EACH ONE
ENROL
ONE

National Membership Day
1st December

DON'T MISS

NATIONALISATION = NATIONAL DISASTER
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## CONTRIBUTIONS

We welcome contributions from readers—articles, "shorts," fillers, quotations, book reviews, letters. For major contributions, it is preferable to write to the Editor with a synopsis, or an outline of the idea. ALL MSS. SHOULD BE TYPED IF POSSIBLE, WITH AT LEAST A ONE-INCH MARGIN LEFT AND RIGHT, ON ONE SIDE OF THE PAPER ONLY, AND DOUBLE SPACED.
FOUR YEARS OLD — AND GROWING FAST

by Clive J. Holmes

Amazing, but already four years have gone since the LIA was founded and it has now become a substantial organisation, established, recognised and accepted by all sectors of the industry. Nationwide, people and companies are adding their support in ever-increasing numbers.

Benefits to members are growing, are being constantly reviewed, and more are planned. One of the greatest benefits, which will become more apparent as time goes by, is the influence that accrues to an organisation that speaks with a powerful voice in the interests of the members of a profession. This is the kind of voice that others—organisations, including governments—will listen to, the kind of voice that is able to influence the course of events affecting our livelihood and the public whom we serve.

Specific benefits include the free subscription (for Fellows) to PIM, and I wonder how many are taking full advantage of the availability of this professional service. Recently, I was confronted with a most complicated case which I referred to PIM. A comprehensive reply was forthcoming within 24 hours. It completely resolved the situation for the client and enabled me to close the case, so it is from personal experience that I recommend members to make use of this first-class service.

Favourable comment

Another benefit for Fellows is the free subscription to Planned Savings. And—for all members—let’s not forget PROSPECT, which has now achieved considerable size, stature and status. Each issue attracts favourable comment upon the value and interest of the articles and the standard of its production.

Like the LIA, it has grown and is still growing. We have built up to 40 and more pages and six issues a year and we hope to make it monthly before too long. It depends partly on the build-up of advertising support which comes mainly from the life insurance companies. All the indications are that they are becoming more keen as the months pass. Do bear in mind that PROSPECT is your voice and that the editor is pleased to hear from you, whether by way of comment, letters, suggestions for articles or other items of interest.

December 1st this year is planned as National Membership Day. That’s the day when every member must recruit one new member. This will double the membership “at a stroke”.

In my article in the last issue, I said that not only was the rate of growth increasing but that the rate of increase was increasing too and this trend continues. New members are rolling in at more than 50 a week. In fact, membership passed 2,000 some time ago and is now building up towards the 3,000 mark.

This expansion has increased the work load for the Executive Committee necessitating its reinforcement. I am delighted to announce the addition of Ken Odgers to our number. Being already a member of the Education Committee, as I reported in my last article, it will come as no surprise that one of his responsibilities will be the Schools Project, pilot schemes of which are already in progress. Ken, who has been a member of the LIA since its inception, is a man of quality and conviction, a very sound man in terms of his knowledge of the industry. You can read more about him elsewhere in this issue.

Very good start

The winter programme of meetings has got off to a very good start with some most interesting talks giving rise to animated discussion up and down the country. Many new members have joined at meetings and this emphasises the importance of all members (a) attending their Regional meetings and (b) taking along guests from within the industry.

If you are not attending your Regional meetings it would make sense to do so because you are missing one of the most valuable benefits of membership of the LIA.

Denis Baker, in Regional Round-up, says that, because of growth of membership, sub-division is taking place in some of the Regions. Others are being re-organised or re-arranged and new ones are being formed. A glance at August’s PROSPECT will show that there were 14 Regions then. Now there are another 10 either already in existence or in process of formation.

