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Service to the policy-holder and his best interest is paramount. This is the whole ethos of the life assurance industry and the LIA. Now the National Executive Committee of the Labour Party propose a State take-over of the life assurance companies. In this authoritative article, the Life Offices' Association (LOA) reveal the true purpose of this proposal and show how it is AGAINST the policy-holder's best interest.

**AGAINST NATIONALISATION**

-- a summary of the life assurance case

**Introduction**

The NEC paper BANKING AND FINANCE was followed by a card vote at the Labour Party conference in Blackpool. A two-thirds majority of the votes cast was attained, thus making it mandatory for the principal elements of the nationalisation proposals to be included in the next Labour Party Programme, but it is not mandatory for such a programme to be drawn up every year. These proposals could be included in an election manifesto without having first appeared in a Party Programme. The contents of an election manifesto have to be agreed jointly by the Parliamentary Labour Party and the National Executive Committee. The industry's primary objective now must be to ensure that these proposals are not included in any manifesto.

**Labour's Nationalism proposals affect all policyholders**

Mr. Ian Mikardo MP, a member of the Labour Party National Executive Committee, made it abundantly clear, both at the press conference which accompanied the publication of the proposals in the paper Banking and Finance and in a speech at the Party Conference in Blackpool on 30th September, that the planned nationalisation of the seven named insurance companies was just the first step in an eventual State takeover of the whole industry. This would affect millions of policy-holders. Over 80% of all UK households have life assurance cover of some sort and for the majority of people in this country life assurance is the most important means of long-term saving. The total number of life policies in force today in the UK is over 100 million. Over 8 million people belong to company pension and life assurance schemes insured by life offices.

**Policyholders' savings already help British industry**

From 1971–1975 the life offices invested through the stock exchange £1,860 million net in commerce and industry. The life offices not only subscribe to new share issues but also help to maintain an active capital market. Such a market is necessary because investors generally would be unwilling to buy new shares unless there was a market in which they could sell them later. The importance of supporting the secondary market in order to encourage the raising of new capital was emphasised when, even during the severe economic difficulties of 1975, British manufacturing industry, according to the Chancellor of the Exchequer in his April 1976 Budget speech, was able to raise £700 million through the stock exchange.

The essentially long-term nature of the life assurance industry rules out any likelihood of short-term speculation by life offices on the stock exchange. Their main concern is to secure a good level of income from their investments rather than a quick profit from capital gains. The long-term nature of institutional investment as a whole was emphasised by Professor Harold Rose in the rebuttal, published by the City Capital Markets Committee, of the NEC paper Banking and Finance, when he wrote:

"Between 1970 and 1975 about 12 ½% of ordinary shares outstanding changed hands each year, implying an average length of holding of about eight years for the market as a whole, but rather more if transactions on the occasion of new issues and acquisitions are allowed for."

**It is not shortage of Investment Funds that is preventing British Industry from expanding**

There is plenty of money available to British industry. In November 1974 the financial institutions promised to offer as much as £1,000 million through Finance for Industry. By the end of March 1976—17 months later—only £116 million had actually been borrowed. In addition, the clearing banks have made available £2,750 million specifically for medium-term lending to industry and still only about half of this has been taken up. In his Budget speech (April 1976) referring to all this available money, the Chancellor remarked that it would help to ensure any creditworthy company should not be held back from worthwhile investment by the absence of finance in a suitable form.

The point is that British industry is not coming forward to take up the money available because it does not have sufficient confidence in the country's economic future. Manufacturing industry is suffering from limitation of profits through high taxation, discouragement of risk taking, constant changes in Government policy, the weakness of sterling and unacceptably high rates of inflation. As Professor Rose showed, using statistics compiled by the International Monetary Fund for the period 1949–1973, increased investment on its own does not result in economic growth. For instance, the investment ratio associated with a 1% increase in Gross National Product is 6.1% in the UK compared with 4.1% in Germany and only 3.2% in Japan.

