A study of management communication with agents of New England Mutual Life Insurance Company.

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Boston University

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Boston University
BOSTON UNIVERSITY
SCHOOL OF PUBLIC RELATIONS AND COMMUNICATIONS

Thesis

A STUDY OF MANAGEMENT COMMUNICATION WITH AGENTS
OF THE NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY

By

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(A.B., West Virginia State College, 1949)
Submitted in partial fulfillment of the
requirements of the degree of
Master of Science
1956
Approved
by

First Reader  Otto Lerchinger
assistant professor

Second Reader  Carl J. Folk
assistant professor
TO

MY MOTHER AND FATHER

For Their Endearing Love And Constant Inspiration
And To

THE MEMORY OF ELIZUR WRIGHT (1804-1885)

Genius In The Annals of Insurance,
Humanitarian Whose Religious Convictions
Deepened His Belief In Democracy And
Caused Him To Dedicate His Life Toward
Making Democratic Freedom a Reality For
All Human Beings
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INTRODUCTION

This thesis is a study of communications from management to agents of the New England Mutual Life Insurance Company. In compliance with the company's desire to clarify its identity, after findings in a survey (1955) revealed that many people are confused by the word Mutual appearing in various types of companies, auto, fire, health and accident, etc., the company hereafter in this study will be known as New England Life (NEL).

In this work the author is concerned with such questions as: What are the various media or means of communicating with agents of NEL? What is the procedure in the various media of communications? Does management reflect awareness of dynamic public relations thinking evidenced through communicating techniques, and communication objectives where agents are concerned?

From a personal standpoint the author hopes that consideration of these questions will give him a substantial appreciation of communication in a mutual life insurance company, thus making possible employment in an insurance company's public relations department. In a broader sense it is hoped that this study might present to
company management a basis for self-appraisal of its communication with agents; also, offer to students of public relations, and professional public relations people the opportunity to investigate a company's emphasis on communications, its procedure or pattern in disseminating ideas, and some indication of the contents of these communications.

The several sources to be examined for the desired information in this study are: key personnel in the Agency Division and Information Service Department; principal trade associations making available services to the company, and pamphlets or reports made available by the company.

Since the Home Office of NEL is in the immediate vicinity of Boston University School of Public Relations and Communications, and temporary residence of the author is in that vicinity, the greater part of the information to be gathered was by personal interviews with key personnel, reviewing the type of work they do, as to purpose, procedure, and type of communication. Other methods of collecting materials included writing to trade associations for information, and research in the Company's library, the library being of special importance in revealing something about the history of the company and its organizational structure.
Since the history of NEL is likely to be unknown to readers of this study, several areas have been covered which seem pertinent background to grasp the importance of NEL in the insurance industry, as well as pertinent information for proper consideration of the thesis subject.
CHAPTER I

BRIEF HISTORY OF NEW ENGLAND LIFE

The history of New England Life is in essence a success story of the now gigantic life insurance industry, involving scores of incidents, milestones, and innovations that have unfolded during the company's 120 years of existence.¹

Chartered in 1835 by the Commonwealth of Massachusetts, the company holds the distinction of being the first in the United States to receive a charter to operate a life insurance company on the basis of complete mutuality.² In the mutual type of insurance the policyholders would own the company and consequently would share in the profits.

The idea of insuring lives being a new one at the time the company received its charter, there was considerable


speculation as to the merits of a mutual company. Such opinions were freely admitted by even chartered members who invested hard cash in the venture during a time of economic panic.³

Rather than as investors, these stockholders considered themselves as contributors to the cause of Willard Phillips whom they loved and respected. Acknowledgements of surprise were commonly expressed when in 1848, just four years after the company began doing business, a dividend was declared and paid in cash or its equivalent. Surprise gave way to pure amazement with the retirement of the Guaranty Fund in 1854, ten years after the company began operating. The company's growth has been continuous, until today it has over $4,000,000,000 insurance in force. New business alone in 1955 neared the $450 million mark.

Among personalities in the history of the company who made more than a passing contribution to its development, two individuals stand out. The first, of course, was Willard Phillips, founder and first president, under whose guidance the business developed from an idea to a

$25,000,000 going operation in his 21 years of presidency.

The second personality whose association with the company stands out was Elizur Wright, a noted mathematician. His work with the company is reported the first year the company began doing business, when President Phillips employed him to find the equitable value of a surrendered policy. A year later, Wright displayed his influence with the company when, although the plan did not succeed, he persuaded the company to enter into arrangements whereby he as agent would organize a total Abstinence Department as a result of his observation of insurance in England.4

Eight years later, President Phillips, securing the cooperation of five other companies, again engaged Elizur Wright's services. This time he devoted an entire year to analyzing 268 policies for the purpose of calculating reserve tables. From this point on Wright's work in insurance gained national attention. In 1858 the Commonwealth of Massachusetts passed his Net Valuation Law.5 That same year he was appointed an Insurance Commissioner and created the first organized insurance department in the United States. In 1861 the Commonwealth passed his

4Clark, op. cit., p. 36.

5Ibid., p. 48.
Non-Forfeiture Law, the first non-forfeiture law ever passed. These are some of the contributions Elizur Wright made to NEL; however, his work was of such universal significance to the field of insurance, that he earned the title "Father of Insurance." 

Looking through the history of NEL to see when evidences of public relations thinking first appeared, it seems that the earliest and most significant incident of the company's interest in goodwill occurred in 1865, when insurance of Southern policyholders and Confederate soldiers were permitted to be reinstated without medical examination on payment of the overdue premium.

In 1865 the company established the General Agency System and four years later the company's first communications with agents is noted. The first Convention of General Agents was held in New York. At this convention an Educational Training Course for Agents was introduced.

Later in 1901 a General Agents Association was organized at Buffalo. Again educational material was prepared for the use of agents; this was known as "General Agents Exchange," and 1923 marked the first Home

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6 Ibid., p. 39.
7 Ibid., p. 54.
Office Agency School. In 1930, the first joint meeting of General Agents, Fieldmen and Supervisors was held at Biloxi, Mississippi. And again in 1931 mention is made of communication, when the record states "Sales literature completely revised."

Finally, in 1934 communications with agents was once more spotlighted with the opening of the Agents Circulating Library.

The history reveals that there were times of tribulation during the tender years of the company's life. However, the crises were always met with sound wisdom by its capable executives. From the first president down to O. Kelly Anderson, who is now president, executives seemed to have been endowed with keen imagination and resourcefulness equal to the challenges of their day.

President Anderson, blessed with the good fortune of being at the helm during an age when the public is highly receptive to investing in life insurance, is on the other hand faced with the problem of adjusting to the most competitive area in the history of the insurance industry. Now at the end of his first five years as president, the company reports a 1.3 billion dollar gain in insurance in force. President Anderson, in the fashion of his predecessors, is meeting his challenge.
CHAPTER II

AGENCY DIVISION

The history of NEL reveals that the company has grown over the years until today it is over the $4,000,000,000 mark, with agents selling in 1955 over $450,000,000 in new business. Thus by selling and reselling the agent substantiates his relevance to the success of the company.

The effort in this study then is to get a profile of managements communication with this apparently important public, the agent.

Analysis of the table of organization points out two principal sources as origins of management communication. These sources are, Agency Division and Information Service Division, with the two divisions getting supplementary assistance from the library and trade associations. The chart on the following page gives a view of the general areas under study, showing the line and staff relationship of divisions and departments.

The first source of management communication, the Agency Division, will be considered in this chapter.
Personal interviews are held with Merton Sayles and Robert Armstrong, Directors of Agencies, who proved very reliable sources of information.

Departments within the division which will be considered are Agency Record Section, Field Training, Sales Promotion and The Pilot's Log.

Directors of Agencies. There are four directors of agencies, each working with twenty-two general agencies. Principally, directors in the execution of their duties act as a liaison between the field force and top management. As such directors represent top managements' most immediate and most intimate communication line policy-wise to its field force. Therefore, the director's position is expedient to both management and the field force. This arrangement seems appropriate in the light of problems that sometime arise under the general agency system.  

Recognition of top managements reliance on the directors, the interviewee points out, is evident in the fact that the four directors and their assistants maintain headquarters in the Home Office, also in the director's

8 Fluegelman, David B., CLU, President NALU, An Address "Free Enterprise - Fact or Fiction," LIAMA Annual Meeting 1952 (Association File 240).
system of visitation.

A director spends approximately twelve weeks a year in the field with his twenty-two agencies, these agencies being broken down into groups taking in varied geographical sections. Thus one group will constitute a given number of agencies that might be visited on one field trip. Consequently, when top management call directors for information about agencies in a certain region, there are four viewpoints to collaborate. If each director works in a single region his viewpoint in many cases might be inherently biased, and valueless if not detrimental as management advice.

The map on the preceding page reveals graphically how a field trip covers all sections of the country. Field trips are an important function of management and as such trade associations have undertaken to study their procedure.9

Director's function. At the beginning, and throughout the interview, the author was repeatedly informed that NEL agents and general agents could feel free to telephone or write anybody in the home office from

the president to clerks. They are likewise free to visit the home office at any time. However, copies of all correspondence to agents is forwarded to the general agent.

The director is general supervisor of agencies in his group, including all matters pertaining to: recruit selection, that is, approval of the prospective agent and countersigning the agent's license and contract with the company; advance financing, although the general agent is primarily responsible for financing new agents, the director's broad experience in these matters makes his counsel desirable; training--determining what training the agent and general agent may profit by taking; manpower development; counsel to the general agent on how to build his organization; district offices and district agencies.

As general supervisors they assist general agents and agency managers to plan their overall operation, implementing established agency department plans, policies, procedure and where necessary changes are recommended.

Although housed in the home office most of the year, the directors feel this is not an appreciable handicap. They state that in time, they get to know almost every man in their group by their first names. The size of the group has some bearing on this fact. However, equally important are such things as the following contacts:
approving prospective agents, writing welcome letters, regularly and systematically analyzing and appraising the progress of agents by their file cards and through general agents, and writing commendation letters on service and production. Further contacts are built through actually seeing agents at conventions, field meetings and conferences which the director is assigned to administer.

In the way of communication with prospective agents, directors have maintained relations with certain colleges, by means of speeches and acquaintanceship with people in the college placement office.

Since the agent is under the direct supervision of the general agent, communicating with him involves continuous surveillance of the proficiency of the general agent. In this regard the directors regularly and systematically analyze and appraise the effectiveness of the work and activity of general agents and agency managers. This information along with data on management personnel potential is reported to 2nd Vice President of Agency.

The wide scope of the director's influence is reflected in many divergent responsibilities. He makes appointments, reservations and arranges entertainment of home office visitors. He must also work with the Board of Directors on matters pertaining to recruiting,
selection and training; Agency Operation and Finance; Sales Promotion, Agency and District Offices; territorial development; and such other matters as effect the operational control and development of agencies in his group.

