 10 and you will have no problem.

One common factor in many of them is delegation and again this is extremely hard to do. I tend to think of my work as falling into three categories in which the most important is clearly “selling time.” Closely following is “research and prospecting time” and the third item is a spin-off from the other two such as arranging medicals, chasing Acceptances and so on. Now my third category items are my Secretary’s first category and she has second and third
as well. If you can begin to think in this way you will find the problem of delegation less difficult and you will automatically begin to put your priorities where they belong.

Of course many of you reading this article do not have a Secretary and quite frankly you have a problem. I do not believe a man selling life assurance can perform efficiently without a Secretary but she does not have to be full-time. Why not share the services of a Secretary with a colleague. Why not use a girl on a part-time basis. You must have somebody to do all those equally important jobs which are part of your own and yet which eat into your selling time.

PUT THE DAY TOGETHER

When you have your Secretary make sure you give her responsibility and authority. She will respond if she is given the opportunity because a good Secretary doubles her boss’s effectiveness whilst a poor one cuts it in half. You must encourage your Secretary to take initiative, use her judgement, anticipate problems, screen your telephone calls, make appointments, handle correspondence, improve procedures, organise you. Find out when she would like to take dictation, tell her what you expect of her, brief her fully on your work, your movements, your plans. Spend a little time each morning putting the day together and have a critique meeting if things go off track. The time you spend organising your Secretary will be well worth while.

If you ever have doubts about what you can achieve look around you. Look at men like Churchill, Mozart, Leonardo da Vinci, Lincoln, Jefferson, Ben Feldman, Clive Holmes—these men all have tremendous records of achievements and yet they used, and are using the same 24 hours each day that you have available to you.

How is it done? By getting themselves organised, by planning, by making maximum use of their time and what they can do you can do.

Finally, set yourself a tremendous target for 1976. Remember you are going to have twice as much time available for selling and this should give you a head start.

REMEMBER

WORK EXPANDS TO FILL THE TIME AVAILABLE
ASSUME IF ANYTHING CAN GO WRONG, IT WILL.
EXPECT THE UNEXPECTED.
EVERYTHING TAKES LONGER THAN YOU THINK.
PARETO'S 80/20 RULE—20% OF OUR TIME PRODUCES 80% OF OUR RESULTS.
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BOOK REVIEW

Douglas Bentley looks at a book which gives the answers to a lot of the questions in the salesman’s mind . . .

. . . and also to the questions in the prospect’s mind

Just what is this insurance business all about? Coming right down to basics it’s really all about money. And C. Hugh Blair doesn’t waste any time with trills in his book. He just calls it “I’m Selling Money”.

How about this for a start to the book. “One of the easiest ways to get an interview with a prospect is to say, ‘I’m selling money. Could you use some?’”

Then he goes on to tell of a recent experience that proves the value of this approach.

He tells how he got past the receptionist to the President of a company by simply telling her to announce that he was “selling money”.

Once he was in he very quickly sorted out some pension plan arrangements for the President and some of his employees.

“Another part of my approach,” he says on Hugh Blair, “is the handshake. If I can’t get my prospect to shake hands, I probably won’t be able to get him to buy any other part of my sales talk. No handshake, no sale! If he doesn’t shake hands, I might just as well turn on my heel and depart.”

THE TRUTH

In a note headed “Discretion is Important” Hugh Blair says “The ‘I’m selling money’ approach can be my approach in practically every situation. It is neither a lie nor a subterfuge. It is the truth, but it doesn’t reveal my business to the secretaries or reception clerks.”

He makes a useful point in that he never mentions pensions to secretaries or reception clerks because management usually doesn’t want it known that pensions are being considered. “Imagine the disappointment among the workers,” he says, “if it is known that pensions are being considered but then turned down.”

He says that the simple approach, “I’m selling money”, gets him in without letting anybody except the prospect know exactly what he wants to talk about.

Mind you, Hugh Blair is not obsessive about his own selling money approach.

He tells the story of a man using a much more direct approach with enormous success. All this man does is ask “Does anybody want to buy some life insurance?” With this technique he wrote $1 million a year for three years in one office building. You can read about it on page 6, and as far as approaches are concerned you can’t get more direct than that.

DOWN TO EARTH WISDOM

Hugh Blair has some practical down to earth wisdom to offer in his second chapter, titled “Prospecting is Easy.”

How’s this for summing it all up? “If he has people to see, the average life insurance man can make money.”