**The life offices help the Government by investing in the public sector**

From 1971–1975 the life offices invested as much as £2,310 million net in Government securities and local authority stocks. As a result policyholders' money is available to central and local Government to help finance the social services, education, housing, aid to industry, etc. Any interference with the current flow of the life
offices' funds into the public sector in this way could severely undermine the Government's ability to meet its borrowing requirements. In 1975 net purchases by the life offices represented as much as 23% of the total net investment in Government securities.

The life offices do not speculate in property
Life offices have always invested in the best interests of their policyholders. During the three years looked at by Banking and Finance, 1972 to 1974, there was an increased rate of investment in land, property and ground rents, but this was not on any short-term speculative basis. Property investments by the life offices are almost invariably long term, often being held for periods of 40 to 50 years. A large proportion of the £85 million net invested in property in the three years 1972–1974 provided factories, warehouses, shops and offices—every bit as important to industry and commerce as other forms of capital investment. Such property investments will continue to be made by the life offices. In addition, during the same period the life offices made direct loans to industry of £220 million net, again helping to provide industrial and commercial premises without which economic growth would be difficult. Furthermore, during these three years £222 million net was loaned to private individuals, most of which was used to buy or improve homes for themselves and their families.

Nationalisation would be of no benefit to policyholders or the country
There is nothing in the experience of nationalisation in other sectors of the economy to demonstrate that public ownership of part, and eventually all, of the life assurance industry would lead to a better service for policyholders.

State control of savings is the real issue
The real motive behind the Labour Party's plans is to secure control of policyholders' savings and nationalisation has been chosen as a convenient way of doing so. The aim of the Labour Party is to divert policyholders’ money into projects which are basically unprofitable and for which, therefore, it has been impossible to raise finance elsewhere, or projects which the state wishes to support for political reasons. If successful this would be a fundamental challenge to the role, in effect of trustees, which the life offices play in looking after policyholders' money. The life offices act in the interests of policyholders whose money they invest to the best advantage. State direction of savings is the reality of the threat to the life offices and their millions of policyholders.

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The large—and welcome—influx of new members is bringing about a cell-like subdivision of the Regions. It is the aim of the LIA that all members enjoy the advantage of being able to attend meetings near their home or office so, as members become ever thicker on the ground, it will be possible to create new, smaller Regions and subdivide larger ones.

Keep an eye, therefore, on "Regional Officers" and "Regional Diary" which are published in each issue of PROSPECT, because you may find yourself in a "different" Region.

The following changes have taken place since the publication of the August issue of PROSPECT:

1. Robert Neill, of C.R.N. Consultants Ltd. of Belfast, has been appointed Regional Officer for the new Region of Northern Ireland.
2. Peter Bowring and Norman Riddock-Brown have been appointed Joint Regional Officers for Notts., Leics. and Northants.
3. The old East Anglia Region has been subdivided and
   (a) Sandy Baker, of Hambro Life, has been appointed Regional Officer for Suffolk and North Essex.
   (b) Tom Bowden remains Regional Officer, but now of Norfolk only.

LIA Executive Committee member Denis Baker addressing October meeting of South-West Region in Bristol. On his left, Regional Officer Derek Robinson (concentrating, he insists—not asleep!), on his right, Richard Barrable, Manager of Bristol Branch of Imperial Life of Canada and Frank Hudson, LIA Regional Officer for South Wales. Frank has now resigned from South-West Region Committee because of gratifying expansion of South Wales Region.

(c) Michael Harris, of Michael Harris Associates Ltd. of Hatfield, has been appointed Regional Officer of Cambs. with Herts. and Beds. added.

SOUTH-WEST

At the mid-September Committee Meeting, with Chairman Richard Spicer, Regional Officer Derek Robinson, Alan Moore, Jenny Yarwood and Richard Barrass, the resignation of Keith Mollinson was accepted with regret and it was agreed that a letter of thanks be sent to him in recognition of his services to the Region and to the LIA.

It was agreed that the Committee was below strength resulting in individual members bearing too heavy a work load, that a Deputy Chairman and four others be recruited and that the position of Chairman should rotate.