This is why we need additional dedicated men. Don’t be backward in coming forward to assist in the development of your Region. One major job that needs to be done is recruitment, and we cannot over-emphasize the importance of membership in strengthening our position when it comes to negotiations connected with safeguarding our business and, ultimately, the quality and value of the service that the public receive.
Your prestige and standing with the public will be further enhanced if you qualify for—and use—the LIA designatory letter, ALIA or FLIA. This issue of PROSPECT carries a major article by Ken Clark on this subject, to which the Executive have applied great thought in the course of drafting the new Rules and Regulations for qualifying for both Associateship and Fellowship and for entitlement to use the appropriate designatory letters.

The Association are considering conferring these letters upon people who pass their company’s intermediate and advanced exams and we would like to see members encouraging their Head Offices to submit their examinations to the LIA’s Education Committee for consideration for dispensation for use of the Association’s letters. We appreciate that many companies have produced, and are continually up-grading, first-class in-house examinations.

Do not forget the CII’s Life Assurance Salesmen’s Certificate examination which is one way you can qualify for the LIA’s designatory letters. You must enrol by 30th November, 1976. Details are available from Keith Williams at Chorleywood.

Most meritorious

From 1977, the LIA are awarding a £25 prize for the most meritorious performance among candidates for the CII’s exam, called the LIA Examination Prize. Naturally, we would like to see the LIA’s prize awarded to a LIA member.

Also from 1977, as you will have read in the last issue, for people in the UK to qualify for membership of the Million Dollar Round Table, you must also be a member of the LIA. If you have colleagues who may qualify by their personal production but who are not yet members of the LIA, make sure that they join before the New Year.

We receive many letters from members commenting on various topics and one new source recently has been the success of the ITS courses. The first two—held at Gatwick and Worcester—were both fully attended and proved of great benefit to the participants.

At the time of writing, we are pleased to report that ticket sales for the 6th Life Insurance Sales Congress at the Odeon Cinema, Leicester Square, London, on 25th and 26th November, are substantially up on last year. If you haven’t booked yet, you run a great risk of being disappointed. Do book right away. Take another look at page 35 of your last PROSPECT to remind yourself of “That Man from Colorado”. Lyle Blessman alone is worth coming to the Congress for, but there’s much, much more besides.

Finally, enough of work, let’s turn to play. I have been reading with interest about the activities of the Combined Insurance Companies Rugby XV and feel that the time has come for the Life Insurance Association to field a team of the fifteen most dynamic Rugby players in the industry. Let’s hear from you. And, as far more people play Association Football—Soccer, let’s also have a LIA Soccer XI. Whichever shape of ball you play with, please write to the Sports Secretary at LIA Headquarters at Chorleywood, and let’s see if we can make Twickenham and Wembley in ‘78.

I look forward to seeing you at the Sales Congress or in your Region in the near future.

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NATIONALISATION

= NATIONAL DISASTER

by Clive J. Holmes

The National Committee of the Labour Party have adopted a proposal that the State take over the major Life Assurance companies. For generations, these great companies—revered household names—have regarded themselves as trustees for a large proportion of the public's long-term savings. This pernicious proposal, if implemented, would cost the nation hundreds of millions of pounds in overseas earnings and, as the LOA's article in this issue explains, is expressly for the purpose of putting policyholders' savings to an improper use. No longer would the policyholders' interest be paramount and sacrosanct; no longer would his savings be invested to his own best advantage.

In this article, our President answers this challenge. Without equivocation, he makes it quite clear that it is now our duty and objective to fight this proposal to a standstill, by every possible means at our disposal—to squash it, to sink it without trace. In what amounts to the LIA's first major summons to action since its inception four years ago, he defines what must be done by all of us—and calls upon every one of us to do it NOW.

Like many other organisations, the LIA was never intended to concern itself with anything resembling politics; its purpose was—and is—to concern itself with matters affecting our profession as life insurance salesmen and with the life insurance industry. Today, however, we are faced by proposals to invade our territory and attack the interest of all who work in the industry and of the policyholders whom we serve. In the wider context, the implementation of these proposals would be highly damaging to our country and its economy. So we are affected in at least two ways.