The right kind of people will buy, says Hugh Blair. Simply get the right kind of people.

Further good advice Hugh Blair gives is to keep your eyes open for new buildings which will need insurance cover and businesses in the new buildings also needing insurance.

In Chapter 5 Hugh Blair comes up with a thought that, like many of the good ones, it seems obvious when you know about it.

He says that if a man owns his home he feels he is part of the community. He won’t change jobs as easily as someone renting accommodation, and he’s the man you want to see because he will have a sense of responsibility. Also he will probably have a mortgage which means insurance cover, and he will want his family to have the home and not the obligation. So what you have to do is find men who own their own homes.

Then Hugh Blair goes on to develop this theme and gives some useful information about how to work backwards to the source of the names and addresses of owners.

TECHNIQUE REVEALED

Looking for new prospects in Chapter 6 Hugh Blair reveals some more of his technique. He leafs through the newspaper and finds that the Acme Department Store reports a better than average profit for the past quarter. Maybe there is some business over there! Then he goes on to detail his introduction.

He shows how one thing leads to another in the matter of finding new prospects.

Another interesting approach and worthwhile avenue for insurance selling is detailed in Chapter 7.

“Why not sell education?” asks Hugh Blair. “There are many thousands of youngsters who will be going to college each year.” He advises working back and calling on the Principal of the local high school. He knows his students—
those who will be going to college, and
those who should be going if they can
get the proper help from their parents.
Hugh Blair shows that there is much
business to be picked up in this area.

In Chapter 12 Hugh Blair advises that
there's a lot of good business to be had
in the country clubs. Those who are
members, he says, can afford insurance.
And he details a way of getting to these
people and turning them from prospects
into clients.

WHAT BUSINESS
DO YOU DO BEST?

Chapter 14 deals with a subject which
can probably make a great deal of
difference to the salesman's progress up
the ladder of success. Hugh Blair
suggests that you decide early what sort
of business you can do best, and which
you're happiest with. Whether you're
happier mixing with business people or
professional people, or managers or
engineers.

Once having decided upon your
course, he advises, you can then follow
your decided way with pleasure and
success.

Hugh Blair also has a crucial bit of
advice for anyone selling in insurance.
There is one rule not to break, he
advocates. Never use a letter of intro-
duction to an executive from someone
in an inferior position. Get the intro-
duction from a person of his own or
higher position or rank.

OLD THEME
FRESH MANNER

Concluding, Hugh Blair comes back
to an old theme, but presents it in a
fresh manner.

To be a success in any selling venture,
the salesman must present his merchan-
dise often. The more good presenta-
tions to prospect, the greater the profits
because of more sales. In Life Insurance
the salesman must develop his methods
so that he can make at least six inter-
views daily.

He says that salesmen in many well
run offices are required to have at least
eight names of prospects whom they
want to see before they leave the office.
The salesman must come up with those
eight names before leaving the office.

Hugh Blair says that those men who
can get into the habit of eight names
for their day's work are finding that it
pays, and that they make money with it.
It's a matter of self-regulation, he says,
of planning properly.

He finishes up by saying that a planned
day's work with a planned sales talk to
a selected prospect produces results.

New Booklet for
Salesmen

H. Gordon Sharp, experienced
insurance man, has designed and pub-
lished a 16-page booklet which tells in
drawings and captions the story of
partnership problems caused by the
untimely demise of one of the partners.

A number of possibilities are posed,
none of them satisfactory for either the
remaining partner and relatives, or good
for the business.

Then the solution is suggested by the
Life Underwriter, ensuring that these
problems never destroy the business.

It is a very neat and effective way of
getting home to a client the very real
dangers inherent in not being properly
prepared for the eventuality that life
and business may not always go as
smoothly as one would like.

The graphics are by Don G. Latham,
and the booklet is available from Gordon
Sharp at 31 Elizabeth Crescent, Queen's
Park, Chester at 60p which includes
package and post. A discount is avail-
able for quantities.

A visual aid like this is always useful
when one is selling an intangible like
insurance.

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If you are studying by post for the LIA examinations, what do you need to have and to do in order to achieve success? I would say that the following are the chief ingredients:

(a) enthusiasm;
(b) self-discipline;
(c) the help of a postal tuition service which
   (i) can be seen to conform to the highest standards, and
   (ii) has a good track record of success;
(d) regular practice in written work; and
(e) the ability to combine theoretical study with practical training and experience.