Thus these varied duties of directors of agencies places him in a position of real management leadership, top management can rely on him to know what is going on with the field force, which frees other elements of top management to concentrate on the broader ramifications of managing a billion dollar corporation. To the field force the director is in part a combination of two important things. First, he is symbolic of NEL management being vested with all the respect, confidence and appreciation incumbent upon a management with good public relations and good employee relations specifically. Secondly, his symbolism shifts to the other side, being somewhere between merger and quasi-merger in identity with the field force, the differential here is a dynamic consideration dependent upon the managerial proficiency of the director. However, since the background of the director has been a member of some general agency where he proved himself to be an excellent salesman, the director has every advantage of being able to make this identification of himself with the field force, thereby enjoying respect, appreciation
and allegiance of the group he manages.

The four directors have the services of two Assistant Directors of Agencies. The burden of responsibility is arranged wherein each Assistant Director works permanently with two assigned directors. Their work primarily includes assisting the directors in carrying out his general functions.

Agency Record Section. As the chart indicates, the Agency Division is composed of several sections and departments. After having interviewed the directors of agencies, and enumerated their many responsibilities, it seemed necessary to interview the directors of these sections and departments to see what services they render and acknowledge those functions which facilitate management communications with agents.

In the Agency Record Section the author obtained all information through interviews with its Supervisor, Vernon Jewett.

The directors of agencies rely heavily on the Record Section, in fact, during interviews the author was informed that most of the telephone calls received by Mr. Jewett were from directors, and on at least one occasion Mr. Sayles made a personal trip to his office.
The Record Section divides its principal work into two sections. The Production Section (operated by five girls, one as section head), and the License and Contract Section (operated by six girls, one as section head).

Production Section. The prime purpose of this section is the collection and recording of all statistical data relative to production of agents, and agencies. The carrying out of this work involves compiling volumes of detailed work.

Along with collecting and recording all statistical data, this section supplies material for three types of publications: a monthly, a quarterly, and an annual publication.

There are four monthly publications, the major one which is mailed to all agents in the Honor Roll. Primarily the Honor Roll is an account of new business written by top agents during the month, first year star producers, list of top hundred salesmen to date for the year, and a list of agencies by sales volume. The Honor Roll, edited by the editors of The Pilot's Log, carries some pictures of top agents, and occasionally pictures of the Record Section staff.

"Men Leaving or Changing," is the title of the monthly report going to 2nd Vice President Agency. This is
a report of all men who have either left the company or changed status.

"Metropolitan Business Report," is the monthly report to LIAMA on activity in cities where the company has more than one agency.

The fourth, of the monthly reports compiled by the Record Section is, "Personal Business of General Agents," showing relative rank of general agents by month and by year.

The quarterly publication is "The General Agency Honor Roll." This report shows achievement measured by the percentage of quota attained in the following four agency-building objectives: new paid-for business; net gain in insurance in force; new manpower development; and full-time agents' earnings from first year commissions.

The annual publication is a report to the 2nd Vice President on all activities of agents.

License and Contract Section. Every agent with the company has a state license to sell life insurance and a contract with the company. The home office through the medium of this Section, obtains state licenses for agents per requirements of the given state laws. All non-residents licenses and licenses to sell accident and health insurance are obtained by the home office.
Mr. Jewett, here pointed out that the processing of licenses for agents by requirements of each state law is a very detailed operation calling for complete accuracy. This, he said, was typical of the service his section performed, and he praised highly the girls who perform this work.

The agents personal file records are kept in the License and Contract Section. Information obtained on agents applications is as follows:

1. Inspection papers
2. Confidential experience record
3. A bond application
4. Personal data card
5. Contract
6. Aptitude index test--waived if there has been previous life insurance experience
7. Two reference letters
8. Optional test--"placement analysis test"
9. Non-medical examination for financial agents

In answer to a question on background of agents, Mr. Jewett gave information on the background of 228 agents hired during a nine-month period in 1954. (See table on the following page).
Background Analysis of 228 Agents Hired During Nine-Month Period

1954

<table>
<thead>
<tr>
<th>Category</th>
<th>Quantity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brokers</td>
<td>15</td>
</tr>
<tr>
<td>Were Agents of other companies</td>
<td>20</td>
</tr>
<tr>
<td>Were in life insurance</td>
<td>36</td>
</tr>
<tr>
<td>In general insurance</td>
<td>4</td>
</tr>
<tr>
<td>Intangible sales</td>
<td>5</td>
</tr>
<tr>
<td>Tangible sales</td>
<td>44</td>
</tr>
<tr>
<td>Teachers</td>
<td>2</td>
</tr>
<tr>
<td>Office workers - semi-executive</td>
<td>27</td>
</tr>
<tr>
<td>Executives retail</td>
<td>4</td>
</tr>
<tr>
<td>Students</td>
<td>9</td>
</tr>
<tr>
<td>Executives non-retail</td>
<td>20</td>
</tr>
<tr>
<td>Veterans</td>
<td>16</td>
</tr>
<tr>
<td>Professional</td>
<td>10</td>
</tr>
<tr>
<td>Office workers, clerical</td>
<td>8</td>
</tr>
<tr>
<td>Newspaper writer</td>
<td>1</td>
</tr>
<tr>
<td>Housewife</td>
<td>1</td>
</tr>
<tr>
<td>Laborer</td>
<td>1</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>5</td>
</tr>
</tbody>
</table>

Ages

<table>
<thead>
<tr>
<th>Age Range</th>
<th>Quantity</th>
</tr>
</thead>
<tbody>
<tr>
<td>21-25</td>
<td>19</td>
</tr>
<tr>
<td>26-30</td>
<td>5</td>
</tr>
<tr>
<td>31-35</td>
<td>7</td>
</tr>
<tr>
<td>36-40</td>
<td>7</td>
</tr>
<tr>
<td>41-45</td>
<td>19</td>
</tr>
<tr>
<td>46-50</td>
<td>5</td>
</tr>
<tr>
<td>51-55</td>
<td>7</td>
</tr>
<tr>
<td>56-61</td>
<td>7</td>
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What about survivorship? To this, the author was able to get results from a study on survivorship and production for New Agents Training Course during the years 1949-50-51. (See table on p. 23).

Communication-wise there can be little doubt that the Record Section plays a substantial role in management's communication with agents. Functionally, by and large the services rendered by the section is of a routine nature, yet failure to fulfill these duties with utmost accuracy and timeliness could at any given time endanger the goodwill which the company enjoys with its agents.

Incentives to agents. NEL encourages competition among its 84 agencies, and among its 1250 agents in 520 cities and 41 states, including general agency office in Honolulu. This was revealed through an interview by telephone with Lee Shackford of the agency staff. Mr. Shackford gave an account of how the company communicates with agents through the medium of awards, and distinctions such as membership in prestige organizations. Company publications carrying this kind of information are mentioned in other interviews.

## Survivorship and Production Study for N.A.T.C.

<table>
<thead>
<tr>
<th></th>
<th>1949</th>
<th>1950</th>
<th>1951</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Number Agents Hired</td>
<td>174</td>
<td>222</td>
<td>221</td>
</tr>
<tr>
<td>Number Attending N.A.T.C.</td>
<td>61</td>
<td>68</td>
<td>75</td>
</tr>
<tr>
<td>Total Number Surviving Three Years</td>
<td>68</td>
<td>79</td>
<td>99</td>
</tr>
<tr>
<td>Per Cent of Total Number Surviving</td>
<td>39.1%</td>
<td>35.6%</td>
<td>44.8%</td>
</tr>
<tr>
<td>Survivors Attending N.A.T.C.</td>
<td>36</td>
<td>42</td>
<td>52</td>
</tr>
<tr>
<td>Survivors Not Attending N.A.T.C.</td>
<td>32</td>
<td>37</td>
<td>47</td>
</tr>
<tr>
<td>Per Cent of Survivors Attending N.A.T.C.</td>
<td>52.9%</td>
<td>53.2%</td>
<td>52.5%</td>
</tr>
<tr>
<td>Third Contract Year Production N.A.T.C.</td>
<td>$9,145,879</td>
<td>$10,440,629</td>
<td>$15,856,039</td>
</tr>
<tr>
<td>Third Contract Year Production Non-N.A.T.C.</td>
<td>7,125,391</td>
<td>10,280,374</td>
<td>7,265,548</td>
</tr>
<tr>
<td>Total Production of Survivors</td>
<td>16,271,270</td>
<td>20,721,003</td>
<td>23,121,587</td>
</tr>
<tr>
<td>Average Yearly Production N.A.T.C.</td>
<td>254,052</td>
<td>248,586</td>
<td>304,923</td>
</tr>
<tr>
<td>Average Yearly Production Non-N.A.T.C.</td>
<td>222,668</td>
<td>277,847</td>
<td>154,586</td>
</tr>
<tr>
<td>Average Yearly Production All Survivors</td>
<td>239,283</td>
<td>262,291</td>
<td>233,551</td>
</tr>
</tbody>
</table>
Among agents there are organizations which they organize as life underwriters in the insurance industry. Membership in these organizations may include agents from any company. The company encourages agents to join these organizations, because participation in such organizations helps the company to communicate a fundamental message. That message is, that prototype for a good salesman; rather, they come in all sizes, shades, and with a diversity of personalities.

The first distinction an agent may earn is that of "Leading Salesman" of the month, which entitles his name to be listed in the production news section of The Pilot's Log and in the Honor Roll. A minimum of $40,000 volume in sales for the month comprises this group.

Other honors for outstanding accomplishments are offered by NEL. First Year Star Producer - selling volume of $300,000 or more first year; Leader Association - may qualify by selling at least $500,000 on fifteen insured lives, with first commission of $5,000 or over; and Quarter-Million Club - agents selling minimum of that sum during a calendar year. "Hall of Fame" - any agent who sells minimum of one million dollars in ordinary life insurance during a calendar year, pictures of this group are placed in the lobby of the Agency Division on tenth
floor in the home office.

Distinctions offered agents outside the company include: membership to the Million Dollar Round Table - a national organization of agents who have sold a minimum of one million dollars in mixed types of policies during a calendar year; and the National Quality Award - presented by the NALU, this award covers the two-year record of an agent's persistency in selling quality business; he must have a score of 90% to qualify.

For general agents, Mr. Shackford mentioned the General Agents Association to which all NEL general agents are eligible to belong, and the opportunity to win the President's trophy - ten awards for competition within five divisions of agencies, based on physical size, insurance in force, and market potential. Five winning general agents and five runner-ups are chosen by the General Agents Association and an overall winner by the President of the company.

Field Training Department. The Agency Division operates its educational system through the medium of a Field Training Department. Director of Field Training, and subject of the interviews that revealed the following information is Albert H. Curtis.
The Field Training Department is primarily concerned with two things. The first is preparing and making available training manuals. Secondly, supervising the training of all agent supervisors, and general agents by selected methods and procedures. In carrying out these duties the department works closely with the Sales Promotion Department. For example, the department will develop the desired contents for a given training manual, while the Sales Promotion Department would determine the format for best presentation. In any case the initiative may come from either department.

Indirect training. The Field Training Department has several means of communicating with agents.