We cannot just stand idly by and watch it happen. We must combat and defeat these proposals, leaving no stone unturned in the defence of our Industry and of the policyholders who have entrusted us with their savings; we must defend our country's economy to the extent that our Industry is one of the mightiest pillars supporting it.
There are two ways such an idea can be contested: with facts, i.e. with reason; and with emotion: also by showing that something better already exists.

That is precisely what the facts show. The insurance industry’s investments stand at around £300 million, and the industry is the largest single source of investment in the UK. A huge proportion of these funds is in industrial investment (or is available to it) amounting to thousands of millions of pounds, largely made up of policyholders’ and future pensioners’ savings.

Over 80 per cent of all UK households have life assurance cover in some form. and for most people this is the most important form of long-term saving. There are currently over 100 million life policies in force and more than 8 million people are members of occupational pension and life assurance schemes through the life assurance companies.

Policyholders and pension scheme members entrust their money to the life offices on the clear understanding that their savings are invested in their best interest. The companies, in their turn, therefore look for safe investments with reasonable returns. Huge sums are invested in property—shops, offices, factories and warehouses, and the average holding is for as long as 45 years. This hardly justifies the charge of speculation.

Even if there were an element of speculation, what would be the result? Some policyholders’ money could be lost. Now let us look at the purpose of the proposed nationalisation. It is to make funds available for “investment” in “socially-desirable” projects such as financing it into unprofitable—and therefore unsuccessful—companies in order to subsidise jobs. This is a GUARANTEE that policyholders’ money will be lost. Not SOME policyholders: ALL policyholders would lose!

How would it affect the country’s economy? Apart from the obvious loss to investment and the greater charge that would accrue to the State as a result of poorer pensions, maturity and death benefits, consider the most crucial question today: overseas earnings. Last year the industry earned £452 million (net) in foreign currency, each employee averaging an earning of over £1,700 (net). Last year, in the United States alone, over £900 million of premium income was produced by British companies, but over half of the states (29) have legislation prohibiting trading by companies controlled by foreign GOVERNMENTS. Nationalisation would be disastrous to our foreign currency earning.

Who, apart from the vociferous minority represented by the National Executive Committee of the Labour Party, wants nationalisation? Not the papers: The Sunday Mirror, a traditional supporter of Labour Governments and policies, said: Nationalisation would turn banking and insurance into another disaster area. The hundreds of millions a year now earned in foreign exchange would vanish. So, too, would the value of your savings.

Not the public: they oppose it by 5 to 1, as shown by a recent opinion poll; even Labour voters oppose it by 5 to 2. The public know that nationalised industries are, with the odd exception, expensive, inefficient and unprofitable lame ducks. They also know that the service they now get from our industry is superior to that which they get from nationalised industries.

What can we do?

Clearly our attack against these proposals can take many forms. The most important is direct correspondence between members and the Government. Therefore we require that you immediately:

(i) write to your M.P.;
(ii) write to the Department of Trade and Industry;
(iii) engage in lengthy correspondence with them;
(iv) take every opportunity at speaking engagements to publicise the facts, including the fact that it is U.I.A policy to oppose nationalisation;
(v) speak about it to all the people you call on to acquaint them with the facts.

It is estimated that the Association’s total membership call on approximately 25,000 people each week. Take time to explain the adverse ramifications of the NEC’s proposals to your clients and acquaint them with the facts in clear and precise terms and then encourage them to join with us in taking up arms against this senseless and pernicious proposal.

You have frequently asked what you can do to help. Well, here is something you can really get your teeth into. We are faced with a threat to the business and the industry we love; a threat to the security and well-being of our clients; a threat to our country’s economy; and, not least, a threat—another threat—to the freedom of the individual and the freedom of our country.

So often we feel powerless to do anything; so often we feel we can only stand by helpless. Now we CAN do something; something to prevent one more landslide into mediocrity; something to put paid to an attempt to further reduce the efficiency of our country and water down the blood in our economic veins; something to slow down the East-ward drift; something to prevent what amounts to the usurpation of political power to wrongfully divert our policyholders’ savings to improper use. To me that smacks damnable of theft and corruption and we are just not prepared to tolerate it.