ENTHUSIASM AND SELF-DISCIPLINE

The first two headings can be dealt with together. The CII in general recommends that candidates for its examinations attend oral classes wherever possible. There are various reasons for this, in particular that a good teacher can motivate and encourage his class, and that a degree of discipline is imposed by the very need to attend regular classes.

But this does not mean that postal tuition is a poor relation of class instruction; it is an alternative which, in the right circumstances, is more than adequate to achieve success.

Classes may be almost essential for less mature and indifferently motivated students, but candidates for the LIA examinations do not come into these categories. By personality and training they bring enthusiasm to their work of selling life insurance, and by the nature of their work they must exercise a high degree of self-discipline. If they have these qualities, they can apply them to their studies as they can to their normal daily work.

HIGH STANDARDS

Correspondence tuition generally has in the past been of uneven quality, some providers of such tuition setting the very highest standards, and others being content with something less. Naturally it is to be expected that I should recommend the CII’s own tuition service, but it is not necessary for the potential student to accept my word. Let the facts speak for themselves:

(1) The CII Tuition Service is accredited to the Council for the Accreditation of Correspondence Colleges (CACC). What this means in practice is that the Service must submit itself at regular intervals to a thorough examination by independent experts covering the whole range of its activities from both the educational and the administrative points of view, and accreditation is granted only if the Service can show that it is in all respects satisfactory, and thus can be trusted by any student who may wish to entrust his examination preparation to it.

(2) The CII Tuition Service has been in existence for 35 years, during which it has enrolled over 100,000 students for insurance examinations, and these students regularly secure the great majority of distinctions and prizes which are awarded on the basis of success in the CII examinations.

WRITTEN WORK

Practice in written work is essential to success in examinations. It is perhaps particularly necessary to emphasise this point to LIA students, who in their enthusiasm continually to break new ground in their studies may be tempted to neglect the written work which is set at regular intervals in their postal study courses.

The examinations are written examinations, and the candidate is judged not only on his knowledge but also on his ability to express that knowledge in writing clearly, accurately, concisely and logically.

Again, let the facts, which have emerged from research carried out by the CII, speak for themselves. Samples were taken which showed that, amongst postal students who completed all or most of their written work, 68 per cent were successful in the examinations; amongst those who did little or no work, only 34 per cent were successful.

THEORY AND PRACTICE

Finally, there is the need for the candidate to bring with him to the examination all that he knows about a subject; the examiner does not expect him merely to regurgitate what he has learnt from a particular study course. Take the subject of principles of life assurance salesmanship. What are the sources of knowledge which may be useful in the examination? The postal study course, certainly. But there is also the knowledge which he has acquired during the training courses run by his own office, the advice which he is continually receiving from his manager, and not least, the real practical experience he receives in the course of his daily work. He should also read widely, and in particular should read “Prospect” from cover to cover, not only for the excellent articles which it contains, but also for the book reviews which open the door to other sources which may help in his examination preparation.

On behalf of the CII Tuition Service, I can say that we are looking forward with pleasure to helping many hundreds of LIA members in their studies for their examinations. But success in the examinations can in the ultimate be achieved by one person only—the candidate himself. I shall not wish candidates good luck: if they are well prepared they will not need it, and if they are not no amount of luck will make up for their shortcomings.
EXAMINATIONS

by

KEN CLARK

The response by our membership to the introduction of the Examination Syllabus has been one of overwhelming approval. It resulted in a very heavy posting and the Post Office certainly did well out of the many telephone calls that were made both to Chorleywood and my own office in Ipswich.

Obviously the support of our members was essential for the success of the Examination Syllabus but equally important was the reaction of the Insurance profession and the public.

Many of you will have seen details of the Press Conference which the Association held and which gave us a tremendous launch. All the published comments were favourable and there is no doubt we have stolen a march on the other organisations who are still talking about an Examination Syllabus.

Over the past two years of the Association’s history many Insurance Companies have quite naturally been “sitting on the fence” watching with keen interest the direction to be taken by the Life Insurance Association. Now we have shown we mean business we are finding that Companies are getting off the fence and coming across to our side. Some idea of this gathering support can be gauged from the number of Company advertisements appearing in this issue of Prospect and there are some very exciting plans for the future with joint Company/LIA involvement.

USE OF DESIGNATORY LETTERS

There has really only been one area of concern concerning the examinations and this relates to the use of the designatory letters. From the very beginning of the Association we have been determined not to allow the use of designatory letters simply by payment of a membership subscription; this brings no credit at all to our membership because letters after a man’s name should be a public announcement of specific achievement.