Election of the new Committee was deferred until the AGM at the end of summer 1977, the present Committee meanwhile being regarded as a "steering committee". A Christmas Dance was proposed to help recruitment.

At the October meeting, a talk entitled "Positive Thinking Will Bring Results" was very ably given by Executive Member Denis Baker.

An audience of 40 or so were held enthralled by Denis's easy, homely style. The message got across to everyone present and was very positively reinforced by Denis's stories and examples, in particular the story of Mamoun and Zatopek!

SOUTH WALES

At the September 22nd meeting, as planned, the Steering Committee set up in April to launch the South Wales Region stood down and a new Committee was unanimously elected, as follows: Chairman, Bryn Cross, (Manager, Cardiff Branch, Imperial Life of Canada), Vice-Chairman, Frank Weisinger (Manager, Bristol Branch, Hambro Life), Secretary,
Howard Luke (P. M. Mann & Co., Broker), Treasurer, John Griffin (Associate, Cardiff Branch, Hambro Life) and Committee Members, Dennis Hale (Associate, Cardiff Branch, Hambro Life), Andrew Robison (Manager, Cardiff Branch, Hodge Life) and John Battle (Life Underwriter, Cardiff Branch, Manulife).

Outgoing Chairman Colin J. Dugdale (Hambro Life) introduced Frank Weisinger who gave an interesting and stimulating talk on "Improving One's Selling Ability".

Further short talks were given on the LIA, Frank Hudson, LIA Regional Officer (Life Underwriter, Cardiff Branch, Imperial Life of Canada), outlining the national activity and its benefits to members, and Bryn Cross filling in the picture at the Regional level and expressing thanks to Colin Dugdale for his efforts in helping to establish the LIA in South Wales.

Richard Spicer, Chairman of South-West Region also spoke on the aims of the LIA and its development in his Region and welcomed the close association of the two neighbouring Regions of South Wales and the South-West.

October saw a highly successful meeting at which Regional Officer Frank Hudson addressed the meeting and gave a short talk on new developments in the LIA including National Membership Day (1st December) and the Sixth Annual Life Insurance Sales Congress (25th and 26th November).

Bryn Cross then introduced the first speaker, Mr. Tony Barnwell, ACII, ABS (Manager for Wales, Abbey National Building Society) who gave a constructive talk entitled "At Our Point of Sale" in which he outlined Building Societies' attitudes to the question of commission and commission-sharing arrangements, the latest voluntary agreement between the Building Societies Association and the Office of Fair Trading, and outlined his ideas on future developments in the building society world. His main point was that insurance salesmen should develop a close reciprocal working relationship with the building societies which involved the introduction of funds for investment as well as requests for mortgage funds. Mr. Barnwell followed his talk by answering questions.

The second speaker, Mr. David Kearnan, BSc, gave a dynamic talk entitled "If You Don't Know Where You Are Going!" on the use of a positive mental attitude to ensure success in our business. The talk was received with tremendous enthusiasm by everyone present.

The meeting, at which 39 members and guests representing 19 companies were present, was followed by a small supper party at which further discussions took place.

LIVERPOOL, N.W. NORTH WALES & SALOP

The first meeting of the season in the North-West area was held on 2nd September.

Regional Officer Colin J. Allister opened the meeting with a report of what had happened during the summer, including a resume of the Sales Conference in July and the Million Dollar Round Table in Boston.

The first local committee was then formed, as this Region has been run until now by Mr. Allister alone. The names of the members of the Committee will be announced once it has met for the first time and their written acceptances have been received.

Ken Clark gave an inspiring talk entitled "Opportunities Unlimited", and the reception by the audience of 55 was tremendous.

LONDON

Some eighty members and guests enjoyed a successful evening at the September meeting at the Berners Hotel, with David Pritchard in the chair.

Arthur Waller, ACII, addressed the meeting with great conviction on "Creative Selling", a subject on which he is well qualified to speak as the author of the CII course on the Principles of Life Assurance Salesmanship.