Acknowledgement:

We gratefully acknowledge the British Insurance Association as the source of much of the factual information in this article.
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Is 100 Life Sales in a Month a World Record for Great Britain?

Peter Rosengard (right) of Central London Branch of Abbey Life with his Branch Manager, Robert Sheridan, to whom he attributes a large proportion of the credit for his success. Robert is, of course, also Treasurer of the LIA and Peter is one of the founder-members.

Ibn is an industry where records are constantly being broken. Less than a decade ago £25 million of life volume in a year was beyond the imagination, but the incredible Ben Feldman proved that wrong and went on to write £50 million in a year!

The record holders in our industry, in the past, have inevitably been from across the Atlantic. Until now. In October, Peter Rosengard of Abbey Life Assurance Co., made 100 sales, achieving what is believed to be a new world record for life cases production.

This is an industry where the average yearly production per agent is still less than 100 sales, represents a staggering example that nothing is impossible. Even at a time when our country is economically continuing on a downward slide and double digit inflation drastically reduces available spendable income, in the very month that mortgage repayments took their highest ever jump and the media forecast increasing gloom: — a determined and enthusiastic young man, armed only with his personal goal of making 100 sales in a month, proved that the UK still has the talent, drive and SALESMANSHIP to be a world beater again.

Peter is 29 years old and as readers of our April edition will recall, has been with the Abbey Life Assurance Co., since May 1969. The son of a London GP, Peter previously attended London University where he studied dentistry.

Peter is the holder of many company awards, a 6 year MDRT qualifier and has attended MDRT meetings in Seattle, Miami and San Francisco. A founder member of the LIA, Peter has addressed industry audiences throughout the country and will be a featured speaker at the November Life Insurance Congress in London.

Peter’s previous best was 73 cases in October, 1974. A goal of 75 was not big enough for him to get excited about, so he made up his mind to go for “the ton”, and wrote up his commitment to the huge goal on a large blackboard in his office.

Peter’s plan of action was to sign a minimum of five applications a day, but he got off to a slow start with “only” 34 after two weeks. For the next two weeks he wrote five cases a day, seven days a week, his best day producing no fewer than eight sales!

In the process he sold to just about everybody, a complete cross-section from dentists to clothing manufacturers, from cab-drivers to businessmen.

Peter, usually sets his goals in terms of sums assured, but this time it was cases, and needed careful planning.

His plan was 50:50—half from existing clients, half from new ones. The end result turned out to be 70% from existing clients, 30% from new ones. But the 30% of new clients did prove to be a 50:50 mix—half were referred leads, half cold.

Each morning Peter set out with a list of 15 people to see—existing clients, referred leads, cold prospects. Provided he saw 10 to 15 people a day, he figured he would reach his goal.

With existing clients, his closing rate was about 90%, with new clients, more like 80%.

“How can you possibly give service to your clients when you sell at that kind of rate?” seemed a fair and logical question, especially to an LIA member. “I see my clients at least once a year,” he said, “and the proof that I sell well and service well is that 70% of my sales came from people who had bought from me at least once.”

“My normal sale,” says Peter, “is around £20 a month, but for this particular month I set out to write only £6 a month cases, mostly adding to their existing plans.” Could anyone do it? “Its all a question of activity,” says Peter. “I’m no great salesman—some of my presentations could have been better.” “What makes the difference is enthusiasm—and it has the helpful advantage of turning your personal financial situation upside-down in just one month!”

“I’m proud to call myself a salesman, and proud of the job I do. The thing that pleases me most is that my activity in that month has created £500,000 of new protection, and that’s what our business is all about, isn’t it?”

EDITOR’S NOTE

Is 100 sales a world record? Please write in if you know of someone who has written more than 100 individual life cases in one month.
Book Review

"PSYCHO-CYBERNETICS"
by MAXWELL MALTZ, M.D.