Indirect training is obtained through a correspondence course whereby a new agent gets orientation under agency supervisor. In a small agency the general agent may be responsible for this function. The correspondence course consists of eight volumes entitled "Selling Life Insurance" listed below:

<table>
<thead>
<tr>
<th>Book</th>
<th>Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>My Business-Life Insurance</td>
</tr>
<tr>
<td>2</td>
<td>Technique of Selling</td>
</tr>
<tr>
<td>3</td>
<td>Selling Coordinated Estates</td>
</tr>
<tr>
<td>4</td>
<td>Selling Business Insurance</td>
</tr>
<tr>
<td>5</td>
<td>Business Insurance Case Book</td>
</tr>
<tr>
<td>6</td>
<td>Selling Taxation and Estate Protection</td>
</tr>
<tr>
<td>7</td>
<td>Continuing Service</td>
</tr>
</tbody>
</table>
Upon completion of the course all records are mailed to the Home Office (Record Section) where they are recorded on the agent's personal file cards and returned to the agency.

When courses are completed successfully, the agency recognizes the accomplishment by presenting non-monetary rewards in the form of certificates, book-ends, etc. Exemplification of approval in these matters is governed by Section 213, New York State Insurance Laws.

Direct training. Through direct training the Field Training Department personally supervises training of agents at the Home Office. The chart on the following page illustrates the procedure in Home Office training.

A second form of direct training is carried on through Field Meetings. These meetings may be for several purposes. It may be for advanced underwriting conferences on estate planning, business insurance, and pension planning. Other times regional management refresher courses are taught, these consists of two 2 1/2 days training sessions with graduate agency builders, i.e., managers and supervisors. The final form of direct training is agency training. However, this represents a
## TRAINING COURSES

<table>
<thead>
<tr>
<th>CAREER UNDERWRITING TRAINING SCHOOL (at Home Office)</th>
<th>COORDINATED ESTATES TRAINING SCHOOL (at Home Office)</th>
<th>AGENCY BUILDERS TRAINING SCHOOL (at Home Office)</th>
<th>ADVANCED UNDERWRITING (Correspondence) Books 4, 6 and 7 &quot;Selling Life Insurance&quot;</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Applies to:</strong> New full time agents in their first contract year.</td>
<td>Full time agents with 2 or 3 years experience.</td>
<td>New Supervisors, Managers, and General Agents who have had sufficient management experience to be aware of problems involved.</td>
<td>All experienced full time agents and management who wish to develop their knowledge and skill in the area of Business Insurance, Estate Protection and Taxes.</td>
</tr>
<tr>
<td><strong>Qualifications:</strong> Complete Bks. 1 and 2 &quot;Selling Life Insurance&quot; questionnaires. 9 or better on Aptitude Index. 6 months min. experience in field - max. 12 mos. Volume $15,000 monthly average on Schedule 18 under Financing Plan.</td>
<td>Complete Bks. 1, 2 and 3 of &quot;Selling Life Insurance&quot; questionnaires. 12 months min. field exp. Volume of 25 lives for $250,000 first year. Qualified within first two years. On Schedule 18 under Financing Plan.</td>
<td>None - but prefer men with at least 6 months supervisory experience with a minimum of 2 agents in training.</td>
<td>Any one of the following: completion of Books 1, 2 and 3 &quot;Selling Life Insurance&quot;; exp. agents paying for $200,000 in previous year; General Agents, Managers or Supervisors; C. L. U.S.</td>
</tr>
<tr>
<td><strong>Submit these papers:</strong> Complete application upon receipt of general announcement made for each course.</td>
<td>Complete application upon receipt of general announcement made for each course.</td>
<td>None required. Invitations will be issued by the Home Office.</td>
<td>Letter or memo to Training Division giving name of individual and enclosing fee.</td>
</tr>
<tr>
<td><strong>To:</strong> B. M. CANNON</td>
<td>L. S. BROWN</td>
<td>A. H. CURTIS, II</td>
<td>A. H. CURTIS, II</td>
</tr>
<tr>
<td><strong>Operation:</strong> Approximately 2-week Home Office School emphasizing sales techniques, prospecting, and proper work habits.</td>
<td>Approximately one-week Home Office Course Emphasizing knowledge, sales skills, and work habits associated with programming.</td>
<td>Approximately one-week Home Office Course emphasizing recruiting, selection, training, supervision and human relations. A Sales Management Course</td>
<td>Text volume on Business Insurance and questionnaires (Book 5). Text volume on Estate Protection and Taxes and Questionnaires (Book 6). Annual Continuing Service (Book 7).</td>
</tr>
<tr>
<td><strong>Cost:</strong> General Agent pays $100 per agent. Company pays hotel, travel and per diem allowance.</td>
<td>General Agent pays $100 per agent. Company pays hotel, travel, and per diem allowance.</td>
<td>General Agent pays $100 per student. Company pays hotel, travel, and per diem allowance.</td>
<td>$10.00 original fee for books first year.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$5.00 Annual Continuing Service Fee after first year.</td>
</tr>
</tbody>
</table>
minor role on the part of the directors, primarily used as a means of motivation for the agent and the general agent.

**Outside training.** Outside training is the third form of communication used by the Field Training Department. Here the company encourages and promotes the agent's interest in qualified insurance education from sources outside the company. The company shows positive interest in these programs through subsidizing the agent's training expenses, fees, textbooks, etc. Some approved programs are:

1. Chartered Life Underwriter
2. Life Underwriter Training Course
3. College courses which the company approves, such as the ones at Southern Methodist University and Purdue University.

The communication effectiveness of the Field Training Department offers additional scope in its facility to maintain follow-up contact with agents after any format training. That is, the direct training, indirect training, or outside training. The follow-up technique has been used to good advantage in some companies.\(^{11}\)

NEL's follow-up pattern with agents is to some extent the substance of the author's study. The thesis, taking into consideration the multiplicity of facets

through which management must communicate, is continuously bombarding the company with messages.\textsuperscript{12}

Sales Promotion Department. The principal creative department, dealing often directly with the agent, is the Sales Promotion Department. The author found that the Director of this Department, Leighton Harris, was held in high esteem by other department heads. This was indicated by department heads on several occasions when they suggested that various information, which they had given, could be confirmed by Mr. Harris.

Among the executives interviewed, the author made more contacts with Mr. Harris than any other person. Upon going to the company he was directed to his office. After an introduction, and an explanation of purpose, he not only was helpful in disclosing information relative to his department, but he very willingly made introductions to heads of some departments.

The actual information which the author thought might reveal the areas in which the Sales Promotion Department communicated with agents was obtained through a question-

naire. The questions were, in essence, what is the purpose of your department, and what is the procedure in carrying out your functions? Mr. Harris complied by writing the answers to these questions, leaving them with one of his assistants since he was taking his vacation.

The Department it seems prepares promotional aids for the agents in the company's 84 agencies. Most of this material is in printed form and related itself to recruiting, information and education for the salesmen, and prestige-building.

In general the Department originates promotional ideas. However, ideas may stem from suggestions from the field force or from home office superiors. Through this procedure it remains highly functional, standing ready at all times to come up with promotional ideas to aid or combat any problem area. Since the Department along with preparing and merchandising volumes of programs, acts as consultant to other departments where creative ideas are concerned, it is at all times in touch with the complete operation of the company.

The college relations program was mentioned among the duties of the Director of Agencies. Herein the Sales Promotion Department recruiting material is compiled for this purpose. An example of a recruiting manual appears in
the index, "Are You Cut Out For A Lifetime Career in Life Underwriting?"

In the way of information and education for the agent, programs are designed which relate themselves to the particular policies, and plans, of products which the company sells on the one hand, and on the other, a series of programs designed to aid the agent in becoming a better salesman. These materials breakdown into such things as pages of rates, explanation of policies in sales kits, visual selling pages, mailing folders, direct mail letters for obtaining leads, and sales brochures.

As an additional booster to sales, the department promotes contests or assist agencies in contest promotion.

In the matter of prestige building, the object is to reflect identity of status among agents, and agencies throughout the company, through the insurance industry and with the general public. The department attempts to accomplish these aims by such means as desk calendars, blotters, match folders, special announcements, greeting cards, and ceremonies at conventions and conferences.

The *Pilot's Log*. The company's monthly publication for agents is known as *The Pilot's Log*, the name being reminiscent of the influence of the company's 2nd President,
Benjamin Stevens. Editor of the publication is Alan Beck, and Assistant Editor is Alden Wood.

The editor, with whom the interviews was taken, showed interest in the thesis topic and offered names of various people who he considered might contribute materially to the study. In fact it was he who suggested that it might be advisable to get clearance for the study from the Vice President of Agency, after which, he telephoned the vice president, who because of his busy schedule asked Mr. Beck to introduce the author to the Director of Agencies, Merton Sayles.

This account of the editor's enthusiasm in facilitating the work in this study is another example of the cordial, informal atmosphere that exists among staff members of NEL.

The Pilot's Log is the company's principal medium for communicating with agents. The importance of the role of this medium is inherent in the design of the general agency system. The agent is not really employed by the company, but rather operates as a free contractor operating through the general agent. Consequently there is the tremendous

responsibility of making the agent feel that he is a part of the company. The Pilot's Log, then, has the primary aim of creating and maintaining a sense of continuity, between the company and the agent.

The editorial policy reflects this desire to build goodwill with agents, all material being written from the standpoint of the agent's interest.

In the gathering of news, the editors are assisted by a reporter in each general agency, assigned by the general agent. However, any agent has the privilege of sending in material.

The contents of The Pilot's Log fall under four general areas:

1. Educational -- information on policies and company history.

2. Inspirational and motivational -- report of company activity industry-wise, ego-recognition through acknowledgements of agent's activity with photographs and names.

3. Sales material -- leaflets occasionally inserted, giving sales tips.

4. Promotion -- building company identity by doing stories on department systems and material. Thus the agent gets to know the home office.
The system of distributing *The Pilot's Log* is now by third-class mail direct to the agent from the home office. Formerly it was mailed express to the agency where it was mailed first-class to the agent. The change in procedure was made to eliminate the possibility of the general agent not mailing the Log out upon arrival. There might be several reasons why this could happen; small agencies might have staff problems, or agents might request that they be allowed to pick them up at the agency in cases where they did not get into the agency every day.

By mailing direct to the home, the agent will receive it, and his family will see it.

Along with the agents and general agents, the circulation of *The Pilot's Log* includes wives of general agents, because it was found that general agents sometimes forget to bring them home. Other outlets are key personnel in the home office, life insurance trade associations, directors of the company, part-time agents, and a miscellaneous list such as thought leaders and editors of organization publications in other areas than insurance.

In concluding the interview, Mr. Beck was asked, "Do you think the publication is fulfilling its obligation, if so, why?" His answer was in the positive, saying that although no surveys had been taken, other than the one which
resulted in changing the distributing system, there were many indications pointing to the receptiveness of the Log. He mentioned that agents wrote to him all the time saying how much they appreciated the Log, and that so many of them sent in personal articles that it was not necessary to encourage this kind of participation.