Our policy therefore has been to allow members to show on their business cards that they are either Associates or Fellows of the Life Insurance Association but not to place the initials after their names.

Now this general policy will continue in the future with one very important change. When a man has met the qualifying requirements and received notification from the Executive he will then be permitted to use the letters ALIA or FLIA after his name. The use of the initials is completely banned in any other circumstances but a member can still continue to show himself as an Associate or Fellow of the Life Insurance Association even though he has not qualified to use the designatory letters.

ENHANCE THE IMAGE

There are no exceptions to this rule whatsoever from the President downwards and if we want to protect and enhance the image of the Association then I am sure none of you would argue with this decision.

The use of the designatory letters must be seen to represent a measurable standard of achievement in the insurance profession and it is partly because of this attitude that the industry and public reaction has been so favourable.

We are just about to deal with the first batch of application forms numbering about 200 and new ones are coming in each day. Much work remains to be done not least of which is designing an amendment to our membership certificates so please bear with us if you have made an application and there is some delay before your formal notification is received.

As to the exams themselves we have had the usual tremendous co-operation from the Chartered Insurance Institute who are preparing special application forms for LIA members and these will be available very shortly.

There are some very exciting things happening throughout the country. The Edgbaston Branch of the Abbey Life have formed their own study group which will meet every Friday afternoon for a buzz-session on the examinations and I am arranging for a Tutor recommended by the Chartered Insurance Institute to attend these meetings and lead the discussions.

The Chartered Insurance Institute have offered to set up a two or three day residential course in the New Year which you will find referred to in the article appearing elsewhere in Prospect.

In other parts of the country members have already enrolled at their local evening classes where the subjects appear on the curriculum and the Chartered Insurance Institute has had many inquiries for their tuition service.

A CORRECT FORECAST

In one of my previous articles I forecast that the introduction of the examination syllabus would represent a giant step forward and in no way have we been disappointed. Now it is up to you, the members. So often a man will say what can I do on my own to improve the image of the insurance man; perhaps he feels helpless because it seems there is so little that one man can do.

Look at it the other way. You all know the harm which can be done to the industry by the action of one man. Equally the way in which you individual members behave can have a dramatic effect on the public’s attitude to life insurance and life insurance salesmen. Each of you is a walking talking ambassador not only of your Companies but of the entire business and by committing yourselves to the concepts and policies of the Life Insurance Association there is a very great deal which each of you can do for the ultimate benefit of all.
Congress on Camera

Top left: Outside the Odeon, going in.

Top right: Inside ... On stage the Guards Band provide a rousing opening.

Left: Clive Holmes opens the Congress and welcomes the delegates.

Bottom left: The electric atmosphere created at the Congress brought forth spontaneous ovations.

Bottom right: Ben Feldman illustrates a point very graphically with actual folding money.
1. Bunny Freeman, Crown Life.
2. Chris Christian of I.E.T.C.
3. Mike Wilson, Hambro Life (standing).
5. Brian Backhouse.
6. James Wootton, Planned Savings.
7. Left to right:
   Ron Smith, Imperial Life,
   Maureen Backhouse,
   Tony Robinson, Imperial Life,
   David Pritchard, Hill Samuel.
Congress on Camera

The MDRT LIA Fellows lunch at the Europa closed the Congress in sell out style. Surprise speaker Ron D. Barbaro gathers up a few notes.

Ron Barbaro warms to his subject and disrobes to keep cool.

Ben Feldman is acclaimed wherever he goes.

Ken Clark always plays an enthusiastic and accomplished part in any proceedings.
### 1976 MDRT COUNTDOWN

**January 1st 1976**

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### QUARTERLY COUNTDOWN

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View from the Medical Committee

by

Dr. Rettie

Medical Officer—Imperial Life

My subject is the Underwriting of Big Cases, and what the medical difficulties are. It would be very easy, and a bit too flip to say that the problems and difficulties are exactly the same as those in any other case whatever size it is, but nevertheless there would be a large element of truth in such a statement. Successful business men for whom key man insurance is sought, and rich men seeking to mitigate the effects of Capital Transfer Tax figure frequently in this sort of work and although they are very successful, they are still just men—and the same rules apply to them as to anyone else.

For that reason I would like to group my observations under two headings. The information that we are looking for, and the manifestations we meet and what we do about them.