Reviewed for PROSPECT

by Charles McCann

Could the following statement apply to you at some time in the future: "He looks almost too young to have been in the insurance business for 21 years"? This was how Earl Weintraub was described at the Fifth Annual Life Insurance Sales Congress in London last November.

In his youthful, vibrant talk he described how, following his first seven years which he spent looking for another job, he went on to become one of his Company's top producers and to consistently produce a large volume of insurance business every year. He told us, how after his first seven years of comparative failure, he decided to rescue a faltering career and transform his image. He attributed most of his newly-found image to the book under review, PSYCHO-CYBERNETICS.

Psycho-Cybernetics, by Dr. Maxwell Maltz, is a book on self-image psychology. It contains a wealth of proved, sound scientific principles for self improvement. It is not just another "How to . . ." book, but a book whose pages contain a scientific formula for success and a scientific formula to avoid failure.

Dr. Maltz opens the book by describing how he accidentally stumbled on the science of "Cybernetics", and how he subsequently spent the following 15 years researching this subject and the related "Self Image Psychology". He admits that, off-hand, there would seem to be little or no connection between his profession, until then Cosmetic (Plastic) Surgery, and Psychology, yet it was the work of the plastic surgeon that first hinted at the existence of the "self image" and raised certain questions that led to important psychological knowledge. He was often amazed by the dramatic and sudden change in character and personality that resulted when a facial defect was corrected—changing the physical image often created an entirely new person.

His research subsequently proved that the "self image" was the key to a better life. Some important discoveries led him to success in treating people with mental or psychological scars. He found that all one's actions, reactions and one's personality—are always consistent with one's self image. In short, we always "act like" the sort of person we conceive ourselves to be, and neither will-power nor conscious effort can change this. The "self image" is a premise, a foundation upon which one's entire personality and behaviour are built.

Dr. Maltz observes that often our daily experiences seem to verify, and thereby strengthen, our self image and a vicious circle is set up. His research further led to the proof, and the method of changing the self image, and his book takes us step-by-step through the method of "Dehypnotising ourselves from false beliefs", recognising our TRUE self image and directing ourselves to a successful, healthy and productive life—he calls success "Accomplishment without strain".

His new career, he says, led him to the new science of "Cybernetics" which furnished him with convincing proof that the so-called "subconscious mind" is not a "mind" at all but a mechanism, a goal-striving servo-mechanism which is used by, and directed by, the mind. He proves that our creative mechanism is impersonal, that it will work automatically to achieve goals of success and happiness or failure and unhappiness, depending on the goals that we ourselves set for it.

Dr. Maltz goes on to describe the "First Key" to developing our success mechanism. He says "A human being will always act, feel and perform in accordance with what he IMAGINES to be TRUE about himself and his environment. Information both actually experienced and told to us by others is evaluated and stored by the brain. So-called emotional reactions are in fact responses directed by what we THOUGHT, BELIEVED or imagined the environment to be.

Therefore, he says, if our ideas and mental images concerning ourselves are distorted or unrealistic, then our reaction to the environment will likewise be inappropriate.

He further shows how the imagination can be used to strengthen our automatic "Success Mechanism" in a controlled experiment. Dr. Maltz shows that the part of our mind that creates impulsive action to drive us to success CANNOT TELL THE DIFFERENCE BETWEEN ACTUAL EXPERIENCE AND EXPERIENCE VIVIDLY IMAGINED (Synthetic Experience).

He goes on to explain how to develop mental success pictures and gives practice exercises to build new success "memories" or stored data which subsequently produce the spontaneous success reaction to your actual environment.

Psycho-Cybernetics is a power-house of information for the success-seeking individual, which everyone should be. Discovering one's REAL SELF through this book means the difference between freedom and the compulsions of conformity.

Dr. Maltz spent 15 years of his life in the pursuit of understanding and

(continued on page 22)