Aside from correspondence, agents visiting the home office often came in personally and said how much they enjoyed the publication. Finally, Mr. Beck stated that he could keep in touch with the agents' reactions through home office staff, who regularly see the field force at conventions and conferences.
CHAPTER III

INFORMATION SERVICE DIVISION

The Information Service Division comprises three departments, the department heads carrying the title assistant to the director in the work of the given department. These departments are advertising, public relations and publicity; and the heads are known as, advertising assistant, public relations assistant, and publicity assistant.

This division was included in the study because it represents the company's communication specialist. Consequently it seemed important to know the nature and extent of its role in management communication with agents. The procedure here was the same used in the Agency Division, that is, limiting interviews to staff officers or Directors of departments. From this standpoint, the Director of Information Services was not interviewed. However, a statement on some of his responsibilities and functions is recorded as taken from the company's "Organization Manual." It was felt that these explicit functions would clarify the interviews with staff members, as well as show a relationship between Information Service and other facets of the company.
Information Service is responsible for recommending to the President company-wide policies and programs for advertising, public relations, and publicity for the director, development and execution of those policies and programs; and for coordinating the policyholder relation programs of the company.

To assist the President in the planning and preparation of the company's Annual Report and the Schedule of Securities, and to be responsible for their publication.

To be responsible for the assembly, preparation and distribution of facts concerning the company's activities and services; and to prepare and release from time to time, through various media, information to the general public concerning the company; its personnel, objectives, activities, investments services, and accomplishment.

To be responsible for providing public relations counsel to personnel of the company.

To determine public relations value and make recommendations to the contributions committee concerning company donations, dues or subscriptions.\textsuperscript{14}

Advertising Department. The Advertising Department has a staff of two men, Advertising Assistant, L. Barret, and his Assistant, George Shaffer. The author contacted the two men several times in order to obtain through interviews the information concerning this department's functions and how it relates to the company's communication with agents. Interviews were held with the two staff members at one time, and with each one separately. This procedure was a matter of expediency because of the staff's demanding

schedule.

It was stated that the purpose of the department is to initiate and prepare all advertising for the company, and promote its programs or campaigns. The staff has as its assistant the national advertising agency, Batten, Barton, Durstine and Osborne.\(^\text{15}\) The department acts as a liaison between the company and the agency, translating the aims and policies of management while the agency offers counsel which reflect its broad experience as consultants to the world's most successful enterprises.

The Department, working primarily with Agency Division and Group Division, feels compelled to know the long-range plans of these Divisions. In this regard the advertising assistant considers that while this is not exactly a problem, the department is going through a phase of educating the management of the Divisions. The object is to make them cognizant of the advertising department's role as a positive factor in making their individual projects a success, through coordinating the timing, the budget, etc.

The promotion of advertising programs was emphasized in the interview by staff members. It was felt that the impact of a proposed campaign for agents or agencies might be lost, if considerable effort was taken to plan and explain in detail the procedure and purpose of a proposed advertising plan. This was felt to be the responsibility of the department, as consultant to the general agent and agents on advertising matters.

The selling of Group Insurance is a comparatively new plan offered by the company, and as such the Division does not have a staff including a Sales Promotion Department. Presently the Advertising Department is planning and developing promotional work for the Group Division. The primary work undertaken so far, is the publishing of the monthly Group Information Bulletin, with 18,000 copies distributed to general agents. The agent in turn mails the Bulletin to the prospect. The other project is changing the format for the Group Proposal.

Types of advertising. Principally, NEL's advertising is done through the medium of national magazines and local newspapers. Occasionally radios might be used, but cost has made the use of television prohibitive.

National magazines used are Life, Time, Newsweek, Saturday Evening Post, and a number of college alumni
magazines. The chief benefit of this nation-wide publicity is to make the sales job easier for NEL agents by building public acceptance for the company and its policy contracts. This might be thought of as an indirect communication from management, resulting in an indefinite potential in positive returns for the wide-awake agent. These ads are designed to engender prestige, build confidence, and create goodwill for the company. However, factors of individualism to some extent will determine what a given agent is able to realize from these ads.

The second form of advertising using the medium of local newspapers, embraces the Co-op Plan. This plan proposes the philosophy that the agent and the agency is an integral part of his community, his city and his region; subsequently either or both are imbued with immeasurable publicity potential and should be used to their best advantage for exploitation at the grass roots.

In the financing of this plan the company pays half the cost of approved local advertising placed by the general agent or manager. This privilege is also extended to the individual agent and district agency, with the stipulation that all payments will be made through the general agent or manager.
Mr. Barret referred again to the importance of merchandising an advertising plan, and suggested that the Co-op Plan was a good illustration. The department circulates to its agents a booklet (8" x 14"), the title, Cooperative Advertising. The booklet presents fifty-two pages of promotional suggestions designed to stimulate interest in local advertising. The presentation does two things, first it presents a selection of advertising proposals complete with displays of a variety of approaches and formats; and secondly, it explains just what the various advertising plans mean to the agent or general agent.

Promotional suggestions. The booklet Cooperative Advertising gives minute details of various possibilities of publicizing the agent, the general agent, and the agency through local newspapers. The following are ideas for agency promotions: Group pictures showing anniversary get-togethers; appealing to state pride by identifying agency with virtues of state; running pictures of agents in an agency; information series on what makes an agency grow; giving prestige status to the agent by comparing his work with that of the doctor, the attorney, the accountant and the banker; announcements regarding personnel accomplishments; announcing change of location; announcements relative to new agents and financial notes. In many of these situations
the general agent can tie-in or identify himself with the agency thus obtaining recognition of himself and the agency.

The selection of ideas for publicizing the agent include: educational series by agent, a means for agent to become known as "Mr. Life Insurance" in his community; wise word series initiated with one word, OPPORTUNITY, INTEGRITY, VALUE, etc., the purpose being to gain appreciation of the agent as a personality and recognition of the importance of the agent's service; identification series, suggestions for registering agent’s name, company, service, and quick motivating comment with a minimum of space; and business ads, run primarily to get recognition as expert in the business field.

In the area of sales promotion for the product NEL insurance, there are also several possibilities listed: the produce series, novel ads that are of specific interest to selected prospects, thus by referring to the ads as they appear in the newspaper the agent can easily initiate discussion with the prospect; question series, provocative questions that lead directly into basic needs for life insurance (Example: "What can a baby buy better than you?") with spot illustrations used to dramatize the question as well as attract the eye; animal series, change of pace advertising, where illustration of animal is used to lead
into a specific plan to meet a particular need; better way series, cartoon illustrations, and a curiosity headline with a promise; and picture series, where one column advertising featuring a fine illustration to attract attention and dramatize the text.

During the interviews with Mr. Barret, the question was asked, Is there a media index with emphasis on timetable? That is, was it possible for him to check the records in past years and get a picture of what the pattern of advertising has been as to the purpose, the date, and result of campaigns? The answer to this question was in the negative.

Additionally this system might be a form of insurance, since under present conditions a turnover in personnel might result in substantial hardship on the company. Communication at best has not been reduced to a science, therefore, it is important to record all activity relative to communication, in hopes of reducing the unknown elements.\(^\text{16}\)

Publicity Department. The "Organization Manual" calls for a Publicity Assistant to head this department,

however, at the time of this study, the Publicity Department and Public Relations Department were under the direction of Francis W. Hatch, Jr. He stated that he did not know whether this arrangement would be permanent. Consequently, interviews with Mr. Hatch were aimed at determining what communications each department does with agents.

The staff of the Publicity Department has two people, the Director, Mr. Hatch, and one Assistant. Through interviews with the director it was revealed that he had been with the company less than a year and the Information Service Division was relatively new. So his comments dealt more with what areas the department would cover as opposed to what had already been done. To that end he dealt mainly with the job classification as given in the company's "Organization Manual."

He called the department of publicity an information bureau, being ready at all times to respond to media representatives requests, along with planning and preparing publicity releases in collaboration with the Public Relations Department. Further information and service available upon request, in the preparation of drafts of addresses by company officials.

In communicating with the agent, the department plans and develops means of gathering and publishing information
about the agent. On file in the Home Office are photographs and profiles of all agents, so it is possible to write a story about any deserving agent with little lost time.

In order to facilitate communications, the department attempts to develop and maintain effective relations with writers and editors.

Indirectly the agents receive some benefit from the policyholder's publication New England Almanac. The department prepares, edits and distributes the Almanac, the purpose being to maintain goodwill with policyholders.

Public Relations Department. The Public Relations Assistant, Francis W. Hatch, Jr., is the first person to hold the position, and a newcomer to the company. In this capacity, only a limited number of programs have originated.

Coming to an old established company and heading a new department of public relations, found the director faced with many avenues of approach. Yet, inadvertently compelled to go slowly, knowing that public relations is more a catch-all or cover-all phrase than a clearly understood function in the insurance industry. Only a few years ago, May 15-16, 1952, top executives representing the leading insurance companies in the United States, including a vice president from NEL, met in New York to discuss the ramifications of public relations and its significance to the
life insurance industry. 17

The first project undertaken by the Director reflected a responsibility to the corporate enterprise. A survey revealed two things, that people are confused by the word mutual appearing in various types of insurance, fire and casualty, health and accident, etc., and secondly, that people did not know the location of the company. The former resulted in changing the emphasis from the entire name of the company "New England Mutual Life Insurance Company," to "New England Life," thus it is hoped that life insurance will become associated with the company. The latter problem, of location identity, is being approached several ways by publicity releases, speeches, open house tours, etc.

A program has been established for company Medical Examiners. The company wants them to know what part they play in the Life Insurance Medical Fund. Building goodwill with the doctors open the possibility of New England Life being introduced to many of the doctor's friends and patients.

A student recruiting program is also under development. Through colleges in New England, students interested in insurance are invited to tour the home office to see how

the company operates. A half-hour radio program, depicting
"The Role of New England Life in New England Industry," was
recently completed. The program, tape recorded at the
Home Office, is a documentary type produced by Boston
University under the direction of Sidney Diamond, Associate
Professor of Radio and Television Division, School of Public
Relations and Communication. The program was heard over
41 selected radio stations in New England.

Mr. Hatch further revealed that he now has a movie
under production. The movie in color, is based on the New
England area and its history. This will be used to show
agents, and interested groups in the United States and
Hawaii. For agents, a new link to make them feel a kinship
to the company, and for interested groups, an opportunity
to see picturesque New England. It is believed that the
company's movie can capitalize on New England's role in
American history.

Among the public relations assistants' functions
listed in the "Organization Manual" of which he must be
cognizant are:

To plan and co-ordinate public communication through
media of all types.

To counsel with and advise personnel of the company
relative to public relations problems.
To advise and assist the Agency Division in public relations and community relations in agency cities, and to assist Home Office officials while travelling in the field in matters of local press relations and publicity.

To assist the Director in planning and correlating participation by the company or its employees in community-related activities such as special celebrations and civic campaigns so that the company may enhance its reputation as a good citizen and good neighbor, and to analyze the public relations value of such activities. 18

In closing the interview, Mr. Hatch explained that he hoped to educate agents, and general agents to the point where they call upon the department for advice on matters pertaining to public relations.