By the time a proposal reaches the stage of being underwritten it is quite remarkable how much information has been accumulated about the person in question.

We know his age, occupation and place of residence.

We have also enquired about how much he travels by air and whether he indulges in any hazardous pursuits.

From the medical point of view we know about:
(a) His family history
(b) His build
(c) His personal history
(d) Any physical impairments
(e) His habits
(f) Any moral hazards
(g) The type of insurance requested.

When you come to think of it this is quite an extensive dossier, and the point I would like to make here, and reiterate again is that the assessment of any case is quite a different game involving the assessment of all the pluses and minuses attaching to the list of headings I detailed.

I emphasise this in order to get across to you how vital your task is in providing as much information as possible—the more the better. May I quote an example. A man of 26 was asking for a six figure term insurance and gave a history of epilepsy with no fits for the past four years, and still on medication. All very reasonable till I discovered to my horror that he was a keen skin diver down to 80 or 100 feet. Result—no insurance unless he gave it up—thanks to a thorough agent. I would also like to assure you that even when a medical exam is likely to be called for a good non-medical can sometimes obviate the need for one and will often fill in and amplify the medical exam. Many examining doctors have surprisingly little idea of what an insurance company is looking for—that is why we prefer to stick to the tried and trusted ones—and a conscientiously completed non-medical can, and does often alert us to what needs investigating.

A STANDBY FOR INFORMATION

Apart from a competently conducted medical examination our other great standby for information is a letter to the private medical attendant. Now this I know sometimes seems a tedious time waster, and for the doctors it’s a bore—but a very well paid bore. Whatever the advantages and disadvantages of the NHS its been a godsend to the insurance medicine. Two things follow you round wherever you go—your income tax file and your health file. The result is that more often than not the personal medical attendant can give us a rundown of everything that has happened since 5th July 1948—indeed some of them don’t bother to write but just stuff the whole file into an envelope with a request to return it in due course. The result is sometimes quite fascinating as we dig up stories of stomach ulcers, bad backs and deep depressions in those who have sworn and signed that they’ve never had a days’ illness. The unreliability of the human memory, particularly when seeking life assurance, would be a fascinating study.

You may well be asking what about all these high class special tests—ECG’s, blood tests, X-rays and so on. Won’t they sort out the sub-standard cases with a mechanical ease that would practically do away with the need for doctors? And the answer to that is NO—thank God! The top and bottom of it is that they are depressing little help. Health screening is a very popular and fashionable business at present—and costs a great deal of money. But it is only a search for a pointer to treatable disease that might otherwise get irretrievably worse if left unrecognised. It has nothing to do with assessment or management, nor can it be of much help with disease that is quicky self revealing or for which there is little hope of cure or palliation.

I am sorry if this sounds negative and unhelpful. In some ways I know it is, but it also happens to be true.

A POPULAR SCREENING

Electrocardiograms are at present the most popular screening test, and for large cases are now almost mandatory. But there is a wide variation in what can be considered a normal tracing and those without expert training can only too easily see abnormalities where none exist. Contrarywise, of those suffering from classical angina no less than 50 per cent have a perfectly normal ECG. So how much real benefit are we getting from this test? The truth is—very little—but it does undoubtedly make the underwriting department feel it did everything possible when it’s faced with an early death claim from a heart attack and we must try to keep our doctors and underwriters happy and self-confident.

Chest X-rays are less popular now but the fallacy is still prevalent that an annual chest X-ray keeps the cancer away. Of course if it catches your cancer early that is fine, but if your cancer is so unsporing as to bide its time and start up a week or two after your annual X-ray thats just too bad. Probably it would have been better to have given up smoking instead.

It would be easy to go on in the same vein chucking out neat little paradoxes about the limited use of specialised investigations, but that is not my purpose. All I want to emphasise is that the value of special investigations is very limited, that they provide useful auxiliary information but that the whole picture of the whole man is what we still must have.

Secondly—let’s look at the impairments we meet and what we do about them.
Sometimes the underwriting department in general and the CMO in particular is looked on as some sort of hatchet man. You set up a perfectly good—and no doubt highly profitable case—and all goes well until the likes of me step in—and then it's all ruined by being heavily loaded. Of course this is a travesty of the truth. About 93 per cent of all cases year in year out are issued at standard rates.