The programme was completed by a "Professional Panel", consisting of Henry da Costa, John Keeeil and John Ottensoser, moderated by Douglas Askew, in a discussion of prospecting and sales success, with ready audience participation. Their evident popularity and value invites an early return to the platform.

Membership grows and there is an especially welcome involvement of brokers. Indeed, it is hoped that the meetings on Thursday, 7th October and November will top the 100 when John Stuart will speak on his fundamental subject, "Communicating in Selling" and Allen Loney, MA, FLA, on "Marketing Pensions".

The Committee would be glad to hear of or from anyone who could participate, or suggest any improve-
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ment in benefit or entertainment, at the Regional Meetings. Call David Pritchard on 01-629 7916 or Ben Bentley-Leek on 01-734 6841, or any Committee member.

The October meeting was opened by Regional Officer and Chairman David Pritchard with news from the National Executive about future advertising programmes of the LIA.

Yet again a plea was made for each member to bring another and so increase our strength and funds. It was pointed out that we must produce our own revenue to pay for meetings and speakers.

It was also announced that elections would be held in the April meeting, currently billed as an Open Forum, and that nominations should be sent to David Pritchard at 31, Davies Street, London W1Y 1FN before January.

W. L. Bentley-Leek then introduced to the 60 members present John Stuart, Agency Supervisor of Training with Canada Life, who gave a stimulating and thought-provoking talk on Communication covering the following points:

(a) Effective use of face-to-face selling time, (b) Definition, (c) Why do we communicate?, (d) Breadth of communication, (e) Why they break down, (f) Fundamental areas to deal with, (g) Retention of message, and (h) The questioning sequence.

During the interval, Clive Holmes and Denis Baker mingled with those present to answer many questions and to listen to ideas.

The second half, introduced by Douglas Askew, turned out to be a fascinating panel of four young men who were all new to the business asking questions of the audience on their problems and how to solve them. Many jewels of advice flowed from the floor and the points of selling ability, confidence, technical knowledge and prospecting in particular were covered comprehensively. This type of session is well worth repeating. [And the idea may well be of value to other Regions. Thank you.—Editor.]

The book mentioned by Stan Altman, for those who asked, is a Pelican called "The Complete Plain Words" by Sir Ernest Gowers (No. A554).

The book-stall is open at all meetings and the works of those master salesmen may be obtained at normal prices.

Book now for the 6th Annual Life Insurance Sales Congress on 25th and 26th November by writing to Irene Robertson, 7 Stratford Place, London W1 and sending £10-50.

At the same time order your tickets for the Region's four-course Christmas Dinner (lunch) at the Berners Hotel, Berners Street, London W1 from 12 to 3 p.m. on Thursday, 2nd December. Guest speakers will be Clive Dunn, OBE and Viscount Southwell, President of the Institute of Sales Management. Tickets are £4-75 per person, non-members and guests are welcome. Please send your order for tickets and your cheques without delay, but not later than Tuesday, 23rd November (not forgetting the address the tickets are to be sent to), to David Greenberg, Langham Branch, Crown Life Insurance Co. 1/2 Berners Street, London W1P 4LE (Telephone 01-637 4021).

SURREY

Forty-five people representing twelve different companies and brokerages attended the first of the winter meetings, showing not only that the message is getting across but that larger accommodation was needed for our meetings. This has now been arranged at the Clavadel Hotel, Epsom Road, Guildford.

Vaughan Parry-Jones, currently engaged in recruitment, chaired the meeting which heard an inspiring talk by Ken Clark entitled "Opportunities Unlimited".

NEWCASTLE AND NORTH-EAST

The September meeting—our first—was held at Grobs Restaurant, starting with a buffet. Arrangements were made for a group booking for the LIA Sales Congress in November, 1976 at the Odeon Cinema, Leicester Square, London.

A short discussion followed on the proposal to nationalise the Insurance Companies put forward by the Labour Party Advisory Committee and the Area Officer was asked to telegram the LIA Executive and urge them to take up the issue on behalf of the Life Assurance Industry.