CHAPTER IV

COMMUNICATIONS WITH AGENTS WITHIN THE GENERAL AGENCY

From the agent's standpoint there are two levels of management, first the general agency staff, and secondly the home office management staff. In this chapter the author attempts to reveal the role of management within the general agency.

During an interview with Albert H. Curtis II, Field Training Director, the author requested that he recommend one of the general agencies for observation in this study. His choice was the William Eugene Hayes Agency of Boston. He suggested that contact be made with Walter Downing, Assistant to the General Agent.

Later, Merton Sayles, Director of Agencies, confirmed Mr. Curtis' selection. Mr. Sayles noted that the Hayes Agency could not be considered an average agency, rather it is in operation an ideal agency. The Hayes Agency he believes, represents the best example of organization and management to be found in any agency of any company.
Thus the author decided that a study of the Hayes Agency might profitably show how an agency management of NEL is advised to play its part in communicating with the agents. A telephone call arranged an appointment with Walter Downing, Assistant to General Agent.

Mr. Downing, reflecting the same congenial attitude found in interviews with home office staff, willingly cooperated in an interview which resulted in the information which appears here. He began by crediting the statue of the agency to the general agent, his superior imagination and broad business experiences.

The Hayes Agency has a philosophy about which its program is developed. The agent who sells insurance is an independent operator, having only a contractual relationship with the general agent. Yet, once the agent and general agent reach a mutual working agreement, the agent represents a capital investment on the part of the general agent.

The company expects the agent to develop through three periods. The first is the learning period, here the agent is completely dependent upon the general agent, because he does not know the business well enough to earn a living. Secondly, the agent is able to go out and work, but he has to contact the office on difficult situations. The third period is complete independence, the agent can now
sell life insurance and subsequently becomes an asset to the agency.

In recognition of these obstacles to be dealt with before a profit can be made from the services of an agent, the agency uses high selectivity in contracting agents; and, with a highly specialized staff, it is precision-like organized to motivate and educate the agent.

Organization of the agency. On the following page is a chart showing the table of organization within the agency. There are five divisions, each under the direction of two full-time staff employees.

1. **Agent Training Divisions.** It takes the agent approximately two years to reach the self-sustaining period, during this time he is especially dependent upon the trainers for orientation. During these first two years the trainers become symbols of perfection, the agent watches and imitates him; he has a tremendous influence on the new agent.

   In order to justify this influence, and responsibility to the general agent, the trainers make use of all available aids, keeping close contact with the home office and trade associations. Their job is to develop independent life insurance agents.

2. **Sales Promotion Division.** The division handles all agency promotions, including planning and preparing
A GENERAL AGENCY

GENERAL AGENT

AGENTS ADVISORY COMMITTEE

ASSISTANT

S. PROMOTION

TRAINER

ADMINISTRATION DIVISION

BROKAGE

SPECIALIST
direct mail promotions, and developing and collecting visual sales materials, for recruiting, door-openers, prestige builders and morale motivaters. Other principal functions are editing weekly house organ "Trade Winds," and contacting orphan policyholders.

3. Administrative-Service Division. This division takes charge of agency routine administrative affairs. The office manager, cashiers, girls who make up payroll, service policies and collect premium by mail, make up this group.

4. Brokage Division. This division is set up to handle business of outside agents. These agents do not work for the agency, but place business with the agency at various times.

5. Specialist Division. Includes agents who volunteer to take advanced training, thus becoming specialists for the agency in such areas as, pensions, estate analysis, and business insurance.

Along with the five divisions, other communications are carried out within the agency. They include, the general agents annual report to agents, a summary of facilities available to him and statement on sales achievement. Also the management staff meeting which is held monthly consisting of the two full-time supervisors in each of the final divisions. Finally, the Agents Advisory Council presents possibility of two-way communications.
The Council is composed of four people, two agents selected by vote once a year, one office representative elected by the office group (not on management level), and one honorary member who is leading salesman for the month. The Council meets once a month, reflecting the attitudes of the agency personnel, the report is turned over to the general agent.

After Mr. Downing gave this elaborate outline of how the agency is organized, the author asked, what indicators were there that might suggest that the agent was operating under a desirable system? The answer to this question took in consideration the theory of high mortality rate among direct-salesman and low-unit production.

His profile of agents at the Hayes Agency noted—forty men hired in eight years, for average of five per year, thirty-four have permanent careers in life insurance, and in 1955 the thirty-two agents now with the agency averaged $18,000 earnings.

Which recruiting techniques delivered agents of such high quality? The several sources mentioned were, recommendation by agents, referrals from home office, old-time policyholders, personal contacts of management and leads from ads.

However, Mr. Downing believes that selecting a good prospective agent is merely part of the job, equally
important is the Hayes Agency's recognition of the limitations of inexperienced agents, and its willingness to accept the responsibility involved in guiding him through the stages of helplessness, to semi-dependence and finally to complete independence. The feeling of real and psychological insecurity is immeasurably heavy during the first two stages of the agent's development. The Hayes Agency builds a feeling of security through financing the agent, and confidence through placing him in the hands of a highly-trained staff, thus during those periods when many new agents are experiencing a feeling of insecurity and frustration, those in the Hayes Agency can conscientiously submit to the learning processes and eventually develop their full potential as life insurance agents.

The author made contact with two people at the Hayes Agency, the first was Walter Downing, Assistant to the General Agent. The second with Lewis W. Avard, Office Manager. Mr. Avard in a telephone interview clarified questions which the author had previously discussed with Mr. Downing. Mr. Downing could not be reached at the time.
CHAPTER V

COMPANY LIBRARY AS COMMUNICATING MEDIUM

In many of the interviews with staff members there was repeated referral to "this is an education-conscious company," meaning that the company encourages agents to take advanced training. Consequently, it seemed important to determine what part the library plays in management communications with agents.

The Librarian, Agnes Brite, has been with the company eight months. The author is sincerely indebted to Miss Brite for her demonstrated capacity for patience, and her wise counsel on research techniques. In spite of the long hours passed in the library, Miss Brite maintained an exciting personality, always ready to be of service. During interviews her powers of analysis and synthesis combined to make observations which had far reaching effect on the study as a whole.

Prior to the reorganization of the company, the library came under the Agency Division. Today it is a part of the president's office staff, functions coming under the guidance of Assistant Secretary--Policyholder Relations.
Since Miss Brite was new with the company, it was not possible to get information about the operation discrepancies in the two systems.

However, given a basic purpose and classification, any library depends heavily upon the skills of the librarian. With this in mind the author decided that the library's position on the table of organization was of relative importance to the ideas of the reporting liaison.

In this regard it was thought unnecessary to attempt a comparative analysis of the merits of locating the library under one department or the other. Rather, the problem was to determine whether the librarian was a qualified person, and secondly to find if the stated purpose and function of the library as seen by Miss Brite was such that might facilitate communications with agents.

The physical library at NEL is located on the fifth floor, half the vertical distance of the edifice and on the same floor with the cafeteria. The size is such that one can discern a conversation at almost any part of the room when spoken at the normal speaking range.

Many hours were spent here over a period of months, during which time the author observed the traffic, including telephone requests, and the staff's technique in dealing with situations. Observations were carried further through drawing comments from staff members.

These casual comments, revealed an association of the services of the library with the librarian, and these comments were favorable. Adding this to the results of the observations made by the author in the library and during interviews with the librarian led him to the conclusions voiced above, that she is competent.

Miss Brite gave two principal functions of the library as (1) maintaining and collecting material relative to the insurance industry such as books and pamphlets on economics, finance, law, government regulations, taxes, scientific management, marketing, public relations, safety, medicine, chemistry, labor relations, etc., and (2) distribution of information. The problem in distribution involves communication--how to best channel news items from the library to the interested public.

The librarian plans her distributions through direct and indirect communications. Direct communications include sending current lists of bulletins, books and pamphlets to Home Office staff and General Agents. In time the librarian
comes to know the interest of many people, at this point she notifies individuals whenever she discovers something of particular interest to them. The other two contacts are, by way of exhibit windows in Home Office, and the introduction of librarian to agents when they visit Home Office. When the agent is introduced to the librarian, she invites their inquiries for information at any time.

Indirect communications are of nebulous character, depending on word of mouth endorsements by people who have been satisfied with services rendered, and items that might appear in The Pilot's Log about library activities.

Miss Brite suggested that she had not been with the company long enough to institute her particular program. In fact until very recently she had been operating under staffed, thus daily responsibilities consumed all the time of her staff.
CHAPTER VI

TRADE ASSOCIATION SERVICES

The author has mentioned trade associations in connection with most of the departments in the study. As to function, the two associations, which NEL makes liberal use, assist the company in every aspect of the insurance business.

These two associations are, Institute of Life Insurance and Life Insurance Agency Management Association.

Contact with the associations was in the form of written questions. The questions being "What studies have your association made relative to 'managements communication with agents'?" and "What is the nature and scope of your associations work in helping member companies?"

The two associations supplied copies of some studies which they have made, and information on their activity. Each of the studies received from the association have been included as references and may be found among the footnotes.

Institute of Life Insurance. The objective of the Institute is to provide the public with a clear concept of life insurance business and what it means to them. Along
with translating the significance of life insurance business to the public by direct and indirect channels, the Institute does research which reflect areas of public responsibility that concern the insurance industry.

The problem area in communication is how to disseminate ideas to interested publics? Some established channels are: women groups—through forums, with take-home material available; cooperating with libraries on life insurance information for their readers; information bureau handle requests from such people as writers, economic researchers, analysts, students, editors, business organizations and members.

There are several medium employed to channel the associations stockpile of information. They include: speech kits for talks before service clubs, civic groups and professional organizations; helping reachers to develop study units—stimulating use of classroom aids keyed to student interest and periodic news releases to radio stations. Finally, there are the press releases "Life Insurance News Data"—Life Insurance Charts—cartoons for weekly papers, and the Bulletins aimed at economic education under the titles "Money-Matters"—"Anti-Inflation Bulletin," and "The Family Economist."
Annually the Institute publishes Life Insurance Fact Book, which is a compilation of the economic implications of events for the year.

Life Insurance Agency Management Association. The Association has published a pamphlet for the purpose of explaining itself to the public, "LIAMA What It Is." LIAMA maintains headquarters in Hartford, Connecticut at 855 Asylum Avenue. The membership includes over 250 life insurance companies internationally located, and owns 95% of the total life insurance in force in the United States and Canada.

Under the heading "What It Does" the information booklet mentioned above states:

Conducts research in all aspects of agency management. Issues research reports and management aid publications. Acts as clearing house for information on life insurance sales...on agency management methods. Counsels members, conducts schools and conferences.

The association offers information in the following areas: sales and persistency; recruiting and selection; financing; facts about costs; facts about compensation; training and supervision; facts about the public and how facts are put to work.