**INSURANCE CONSISTS IN ASSESSING RISKS**

Nevertheless some cases do not measure up to our concept of an averagely healthy man. And the distance by which he falls short of this desirable state can, like everything else in the insurance world, be quantified and given a figure. Insurance consists in assessing risks. An eminent Scottish actuary wrote at the beginning of the century that life assurance "is based on the principle that the number of deaths occurring in a large number of people in a given time is not a matter of chance, but is subject to a law of average so uniform in its operation and so trustworthy in its results as to be capable of forming the basis of calculation on which the shareholder may stake his capital". All we do is assess the size of the risk—a process which is still an art as well as a science.

**FACTS AND FIGURES ARE DIGESTIBLE**

It would be a mistake I think to limit ourselves to purely abstract concepts—facts and figures are far more digestible. So let's have a few—heart disease and strokes 50 per cent of all death claims. Cancer 20-25%, Accidents 10%, Reps diseases 5%

This very high figure for cardiovascular causes of death must be taken in context. Over the past 25 years infections as a cause of death have almost disappeared. Blood poisoning, diphtheria, smallpox, tuberculosis and a host of other acute infectious illnesses no longer kill people. Of the under 45 generation it really can be said that they've never had it so good. As a result many who would have died young in a previous generation from lack of resistance to the acute infections, now last into middle age and some at least must be early victims to the degenerative diseases.

The other aspect is that in the end we must all die and a lot of us are going to last until our hearts finally—and maybe thankfully—just stop, and we are one more addition to the heart disease statistics. Has it ever struck you by the way, what an astonishing engine the human heart is? By the age of 70 it will have pumped 2½ thousand million times—no stopping, no servicing—and as a rule no replacement units. We may be able to send a man to the moon but we're still a long way from producing any mechanical device of the complexity and efficiency and durability of the ordinary healthy human heart.

Nevertheless although this explanation covers part of the increased proportion of deaths, it's not the whole story and there has beyond question been a great increase in deaths through coronary artery disease. Why? Well there's no nice quick answer, but the main factors seem to be three highs—high blood pressure, a high blood cholesterol, high consumption of cigarettes. Other factors are overweight, lack of physical exercise, the wrong sort of a tense personality and of course that splendid old war horse stresses and strains.

**A PROFILE OF YOUR BEST CASES**

This sounds like a profile of many of your best cases, but I think it offers some clues to why big cases run into trouble. Statistics based on vast numbers of cases show that if you're overweight you don't live so long, and if your blood pressure is raised the same applies. What is more there's a simple direct linear relationship in each case—in other and simpler words the heavier or more hypertensive you are the shorter the outlook. So we in the underwriting department have no option. If you bring in these hypertensive fat men we may wring our hands but we must clip on a more or less mathematically prepared extra. Of course we'll do our best—write to his doctor, repeat the readings and so on but we can't make a silk purse out of a hypertensive sow's ear—so to speak.

Diseases of the lungs used to figure prominently as a cause of death when pulmonary tuberculosis was still a scourge, but now it is virtualy a dead disease. Last year the total mortality throughout the country was less than 2,000, and if you do develop consumption you're lucky to get more than a month away from work. However, as one door shuts another opens, and as you all know the mortality from lung cancer has risen remorselessly over the past 20 years, from 10,000 to 30,000 a year and still going up. There seems little doubt that it is at least associated with the smoking of cigarettes, and I have no doubt that public opinion before long will accept the loading of policies for this reason and no other. At present one usually needs some other impairment to couple it with, but we're getting steadily tougher on the subject.

It would be possible—though very boring to go through a long catalogue of diseases affecting different regions. There are times I know when the decisions of the medical committee must seem to you to be harsh unnecessary and bizarre. If I have left you with the idea that there is some logic in our thinking, that we are not just being awkward for the hell of it then my time has not been entirely wasted. You in the field stalk your clients or your prey, whichever way you like to look at it, with considerable skill. We in the office process what you bring us. With co-operation and understanding few of each other's problems we can achieve great things.

**MDRT SEEKS BYLAWS AMENDMENT**

DE S. PLAINES, IL (20th October, 1975)—The Million Dollar Round Table (MDRT) has announced that it proposed amendment to the Bylaws of that organisation presently is being voted on by the members. The amendment seeks to allow Provisional Applicants the option of exercising a one-year waiver in ten years in meeting the persistency requirement.

Currently, this option is available only to Qualifying members. If the vote is approved, Provisional Applicants to the 1976 Round Table may exercise the one-time waiver in ten.

The Executive Committee of the MDRT believes that by extending the persistency waiver, no applicant's membership will be affected adversely. In turn, the Management Council and Executive Committee will have the opportunity to study the total effects of the persistency requirement.