Dr. S. Leigh, MD, then spoke on the subject of "Medical Examinations and Executive Health" in which Dr. Leigh delved into such topics as obesity, smoking and drinking at any length. It was agreed to try to arrange for Dr. Leigh to debate with a Chief Medical Officer of a leading insurance company on the subject of "Underwriting and its Anomalies".

A further talk was given by Ken Hill, provisional member of the Million Dollar Round Table on his experience of the MDRT Boston Conference. For 40 minutes he enthralled his audience with a colourful and enthusiastic description of what was obviously an experience of a lifetime.

October saw another very successful meeting and it is good to report that the North-East Region is going from strength to strength.

Ron Koistou, Northern Area Manager for Albany Life, gave a very humorous and practical talk on The Power of Enthusiasm in Selling in which he took a swipe at the amount of time wasted by life assurance salesmen—under the three heads, "coffee shops", "travelling" and "sheer bad management"—when he said, "If the general public knew how easy it was to sell life assurance, they would make it illegal".

The meeting was completed by a very controversial talk by Chartered Accountant Leonard H. Gattoff, Head of his own accountancy company.

YORKS, LINCS

The season's first—September—meeting was opened by our new Regional Officer, Ken Davy, who introduced the members of the Committee following this with LIA News and Views.

His introduction was followed by three five-minute sales ideas given separately by three members, the topics covered being "CTT Simplicity", "Equal Pay For Women" and "Closing is Earning our Living"—with three closing ideas.

Our main speaker was Doug Roberts of Hambro Life, who gave a very motivational and exciting talk on the "Psychology of Selling".

The meeting was attended by 70 people, half members, half guests, representing 15 companies and seven brokerage organisations.

At the October meeting, also at the Mansion House, Roundhay Park,
Leeds, Ken Davy emphasised the benefits of LIA membership and elaborated on the requirements for Associate members and Fellows.

Visitors made up nearly 50 per cent of the audience in which ten different life offices were represented with five people present from brokerages and accountants.

Mr. Derek Browne, ACII, North-East Regional Manager of Sun Alliance, was the main speaker on the subject, “Do It Before You Die”. The programme was completed by Les Gilfoil on “Ideas are Great, But if You Don’t Use Them, They are Worthless” and broker Don Westacote on “The Use of Habits with Time and Energy”.

EAST ANGLIA

At the last two meetings of the Regional Committee, the following decisions were made:

(i) to take up the suggestion of a joint programme of meetings with the Life and Pensions Society of Ipswich,
(ii) to appoint District Members for King’s Lynn, Cambridge, Norwich, Bury St. Edmunds and Ipswich, the first (for King’s Lynn) being P. Armstrong, 
(iii) to undertake an all-out recruitment drive, 
(iv) for District Members to hold informal fortnightly liaison meetings and for each D.M. to contact all members in his area, 
(v) to appoint a Deputy Regional Officer.

BIRMINGHAM AND WEST MIDLANDS

The new season got off to a flying start with a stimulating evening led by Stuart Smith of Abbey Life during which many sales ideas were exchanged.

The meeting concluded with the election of the Regional Committee, as follows:

Chairman, Roy Bennett (Imperial Life); 
Vice-Chairman, Ara Martyrassian (Brentnall Beard Ltd.); 
Secretary, Peter Weaving (Abbey Life); 
Treasurer, Tony Holdsworth (Hambro Life);

Members: Paul Etheridge (The Prestwood Group) and Gerry Findon (Imperial Life).

KENT

Regional Officer, Ken Caplan.

From Mr. David M. Conway of D. M. Conway Financial Services Ltd.

Since returning from the MDRT I have realised how important it is to go year after year and learn a little more every time. I cannot help improving my sales ability or avoid getting valuable new ideas and I urge all who can qualify to go. My production last year reached a record several times the qualifying figure thanks to last year’s Conference.

After returning from this year’s Convention I wrote 16 cases in one week for nearly £800,000. This was two key man policies of £100,000 and £40,000 and pension schemes with four different companies, because I became organised to perfection for the first time in my life.