The public relations role is perhaps the most important function of the Trade Associations.
What part do associations play in managements communication with agents? The nature of the work of LIAMA would indicate that many company policies are based on findings presented by these agencies, thus the association might be said to play an all important role in managements communications with agents.
CHAPTER VII

SUMMARY AND CONCLUSION

Summary. Communications with agents at NEL seems to play an important role in the company's overall operation. A look at the many channels through which communication is carried on with the agent, gives weight to the author's belief that NEL holds the agent in high esteem. There are communication programs designed to circumscribe every activity of the agent.

These communications were found to be of several types: Direct Communications--those emanating from Home Office Management directly to the agent; Indirect Communications--those communications which the agent receives relative to any phase of the insurance business, the company, the agency, or the agent himself, but relayed to him through an intermediary selected by the management of NEL. Therefore indirect communications included communications which the agent was recipient of through such intermediates as the General Agent, the general agency staff, approved vehicles for advanced training--colleges, and special private training courses in insurance, trade association contacts such as--
conferences, meetings, schools, and correspondence, and communications of a public relations nature which might come to the agent as a result of the company's goodwill with policyholders or perhaps as a result of an advertisement.

The company's first interest in the agent is revealed in the communication program for recruiting qualified men to interest themselves in NEL. This program involves trying to attract young men while they are still in college, as well as efforts to interest alumni of certain colleges. The Director of Agencies maintains relations with colleges for the purpose of contacting undergraduates, and advertisements are placed in alumni publications to attract that group.

Once the recruit is approved as qualified to work for the company, he becomes subject to a battery of communications. He receives correspondence from the Home Office, welcome letters from the Director of Agencies. He begins training under supervision in the agency and later comes to Home Office for advanced training by the Field Training Staff.

As an agent he receives the company's most important media of communicating with the field force, The Pilot's Log. The Pilot's Log is published monthly at the Home Office and distributed directly to the agent's home address. Articles in the publication are written from the standpoint
of the agent's interest. The company, its policies, its personnel are introduced to the field force, and in turn management gets a profile of what the field force is thinking about and what they are doing.

In an effort to maintain and develop interest toward progress on the part of the agent, the Agency Record Section publishes monthly the Honor Roll, a ranking of agents production status. To recognize progress, honors are given in the form of certificates, membership to honoring groups, and trophies. The company's big award to the outstanding General Agent is known as the President's Trophy. The President's Trophy is awarded annually, progress in this competition is reported quarterly through the General Agency Honor Roll.

To supplement the program carried on by the Agency Departments, there are a series of public relations activities initiated by the Information Service Division. These activities and services are directed through the Information Service Division's three departments, Advertising, Publicity and Public Relations. The Information Service Division represents the company's communication specialist and as such is available as a consultant for the entire company.
From the standpoint of the general agency, how it functions as an integral, though independent part of the company, a study was made here of the William Eugene Hayes Agency of Boston, Massachusetts. This agency was not chosen as being typical of the average agency, because each agency is somewhat different according to the Director of Agencies, Merton Sayles. However, the agency was selected as being representative of what members of management considered to be excellent in agency management.

The library was observed to reveal what its functions are, and how they contributed to management's communication with agents. The author found that the library had at one time been a part of the Agency Division, however, the new table of organization showed the library as divorced from Agency control.

The author feels that the company's true interest in communicating with agents is reflected through the staff's enthusiasm for their particular job. Each staff member seems to consider its functions as a dedicated responsibility during interviews the author never got the impression that any staff member thought of his functions with the usual connotations attached to work. The attitude of staff members throughout was one that created an atmosphere which could enable him to accomplish the uttermost for the
agent, and subsequently for the company.

Conclusion. In compiling the information presented in this thesis, the author used the technique of interviewing staff members, usually heads of their departments. This source offered the advantage of knowing the field force in its given area, and at the same time being able to reflect the attitudes of management. Therefore, by using this procedure the author was able to personally interview the staff members whose departments engaged in communication with agents. This was possible because NEL, though a four billion dollars plus enterprise, is relatively small from the standpoint of its staff's size. The entire staffs of the two principal divisions which carry on communications with agents are located on the tenth floor of the Home Office.

At the outset the author noted that there were a number of questions to be resolved in the process of completing this study of management's communications with agents. The study has disclosed in considerable detail, the purpose of NEL's communications, the source and content of these communications, and the methods and procedures employed in affecting these communications.

Therefore, it is only left now for the author to make recommendations where he feels some improvements might be
made in management's communications with agents.

If the study had reached such a point three years prior to this date, the author could unhesitatingly proceed to show that the company did not reflect awareness of dynamic public relations thinking. It was three years ago when the author first visited the company and interviewed several people. The same congenial atmosphere among those interviewed, existed then as it does today. However, the information received then revealed considerable confusion as to the procedure of management's communications with agents. In fact, the author was unable to gain access to the company's organization chart, and there was some indecision as to whether one existed. If a chart did exist, they did not know of a formal job description to accompany it, therefore it would have been of doubtful value.

Today the company has an Organization Manual which has been repeatedly referred to in this thesis. The manual clearly shows the relative positions of all departments and crystallizes the functions and responsibilities of all executives and departments. Along with this approach toward scientific management, the tenth floor of the Home Office has been re-designed and decorated to match appearance with the increasingly formal and professional status of the company.

However, the author agrees with the staff member, who
in referring to the changes being made in the company, suggested that these innovations be viewed as a reflection of the times rather than considering the former system as one representing poor management.

In venturing the several observations here, the author must first note that the company is still in the process of adjusting to the new table of organization and its additional personnel. So recent is this innovation that some staff members have not had time to read this spelled out version of their job responsibilities, while others have not received copies relative to their particular jobs. The attitudes of staff members toward these job instructions are interesting, and may prove significant since they seem to indicate that the Director of Information Service has a management relations problems.

The consensus of opinion appears to be that, whatever the description of duties outlined in the Organization Manual is, these duties were obtained by watching the individual at work; consequently detail study of the Manual is unnecessary.

Whereas, in some cases this attitude might reflect the truth, senior executives of the company would probably like staff members to know what the manual says about their functions and perhaps know the functions of other members of their departments. Knowing the functions and responsibilities
of the staffs of all the departments is the first step in preparation for advancement to head the department or division. It is usually of importance to senior executives to know which men are qualified to be promoted.

In the interviews with staff members, the author was unable to detect any particular interest or planned programming for the purpose of utilizing the library as a force in communicating with agents. The Public Relations Assistant, having been on the job just a few months, has not had time to consider this particular area. However, when he does get the time to look into this situation, he will find it worthwhile to develop a program which will make the library's presence felt throughout the 84 general agencies. The cause is not to promote the library as a facet of the company to be known simply because it exists, but rather to exploit the potential in the inherent symbolism attached to the library, and thus offer additional motivation for the agent.

The Directors of Agencies have for some time maintained relations with arranged colleges, and now the Public Relations Assistant has added to this program. The author believes that the Public Relations Assistant may be able to add substantially to the effectiveness of the college relations program.
A program can be designed to reach the heart of the problem, by first attracting bright young men to select life insurance for their careers, and secondly by choosing NEL as the company for whom they will sell insurance.

The program would be built around "financing a chair," or the company paying the salary of an instructor who would be a member of the college staff. The company might select several colleges at once for this program. If on the other hand NEL does not see the advantages in such a program, the Public Relations Assistant might suggest that the proposal be made to the Institute of Life Insurance. If the Institute should accept the proposal, the results would be of institutional value.

However, the author considers that in face of the prevalent insurance-conscious climate which exist today, as is reflected in the tremendously increasing insurance volumes sold among all companies during recent years, and on the other hand the high cost of television advertising--which is the principal media today--the company might see advantages in the college program. This program could be both workable and effective if the planning in every facet reflects public relations thinking. It is for this reason that the author suggests that the Public Relations Assistant be permitted to draw up the program.
In at least two Departments which are established, and not new operations born through the recent Organization Manual, the work has not been scheduled, recorded and indexed for future reference. These departments are Advertising and Sales Promotion. Here the expert know-how of the department heads probably is somewhat responsible for their not going to the trouble to record projects. The feeling might be that they will always be around next year to make the necessary decisions. It would, however, be to the company's advantage for such a media index to be developed in each department regardless of with whom communications are engaged.

Whereas the Information Service Division has the stated functions in the Organization Manual which refers to the director as public relations counsel for the company, the author feels that when it becomes expedient to enlarge the functions of the division, the division should be known as Public Relations Division.

The director would be known as Director of Public Relations, and the breakdown of the Division could include those publics being worked with. These publics might include community relations, policyholder relations, college relations, press relations, etc. Some of the programs might be combined under one head if it seemed practical. The more
the company can afford to breakdown the diversity of the work, the more it will realize from the individual worker's efforts.

Finally, the author considered the interview with the Supervisor of Agency Record Section to be his most stimulating experience with the company. Here in a basically routine section could be felt the impact of the company's deep interest in being aware of good public relations in its communications with agents.

The Record Section gives the company considerably more for its wage dollar by being cognizant of the humanizing factors in its communications with the field force.
BIBLIOGRAPHY
BIBLIOGRAPHY


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INITIALS AND ABBREVIATIONS

NEL  New England Life
LIAMA  Life Insurance Agency Management Association
LAA  Life Insurance Advertisers Association
C.L.U.  Chartered Life Underwriter
NALC  National Association of Life Companies
NALU  National Association of Life Underwriters
CETS  Co-ordinated Estates Training School
CUTS  Career Underwriting Training School
ACLU  American College of Life Underwriters
GA  General Agent
TAP  Training Allowance Program
DAD  District Agency Development
SEC  Securities Exchange Commission
NATC  New Agents Training Course
ARE YOU CUT OUT FOR A LIFETIME CAREER IN Life Underwriting?
First of all... What do you Really Want
JUST A JOB... OR A REAL CAREER?

As someone once said: “You not only have to make a living, you have to make a life.” And because the way you make your living often determines the kind of life you will live, let’s think about both aspects as you consider what you want to do.

Do you want to make as much money as you can... right NOW... without too much concern about your future? If so, maybe a job is what you want.

Or, are you willing to make a long-term investment in yourself — to start slowly and grow? To be paid what you are worth instead of what the job is worth? Then a career is for you.

In short, it boils down to this:

Any given job is worth just so much: whether you’re twenty... forty... sixty. The saddest words to the man who needs a raise are “Sorry, Joe, you’re doing fine, but the job just isn’t worth it.”

A career, on the other hand, means years of striving for betterment... of long hours and hard work. It also means growth — in personality, social position, value to your community — and in earning power.

New England Mutual isn’t interested in the man who is looking only for a job. But if you decide in favor of a career, then we believe you owe it to yourself to consider a career in Life Underwriting... with New England Mutual. This booklet has been written to help you make up your mind. It asks the questions you’ll want to ask yourself. And it gives straight facts for answers.

You’ll be Proud to be Part of the
LIFE INSURANCE INDUSTRY

Every week about 23 million dollars flow into U. S. life insurance companies as premiums — from people who have policies amounting to more than $300 billion. But these figures, impressive as they are, give you only part of the picture. What’s important to you now is not the total amount of insurance owned, but the rate of growth of the life insurance industry — especially the trend as shown in recent years.