Vote on the amendment is being taken by mail ballot distributed this month. Results should be available after 15th November, 1975. The initial returns indicate the membership is overwhelmingly approving this amendment and potential members are encouraged to submit the MDRT Persistency Form and request waiver at this time. Further details can be obtained from:

United Kingdom Zone Chairman, Kenneth Clark. 11 Arcade Street. Ipswich IP1 1ES.
DEAR...
PROSPECT

SINGLE ME OUT

Having been an avid reader of Prospect since the early days I've enjoyed the series, "Women in Insurance".

However, in the last month or so, as you all must know, the Sex Discrimination Bill has become law, and I wonder whether women should still be singled out for preferential treatment.

After all, if we are to expect women to be doing (and enjoying?) many, if not all the jobs previously undertaken by men, why should they be anything out of the ordinary in insurance?

It is true that women selling in insurance are in the minority, but they have an equal chance, as they always have had, so why are there not equal numbers?

Could it be that women are inferior to men in insurance selling? And in view, of this ridiculous and misplaced Women's Lib movement would it not be fitting to institute a series "Men in Insurance".

MR. M. C. TROTTER
Middlesex.

Editor's Comment:

Dear Mr. Trotter,

We're very with it, you know. Why do you think we have changed the title of this feature to Personalities in Insurance?

* *

JUST THE RIGHT BALANCE

I felt I must write and give unstinted congratulations upon the successful conclusion of the qualifying conditions for membership of LIA. In my opinion you have obtained just the "right balance"—something I felt could not be achieved. I and my colleagues, specialising in Life Assurance and tax planning work for many years now, have found the conditions for other professional qualifications so generalised that the resulting lack of relevance and the irksomeness of being distracted from one's daily tasks, great barriers to progress.

PHILIP D. BINDING
Binding & Williams Associates Ltd., Bristol

FREE SECRETS

As one who "got off the fence and joined us" as Clive Holmes so aptly puts it in his excellent leading article, may I say that the Life Insurance Association is everything I expected it to be—and more.

In a tough business such as ours—and make no mistake it is tough to make some headway initially—it is quite extraordinary, and I use the word deliberately, to find other people in the industry who are not only willing to give up their time and energy to help you, but even to show you HOW they do it.

I can't think of any other business where the secrets are revealed so freely and the techniques explained without any possibility of material reward.

Truly, it is a remarkable profession we are in, and an incredible Association to which we belong.

Long may it prosper—and serve us!

MR. D. B. HELCUB,
London.

* *

THE FELLOWSHIP ROAD

Congratulations on the new issue of "Prospect", it gets better all the time.

The setting up of the examination arrangements is excellent news and Ken Clark and the Executive are to be applauded.

The last important examination I took was fourteen years ago, and the prospect of sitting one again fills me with dread but my registration forms and the request for a correspondence course went off today.

I do have one criticism of the qualifications, however, and I feel quite strongly on the point. There is an easy route to Fellowship, and I think that this particular road should be closed before it's even opened.

It can be seen from the regulations that one can become an Associate if one has completed ten years in the industry of which five have been in active selling, plus three references. Following on from that, if he has made £25,000 in the previous five years he can be made a Fellow.

This means that the person who has done nothing but fill out mortgage application forms and Endowment proposals for the last twenty years and (good luck to you, fellers) can step straight into a Fellowship.

What would happen if such a person were to be thrown a complex School Fees or Capital Transfer Tax problem?

I have no objection to there being dispensations as far as Associateship, but surely a Fellowship should mean more than just having survived for ten years.

DAVID A. LINDSEY,
Foresight—Financial Planning Specialists.

KEN CLARK COMMENTS:

Congratulations are due to you also for acting so quickly.

Most Fellows will probably use the MDRT qualification the income limit applies mainly to Company men, and if they last 10 years in the business, they must be doing most things the right way!

Of course, there is no perfect answer—but remember we do have the Code of Ethics also.
REGIONAL OFFICERS

DEREK ROBINSON
Abbey Life, Tower House, Fairfax Street, Bristol. Office: 0272-24045.
Area: Dorset, Avon, Devon & Cornwall, Somerset, Wiltshire, S. Wales.

GEORGE RATCLIFFE
Imperial Life of Canada, Television House, Mount Street, Manchester. Office: 061-834 6312.
Area: Manchester and Part Lancashire and Cheshire.