It was a great success to get Ben Feldman and Lyle Blessman over here. They both deserve our “blessings”. One must be inspired by them and the only way to show one’s appreciation of having the opportunity of benefiting from their knowledge and sales ability is by putting into practice what they preach.

David Conway
Great Warley, Brentwood, Essex

From Mr. D. C. Williamson

“The Times” of Oct. 11th carried a report that the BMA, the British Legal Association and others sent representatives to a congress sponsored by the National Federation of Self-Employed, organised by a Mr. Shawn Prescott, and that they are recommending to their organisations the formation of a body analogous to the CBI and the TUC to further the interests of professional and business groups.

If the LIA sent a representative, I hope we will see a report in your pages. If not, may I suggest that the Executive Committee investigates whether it may not be to our advantage to join in setting up this body?

Yours faithfully,

D. C. Williamson
Associate No. W/000192
London SW10
REGIONAL OFFICERS

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Abbey Life, Tower House, Fairfax Street, Bristol.
Office: 0272-24045.
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GEORGE RATCLIFFE
Imperial Life of Canada, Television House, Mount Street, Manchester, Lancs. 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
Area: Sussex.

JOHN RAVENS CROFT
42 George Road, Edgbaston, Birmingham. Office: 021-455 9331.
Area: Birmingham, Warwickshire, Derbyshire, Staffordshire, Worcestershire.

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Area: Surrey.

DAVID LINSEY
Area: Oxfordshire, Buckinghamshire, Berkshire.

CHARLES MCCANN
Abbey Life, Pegasus House, 375 West George Street, Glasgow. Office: 041-204 1671.
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Hill Samuel Unit Life Services, Market House, 5 King Street, Thetford, Norfolk. Office: Thetford 4715.
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DAVID PRITCHARD
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FRANK HUDSON
Area: S. Wales.

KEN LOWES
Area: Durham, Northumberland.

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Area: Kent, Hampshire.

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52 Valley Road, Ipswich: (evening) 0473 52634. Office: Hambro Life, 25 Green Street, London W1Y 3FD: (day-time) 01-499 0631.
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Area: N. Ireland.

PETER BOWRING and NORMAN RUDDOCK-BROWN
55 High Street, Collingtree, Northampton. Office: 0533 683551.
Area: Nottinghamshire, Leicestershire, Northamptonshire.

TAX RELIEF FOR LIA MEMBERS

The LIA’s auditors have received formal notification from the Inland Revenue that the Association has been “approved” and that therefore members’ annual subscriptions are regarded as qualifying for tax relief with effect from the tax year commencing 6th April 1975.

To qualify, your subscription must be paid out of the income you receive from the work or business that qualifies you for LIA membership or, put the other way round, the activities of the Association must be relevant to the occupation that produces the income that is reduced by the whole of your LIA annual subscription for tax purposes.

You should now apply to your Tax Office without delay, giving details of your subscription and claiming the tax relief due in respect thereof.
LONDON, ESSEX AND MIDDLESEX

All meetings at 5.30 p.m. (unless otherwise indicated) at The Berners Hotel, Berners Street, W.1.

Dec 2: (Luncheon Meeting, 12 to 3 p.m.) Regional Christmas Dinner: SPEAKERS: CLIVE DUNN OBE, and VISCOUNT SOUTHWELL (President of the Institute of Sales Management)
Jan 6: MAURICE BREEN (Vice-President and General Manager, Crown Life)—The Waterfront
Feb 3: QUENTON DE LA BEOYER (Sales Promotion and Training Officer, Sun Life of Canada)—Is Training A Waste of Time?
Mar 3: CLIVE HOLMES (Senior Manager, Langham Branch, London; Abbey Life, President of the LIA)—The Business Insurance Market
Apr 7: Open Forum and Election of New Chairman and Committee

SURREY

All meetings at 4.30 p.m., all at The Clavadel Hotel, Epsom Road, Guildford.