Although it took 170 years to get people to buy — and hang on to — the first $100 billion of life insurance, the second $100 billion came in the 7 years between 1946 and 1953.

These facts prove an ever-widening public acceptance of life insurance as a basic need. Not only that, but no business in the world has a finer record for stability than life insurance. Even during depressions and wars, the insurance industry has kept on growing. And from all indications it’s going to keep right on. In other words, come boom or slump — or just normal times, life insurance is a good thing to be selling.

![Policyholders Purchases Ownership Chart]

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LIFE INSURANCE IN THE UNITED STATES
The Long-Range Sales Picture:

NICE VIEW AHEAD

A look at the chart on this page will give you a good idea of the steady growth of the insurance industry — and the continued upward trend that you can expect sales to take in the future. It’s a picture you’ll want to keep in mind when thinking of a life underwriting career.

Since 1945, the average life underwriter has increased his sales by 36%. And because sales determine his income, he’s naturally increased his average earnings by the same amount.

At this point you might ask, “With so many more underwriters, and each underwriter selling more ... isn’t the market pretty well taken care of?”

The answer is no! While it’s true that American families in general have 50% more life insurance than they did even eight years ago, the average family has insurance equal only to one year’s average income. And that’s just not enough.

Not only that, but there are more families today — and families are bigger than they have been any time since the late 20’s. The national income has increased, too — so it will take a lot of hustling by a lot of underwriters for a lot of years — to catch up.

Add to that the new prospects for business insurance (including pension plans and group insurance) being created every day.

What You Sell...

AND WHY

Once upon a time, “Life Insurance” was thought of in terms of the death benefit alone. But today the picture is different. Now life insurance covers a multitude of needs and many kinds of protection — life benefits as well as death benefits.

This means that the Life Underwriter of today has many more opportunities to serve ... and sell. Here, for instance, are seven sound reasons why people buy life insurance. They represent six opportunities for you to gain a client every time you set out to sell a life insurance policy ...

Income for Dependents
In Case of Death

You may sell a man life insurance for other reasons, but first of all he wants to protect his family against loss of his earnings in case he dies ... to keep his family together by providing the income necessary for their needs. He must have not only insurance, but enough insurance to take care of his dependents.

Provision for Old Age

Social Security, helpful though it is for those covered by it, is not enough to live on. So you’ll sell life insurance to many men and many women to provide them with the funds that will mean comfort and peace of mind during old age.
Accumulation of Savings

Most people intend to save, and a great many would like to save regularly. But only a few have the will power and determination to build up a sizable account in this way. You have a strong selling point in the fact that regular payment of premiums keeps people saving systematically, year after year.

Creating an Estate

In these days of high living costs and high taxes, the average man is happy if he can make both ends meet — and perhaps save a little. Yet when you sell him life insurance, you help him create an estate — immediately. He at once becomes worth the full amount of the policy — and if he should die tomorrow or next week he would leave an estate that he otherwise might not have been able to accumulate in a score of years of careful planning.

Cash Reserve for Emergencies

Through the cash or loan values of the policy, your client can acquire funds for a real emergency — or to use in taking advantage of an unusual opportunity for investment. And he can obtain the money quickly, easily and privately.

Guarantee of Children's Education

Today, most parents hope that their children will go to college. Here is a fertile field for you to cultivate. For with life insurance, you can offer them a guarantee that funds will be available for education — whether or not the father is alive.

Protection for Business

Sixty percent of American business firms are as yet unprotected by business insurance, but there is a growing realization that business profits are made by men and not machines. In the field of business insurance the needs are for the protection of a Key-man, a Sole Proprietor, members of a Close Corporation, and individual Partners. Furthermore, good employee relations often call for a Pension Trust or Group Life Insurance.

How You Sell

3 Basic Steps to an Average Sale

1. Getting the facts  This is usually accomplished during the initial interview when you uncover the life insurance needs and determine the ability to buy.

2. Analyzing the situation  Compare the protection a prospect has with what he actually needs and prepare a definite recommendation to fit his circumstances.

3. Presenting the plan  This is the point-of-sale, explaining the recommendations to the prospect and developing his motivation to buy.

New England Mutual helps you learn the best ways of accomplishing these basic steps to sales through the various phases of training, and, at the same time, provides you with tested sales promotion materials.
You'll LIKE Life as a Life Underwriter . . .
with NEW ENGLAND MUTUAL

If you decide on a career in life underwriting, your next step will be to choose which company you'll want to work with. Naturally, life insurance is only as good as the company behind it. So a basic factor in selling the service is selling the company. And you want to be connected with a company that's worth selling.

In our opinion, New England Mutual offers you more to sell than any other life insurance company — in size, experience, reputation and policy advantages.

Take its size. More than 500,000 Americans hold over four billion dollars' worth of insurance with New England Mutual.

New England Mutual founded mutual life insurance in America —120 years ago. No other mutual life insurance company has had as many years' experience. Added to all this is the steady course held by New England Mutual through five wars and seven depressions. The result is a nationwide reputation for stability.

New England Mutual maintains 83 general agency offices and has 1250 representatives in 520 cities and 41 states across the country... including a general agency office in Honolulu.

Policy Advantages Give You
SOMETHING SPECIAL
to Sell

Maybe you think that all life insurance policies are alike. Actually, there's a great deal of difference. New England Mutual policies, for instance, offer several special benefits — that give you, as an underwriter, a comfortable edge over many competitors.

You really have something extra to sell: Things like smaller service charges... earlier cash value... easier reinstatement... automatic premium loan provision... flexible policy agreements — and many other worthwhile features.

So when you sell New England Mutual Life Insurance you have a good product to sell — and selling should be easier because of it.
EXTRA BENEFITS FOR YOU
... as well as for Your Clients

Group Life Insurance
Attractive Retirement Plan

Hospitalization Benefits
Conferences . . . Conventions

You'll find that New England Mutual is a progressive company, alert to improvements, always ready to consider measures that will make the organization a better, pleasanter firm for which to work in addition to providing security in earning a living.

For example, as a New England Mutual underwriter, you'll have an opportunity to take part in a Retirement Plan in which the company pays about half the costs. Group Life Insurance for you plus Group Hospitalization and Surgical Benefits for you and your dependents also are available . . . with the General Agent paying part of the cost on a cooperative basis. These are the advantages which give peace of mind now . . . help in time of emergency . . . comfort in retirement years.

What You Can Expect from A CAREER
in Life Underwriting with New England Mutual

Many lines of business and most professions require years of preparation and training as well as the investment of capital — before you're really launched on a career. As a life underwriter, however, your career starts the day you do. And you earn money even during your initial period of training.

But don't let this mislead you. Life underwriting's not easy. It has been called the best paid hard work in the world — and that's just about the size of it. It is hard work. It takes long hours and perseverance to hunt out and sell prospects . . . to give clients the kind of service they're entitled to . . . to get additional business from present policyholders . . . to keep on learning new ways to improve your selling techniques.

On the other hand, you'll enjoy independence as your own boss . . . you'll find constant variety in your work . . . you'll meet a lot of people, make a lot of friends.

What about money? Let's face it — you'll have to content yourself with a fairly modest income at first. But for the future, the sky's the limit. You can go as far and as fast as your efforts will take you — there's no lingering in line for promotion . . . and you never have to ask the boss for a raise. Sure it’s a challenge, but if you have what it takes, nothing will please you more.
You get the
BEST OF TRAINING

The day you come with the Company you will start a three-year Career Training Course in Life Underwriting, which concentrates on a thorough knowledge of the business and the development of the sales skills necessary for the practical use of this knowledge.

When you've completed the course and have shown satisfactory results in your selling ability, you'll be awarded a silver certificate and will be furnished with announcements for mailing to your policyholders and prospects.

You'll Study

New England Mutual provides you with one of the most comprehensive written courses on life insurance salesmanship that you could get anywhere. To increase the effectiveness of the study texts, you fill out questionnaires which are checked for you at the Home Office.

You'll Train on the Job

On the job, you'll train under your General Agent. He'll go out on interviews with you — show you what to do, what to say and how to say it. Then he'll watch you apply his instructions and help you develop successful work habits.

You'll Train in the Home Office

You qualify for Home Office training courses by completing study requirements and achieving production goals which have been carefully established. Your visit to Boston will be at the Company's expense and initially you will receive an intensive course preparing you for the basic phases of life insurance selling.

Later you may qualify for an advanced course, designed to train you in specialized phases of life insurance — estate protection, taxes, business insurance and Pension Trusts.

You'll Attend Field Clinics

In your own sales area, teams of Home Office instructors will hold field clinics for men qualified to attend from the agencies in that region. In these meetings emphasis will be placed on an exchange of sales ideas, for advanced training in the sale of personal and business life insurance.

How You Earn the Cherished C.L.U. Key

The American College of Life Underwriters grants the designation of Chartered Life Underwriter (C.L.U.) to qualified underwriters who complete a prescribed course of study and field work. New England Mutual encourages its underwriters to take this postgraduate course — helps you financially, and provides text books through the Home Office Library. The C.L.U. is the highest title you can earn as a life underwriter.
New England Mutual Backs You with Every Kind of SALES AID

Direct Mail Selects Your Best Prospects

Chances are, you'll get many good prospects through your day-to-day contacts and people you know. But you'll always be looking for more. To help you get them, the company provides direct mail letters and folders that cover every kind of insurance need and selling feature. These have proved their ability to produce qualified sales leads from prospects who are really interested in what you have to offer.

National Advertising to Open the Door

People who read the Saturday Evening Post, Life, Time, Newsweek and other magazines, see New England Mutual advertising regularly. In this way, the public picks up a friendly feeling of familiarity towards the company — and your selling will be easier because of it.

Pictures and Charts Help You Sell

Whatever your prospect’s situation may be, you can reach into your Visual Sales Manual and come out with a picture or a chart that you can use to get across your selling points . . . quickly, effectively, profitably.

You'll Look Forward to NATIONAL CONVENTIONS and REGIONAL MEETINGS

National conventions and regional meetings form an important part of the education and sales training of life underwriters. Conventions are held at resort hotels in spots of national interest. Here you have hours packed with fun — and plenty of serious work as well. Programs include addresses, round table discussions of sales problems, and an exchange of sales ideas.

To be invited to conventions you must sell a specified amount of life insurance during the qualifying period. Those who go, look upon the trips as rewards for work well done, as well as an opportunity to increase their ability as life underwriters.

They come back to work stimulated to further progress — and with something of that "family" feeling which is a part of the New England Mutual tradition.
How Steady Yearly Selling Brings
CONSTANTLY INCREASING INCOME

Earnings from the Beginning . . .

New England Mutual's compensation plan is designed to provide its underwriters with a gradually increasing income for their efforts in servicing a growing clientele. As in just about any other field you could enter, your first year's earnings will be your lowest. But you can look forward to a constantly increasing income as your experience and contacts grow and as your service commissions mount up. A typical new agent will receive about $4,000 his first year, but many (with better-than-average sales success, or with past experience) will earn considerably more.