COLIN ALLISTER
Area: Liverpool and Part Lancashire and Cheshire, N. Wales, Shropshire, Cumberland, Westmorland.

DAVID MARKHAM
Manulife Group, 22 New Road, Brighton. Office: 0273-692666.
Area: Sussex, Kent, Hampshire.

JOHN RAVENSCROFT
Abbey Life, 42 George Road, Edgbaston, Birmingham. Office: 021-455 9331.
Area: Warwickshire, Derbyshire, Staffordshire, Worcestershire.

PETER RADFORD
Abbey Life, Abbey House, Horsham Road, Shelford, Guildford. Office: 0483-76961.
Area: Surrey.

DAVID LINDSEY
Area: Oxfordshire, Buckinghamshire, Berkshire.

CHARLES McCANN
Abbey Life, Pegasus House, 375 West George Street, Glasgow. Office: 041-204 1671.
Area: Scotland.

RAY HUGHES
Area: Yorkshire, Lincolnshire, Durham.

TOM BOWDEN
Hill Samuel Unit Services, Market House, 5 King Street, Thetford, Norfolk. Office: Thetford 4715.
Area: Norfolk, Suffolk, Cambridgeshire.

DAVID PRITCHARD
Area: All London, Essex, Hertfordshire, Middlesex.

Tie a Knot...

... to remember to get yourself a Life Insurance Association tie. Available in red or blue, of specially woven silk, the Association has its own exclusively designed tie, with the LIA symbol attractively and distinctively patterned.

The cost is £2.50 including postage and packing.

Fill in the box below and send your cash or cheque with order.

LIA Ltd., Citadel House, Station Approach, Chorleywood, Rickmansworth, Herts.
I enclose cheque/P.O. for £..............................
Please send me:
..............................Tie/s in blue.
..............................Tie/s in red.
Name ..................................................
Address ..................................................
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COMING EVENTS
Regional Meetings 1976

L.I.A. — A.G.M. THURSDAY APRIL 15, 1976
2 p.m. CAXTON HALL, LONDON SW1

3. 2.76. Hotel Metropole, Leeds.

18. 2.76. Council Chambers, Oxford Town Hall.
Speakers: Clive Holmes—"Selling Techniques".
Stuart Smith—"Motivational Sales Ideas".

24. 2.76. Holiday Inn, Liverpool. 6.00 p.m. start.
Speakers: Leslie Archer-Davis—
"Selling is Fun".
Vince MacCormac—"Human Life Value Concept".


16. 3.76. Angel Hotel, Bury St. Edmunds. 6.00
p.m. start.
Speakers: David Pritchard—"C.T.T. Opportunities".
Sid Myers—"Sincerity".

25. 3.76. Apollo Motel, Hagley Road, Edgbaston,
Birmingham. 6.00 p.m. start.
Speaker: Mark St. Giles, Unit Trust Manager, Hambros Bank—
"Investment".

26. 3.76. Manchester Club, Manchester. 5.30 for
6.00 p.m. start.
Speakers: Leslie Archer-Davis—
"Prospecting".
An Accountant/Solicitor—
"C.T.T. Follow up".

30. 3.76. Selby Fork Hotel, South Milford.

14. 4.76. Council Chambers, Oxford Town Hall.
Speakers: Barry Jacobs, Ted Eden and
Mike Mansworth—"1 + 1 +
1 = 1,000 sales per year".

19. 5.76. Cardiff.
Speakers: Colin Allister.
Dean Yoreth.

27. 5.76. Apollo Motel, Hagley Road, Edgbaston,
Birmingham. 6.00 p.m. start.
Speaker: Stanley Clinton Davis, L.L.B.,
M.P., Under-Secretary of State for the Department of Industry responsible for Life Assurance—"The Life Assurance Industry".

27. 5.76. Holiday Inn, Liverpool. 6.00 p.m. start.
(No speakers arranged at present.)


21. 6.76. Manchester Club, Manchester. 5.30 for
6.00 p.m. start.
Speakers: Denis Baker—"How to increase your Production".
An Accountant—
"Professionalism".

7. 7.76. Council Chambers, Oxford Town Hall.
Speakers: Chris Christian—"The Changing Role of the Life Assurance Salesman".
Denis Baker—"Getting into the Big League and Staying There".

15. 7.76. Cambridge University Arms Hotel. 6.00
p.m. start.
Speakers: D. Baker—"My Approach to Financial Planning".
D. Pritchard—"The Opportunity Today".