Dec: No meeting
Jan 4: PETER ROSEGARD—Salesmanship
Feb 1: ROBERT SHERIDAN (Senior Manager, Central London Branch, Abbey Life and Treasurer of the LIA)—Title to be announced
Mar 1: TOM RHIND-TUTT (Agency Secretary, Imperial Life)—Title to be announced
Apr 14: ROBIN SALTER—Profitable Prospecting

MANCHESTER AND PART NORTH-WEST

All meetings at 5.30 p.m. for 6 p.m., all at Manchester Club, Spring Gardens, Manchester.

Dec: No meeting
Jan 13: J. COLIN NEWTON (Imperial Life and Member Executive Committee, LIA)—Thinking Beyond CTT
Feb 10: BRIAN RODEN (Manager, Holborn Branch, London, Imperial Life)—Now More than Ever Before
Mar 10: OLIVER TAME (Manager, Nottingham Branch, Imperial Life)—Prospect or Dia
Apr 14: TONY ROUND (Self-Employed Broker in Liverpool)—Terminal Cash Values and Policy Fees

BIRMINGHAM, WARKS, DERBYS, STAFFS AND WORCS

All meetings at 6 p.m. (ending at 7.30), all at the Birmingham Centre Hotel, New Street.

Nov: No meeting
Dec 2: CLIVE HOLMES—Business Insurance
Jan 27: TONY LEE—An Accountant and Insurance
Feb 24: CHRIS CHRISTIAN (Broker, Author, Editor and Managing Director of ITW)—Back to Basics
Mar 31: Hoping to engage a Probate Judge—Dealing with Probate and Wills
Apr 28: ADAM HOLBERTON (Imperial Life and Member Relations Officer, LIA)—Selling Pensions in The New Phase
May 26: FRED RICHARDSON—Title to be announced

BRISTOL, DORSET, AVON, DEVON, CORNWALL, SOMERSET, WILTS AND GLOS

All meetings at 5.30 p.m. for 6 p.m., all in the Board Room, Chamber of Commerce, 16 Clifton Park, Clifton, Bristol 8.

Dec 8: PETER GARTRELL (Marketing Director, Property Growth)—The Expansion of the Life Insurance Market
Jan 12: JENNY YARWOOD (Property Growth, Bristol Branch) and CHRIS LEACH (Abbey Life, Cardiff Branch)—The Distaff Side
Feb 9: RON SMITH (Imperial Life)—Prospecting for Profit
Mar 9: TONY HOLDSWORTH (Hambro Life, Birmingham)—Time Planning and Goal Setting
Apr 13: DAN DANE (Joint Marketing Director, Hambro Life)—Product Crystal Gazing

NEWCASTLE, DURHAM, NORTHUMBERLAND

All meetings 7 p.m. to 9 p.m., at Grobs Restaurant, Hood Street, Newcastle-upon-Tyne (Buffet 6 p.m. to 7 p.m.)

Dec 8: DEBATE (Wives and guests welcome) Chairman: KENNETH J. LOWES (Kenneth J. Lowes, Estate Planning & Investment Services and LIA Regional Officer, Newcastle, Durham and Northumberland)—Is Santa Claus a Member of the LIA?
Jan 12: IAN HAZELWOOD, ACII, (Local Manager, Cheltenham and Gloucester Building Society)—Title to be announced
KEN DAVY (Associate, Leeds Branch, Abbey Life and LIA Regional Officer, Yorks, Lincs, Humberside)—The New Year’s Resolution
Feb 9: DEBATE between SYDNEY LEIGH, M.D., (General Practitioner with extensive experience of life insurance medicals, and contributor to “Prospect”), and CHIEF MEDICAL OFFICER of a major company)—Life Assurance Underwriting and its Anomalies and the Question—"Why Rate for Asthma but Give Standard Rates for Smokers?"

Mar 9: A.G.M.
Apr 13: To be announced

KENT, HANTS

All meetings at 2.30 p.m. (ending at 6 p.m.), all at Mote Park Pavilion, Maidstone.

Nov: No meeting
Dec 9: NORMAN AYRES (Manufacturers Life) Sell like an Ace, Live like a King
Jan 20: SPEAKER and title to be announced
Feb 10: STUART R. SMITH—Transferable Sales Ideas
Mar 17: SPEAKER and title to be announced
Apr 14: CLIVE HOLMES—Reaching Your Potential in Corporate Sales
May 26: T. NEWCOMBE BILHAM—Getting a Commitment
LIVERPOOL, LAKE DISTRICT, PART NORTH-WEST, NORTH WALES AND SALOP
All meetings at 6 p.m., all at Holiday Inn, Paradise Street, Liverpool.


Dec: No meeting

Jan 18: ROB DODGERS (Manager, Old Trafford Branch, Hambro Life, Manchester)—Even More Enthusiasm

Feb: No meeting

Mar 15: ROBIN SALTER (Branch Development Manager, Langham Branch, Abbey Life)—Prospecting in the Pensions Market for Profit

Apr: No meeting

May 17: PETER ROSENGARD (Associate, Central London Branch Abbey Life)—My "Just For Today"

formerly EAST ANGLIA
NORFOLK
SUFFOLK AND NORTH ESSEX
HERTS, Beds, Cambs.

All meetings at 5.30 p.m.

Nov 30: BETTY PACKARD (President, Packard Consulting, Speedway, Indiana, USA, and speaker at 6th Life Insurance Sales Congress)—Dare to Dream (Town Hall, Cornhill, Ipswich)

Dec 8: KEN CLARK—Planning for 1977 (Post House Hotel, Norwich)

Jan 12: TED EDEN—What Is It All About? (University Arms Hotel, Cambridge)

Feb 9: DENIS BAKER (Imperial Life and Member Executive Committee, LIA)—Attitudes (Angel Hotel, Bury St. Edmunds)

Mar 9: DAVID MARKHAM (Manager, Brighton Branch, Manufacturers Life and LIA Regional Officer, Sussex)—Title to be Announced (Great White Horse Hotel, Ipswich)

April and May: No meetings

NEW REGION OF HERTS, Beds & Cambs
All meetings at 5.30 p.m. for 6 p.m., all in the Alban Suite, South Mims' Crest Motel, South Mims, Potters Bar. All speakers and subjects still to be announced. Dates as follows:

Dec 6; Jan 4; Feb 7; Mar 7; Apr 4; May 3.

SOUTH WALES
All meetings at 5.30 p.m., all at Cardiff Centre Hotel except April 27

Dec 1: KEITH SANKEY, FCII (Assistant General Manager, Hodge Life Assurance Ltd.)—Underwriting The Risk

DAN DANE (Joint Marketing Director, Hambro Life)—Way Ahead

Jan 26: Presentation of Sales Training Films. Introduced by Rank Audio Visuals Ltd.

Mar 23: KEN WILLS (Marketing Manager, Equitable Life)—Marketing Impetus in a Traditional Life Office

STUART SMITH, MDRT (Manager, Edgbaston Branch, Birmingham, Abbey Life)—Let's Get The Religion

Apr 27: AGM Wine and Cheese, Panel Discussion, Chairman; FRANK HUDSON (Imperial Life, Cardiff and LIA Regional Officer, S. Wales)—Why LIA? (Christchurch Hall, Lake Road North, Cardiff)

May 27: DAVID B. WILLIAMS (Assistant General) Manager, Bank of Wales—Banking With The Bank of Wales

KEN CLARK, MDRT—Opportunities Unlimited

OXON, BERKS, BUCKS

SCOTLAND

Jan: Meeting to be announced

Feb: (Day to be announced) DENIS BAKER—Title and venue to be announced

SUSSEX

Programme to be announced

NOTTS, LEICS AND NORTHANTS

Programme to be announced

NORTHERN IRELAND

Programme to be announced

(continued on inside back cover)

A number of copies of PROSPECT have gone astray in the past. Please make sure we have your full, up-to-date address. Thank you.