Income That Keeps Coming . . .

People who sell such things as automobiles, securities and real estate receive one commission; you receive a service commission each year the policy is in force, and as long as you qualify.

The charts at the left illustrate the earnings of two representative life underwriters for New England Mutual, from the ages of 30 to 65. One produces $200,000 a year and the other $500,000. Notice how income increases — through renewal service commissions, even though production is the same.

No Salary Ceiling . . .

More than 1200 life underwriters earn an income averaging $30,000 a year. These men have qualified for the Million Dollar Round Table of the National
Association of Life Underwriters by selling $1,000,000 worth of insurance — or more — per year. You can set your goal where you want it ... you can make your own records and break them. In life underwriting there is no ceiling on salary for the man who is willing to pay the price in study, self-improvement and hard work.

You Can Chart Your Course for A FIVE FIGURE FUTURE

One out of four full time men have qualified for New England Mutual’s “Leaders” Association. Membership is annual, and to make it you must sell $500,000 of new insurance and earn $4,500 in commissions — or earn a straight $5,000 in commissions. You must insure at least twenty lives during the year.

If you’d like to know what our average LEADER is like, here’s a word picture:

- He started selling life insurance when he was 28.
- He has been with New England Mutual 13 years — and now is 46 years old.
- He owns $62,700 of personal insurance — proof that he believes in what he’s selling.
- Last year he insured 57 people — for a total of $731,530.
- His total income last year was $15,874.

A Comfortable Living . . .

Life insurance sales are a steady, year-round business, unaffected by seasons. In times of rapid economic change, life insurance remains stable.

So year in and year out, month in and month out, you can depend on a steady income. Even if illness prevents you from working for several months, your renewal commissions will keep on coming. New England Mutual men average earnings of $8,500 after 5 years ... $13,000 after 10 years.
You Can Plan on a Bright Future with

A PROGRESSIVE AGENCY

Your General Agent will be your manager . . . your instructor . . . your confidant and your friend.

While you always will value highly the independence and freedom of action that go with life underwriting, you'll find right from the beginning that your road will be made easier and more profitable by the supervision and leadership of your General Agent.

His interest in you will be personal as well as professional. He's had the same kind of experiences you will be having, will understand your problems — and will be more than willing to listen to them. Not only that, but he can do more than anyone else to help you get ahead. Your success will be his success — and he's as anxious as you are to see your earnings increase.

TO SUM UP:

This Can Be Your Life if You Choose

A LIFE UNDERWRITING CAREER

with New England Mutual

• A career where your future is dependent on your own ability and initiative . . .
• A comfortable living you can depend on . . .
• Freedom of action . . .
• Opportunities for serving others . . .
• Variety of work . . .

You won't be a doctor . . .

but you'll help keep bodies and souls together.

You won't be a composer . . .

but you'll make old age a symphony instead of a dirge.

You won't be an author . . .

but you'll write a lot of happy endings.

You won't be a clergyman . . .

but you'll help people answer their own prayers.
Here's What One Young Man Recently Said
On the Occasion of His Fifth Anniversary with
NEW ENGLAND MUTUAL

"My General Agent, the New England Mutual and the
life insurance business in general have been very good to
me indeed. I know of no other business where a young
man may, without capital, without experience and without
previous contacts, develop for himself a sound and secure
financial future in relatively few years. I have always
been and will continue to be gratified that my association
with the New England Mutual and my own agency
have made it possible for me to create a sound financial
future for myself and my family, and I look forward to
many years of future happy association with the Company
and with the fine men in it."

NEW ENGLAND MUTUAL
Life Insurance Company

The Company That Founded
Mutual Life Insurance
in America

Home Office, 501 Boylston Street, Boston 17, Massachusetts
### 1956 BIG TEN

*(Ordinary Business)*

1. New York-Byrnes .................. $12,876,689
2. Boston-Summers .................. 7,237,909
3. New York-Marks .................. 6,503,556
5. Los Angeles-Bare .................. 6,097,138
6. Los Angeles-Hays .................. 5,697,027
7. New York-Schmidt .................. 5,343,784
8. Cleveland .................. 4,928,167
9. Newark .................. 4,730,907
10. New York-King .................. 4,441,764

### MARCH BIG TEN

*(Ordinary Business)*

1. New York-Byrnes .................. $2,716,538
2. New York-Marks .................. 2,163,832
3. Los Angeles-Bare .................. 2,053,991
4. Boston-Hays .................. 2,038,882
5. New York-Corwin .................. 1,917,260
6. Boston-Summers .................. 1,831,713
7. New York-Schmidt .................. 1,755,114
8. Philadelphia-H&D .................. 1,694,902
9. Los Angeles-Hays .................. 1,628,572
10. Newark .................. 1,459,315

Compiled by Records Section, Agency Department

CHARLES L. SHACKFORD, JR., Assistant Supervisor of Agency Records
MILLION DOLLAR PRODUCERS IN 1956

1. Henrikas Rabinavicius, N.Y.-Byrnes
2. James H. Prentiss, Jr., CLU, Chi.-Swanson
3. Edward G. Mura, Kansas City
4. Merle G. Summers, Bos.-Summers
5. David Marks, Jr., CLU, N.Y.-Marks

6. **THOMAS D. HARVEY**
   Dallas
   $1,140,000

7. **HUBERT D. WHEELER**
   Duluth
   $1,130,396

8. **HUGH ROBERTSON, CLU**
   Boston-Summers
   $1,056,597

9. **SELBY L. TURNER**
   New York-Corwin
   $1,036,330
THE TOP TEN IN MARCH
(Includes Pension and Group)

1. John C. Zimdars
   Milwaukee
   $544,575

2. Frank Boehm
   New York-Schmidt
   $488,675

3. Robert Levine
   Jacksonville
   $345,251

4. Sidney O. Thompson
   New York-Bynes
   $261,657

5. E. Lester Goodrich
   Boston-Summers
   $195,282

6. Arthur S. Patterson
   New York-Bynes
   $190,325

7. H. C. Stockman, Jr.
   Newark
   $181,728

8. Edward Felsenthal
   Memphis
   $180,271

9. D. M. Phipps, CLU
   Cleveland
   $172,081

10. Donald E. Leith
    New York-Bynes
    $171,261
THE TOP TEN
IN MARCH

(Not Including Pension
and Group)

1. THOMAS D. HARVEY
   Dallas
   $1,000,000

2. JOHN C. ZIMDARS
   Milwaukee
   $521,900

3. SIGMUND M. HYMAN
   Baltimore
   $456,500

4. L. P. MIPSKY, CLU
   New York-King
   $373,191

5. S. H. KOPELMAN
   New York-Schmidt
   $372,000

6. P. W. LATHAM, CLU
   Minneapolis
   $370,000

7. RICHARD T. SHORT, JR.
   Richmond
   $320,000

8. W. F. SCARBOROUGH
   Philadelphia-H&D
   $310,500

9. JAMES M. STOKES
   Philadelphia-H&D
   $307,500

10. J. WELLDON CURRIE
    Jacksonville
    $300,000
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<tr>
<th></th>
<th>Name</th>
<th>Location/Designation</th>
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<td>1</td>
<td>Rabinavicius, H.</td>
<td>N.Y.-Byrnes, LMQ</td>
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<td>2</td>
<td>Prentiss, J., Jr.</td>
<td>CLU, Ch-Swan, LMQ</td>
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<td>3</td>
<td>*Harvey, T. D.</td>
<td>Dallas</td>
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<td>4</td>
<td>Robertson, H.</td>
<td>CLU, Bo-Summ, LMQ</td>
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<td>5</td>
<td>Turner, S. L.</td>
<td>N.Y.-Corwin, LM</td>
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<td>Summers, M. G.</td>
<td>Bos.-Summers, LM</td>
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<td>Jacobsen, O.</td>
<td>CLU, NY-Byrnes, LMQ</td>
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<td>8</td>
<td>Weiss, C. H.</td>
<td>N.Y.King, LMQ</td>
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<td>Scarborough, W. F.</td>
<td>Phi.-H&amp;B, LMQ</td>
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<td>Geiger, G.</td>
<td>CLU, N.Y.-Byrnes, LMQ</td>
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<td>McCoy, W. H.</td>
<td>CLU, Detroit, LMQ</td>
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<td>Hardy, W. B.</td>
<td>Cincinnati, LMQ</td>
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<td>Thompson, S. A.</td>
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<td>Robinson, K. V.</td>
<td>Hartford, LMQ</td>
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<td>Leith, D. E.</td>
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<td>Boehm, Frank</td>
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<td>Zimdars, J. C.</td>
<td>Milwaukee, LA</td>
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<td>*Hymán, S. M.</td>
<td>Baltimore</td>
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<td>19</td>
<td>*Drowne, H. R., Jr.</td>
<td>N.Y.-King, LA</td>
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<td>20</td>
<td>Latham, P. W.</td>
<td>CLU, Minneapolis</td>
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<td>21</td>
<td>Mirsky, L. F.</td>
<td>CLU, N.Y.-King, LM</td>
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<td>Wilson, H. L., Jr.</td>
<td>Minneapolis, LA</td>
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<td>McGauley, J. M.</td>
<td>N.Y.-Byrnes</td>
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<td>Shaffer, A. A.</td>
<td>Syracuse, LM</td>
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<td>25</td>
<td>*Marcus, Farley</td>
<td>Bos.-Partridge</td>
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<td>Bearden, G. N.</td>
<td>L.A.-Hays, LMQ</td>
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<td>Maillet, E. L.</td>
<td>Bos.-Summers, LA</td>
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<td>28</td>
<td>*Kopelman, S.</td>
<td>CLU, NY-Schmidt, LA</td>
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<td>*Nouri, E. J.</td>
<td>CLU, N.Y.-Schmidt</td>
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<td>30</td>
<td>Stockman, H., Jr.</td>
<td>CLU, Newark, LMQ</td>
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<td>31</td>
<td>Eidsong, H. T.</td>
<td>Dallas</td>
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<td>Atherton, B.</td>
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<td>33</td>
<td>*Silver, H. F.</td>
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<td>Newman, R. C.</td>
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<td>Allen, C. A.</td>
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<td>L.A.-Bare</td>
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<td>Phipps, D.</td>
<td>CLU, Cleveland, LMQ</td>
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<td>Phoenix</td>
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<td>Leopold, A.</td>
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<td>49</td>
<td>Goldstein, M.</td>
<td>Charleston, S.C., LA</td>
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<td>50</td>
<td>Stokes, J. M.</td>
<td>Phila.-H&amp;D, LM</td>
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</table>
HUNDRED

Includes Pension and Group.

51. *Short, R. T., Jr., Richmond
52. Silverman, Samuel, Denver, LM
53. Kelly, W. C., Bos.-Hays
54. Corwin, C. A., Dayton, LM
55. Wilson, W. H., Pittsburgh, LM
56. Shelton, W., Jr., CLU, LA-Hays, LM
57. DeLeeuw, C. A., Phoenix
58. *Wilson, H. L., Sr., Minneapolis
59. *Wallen, W. L., III, Chi.-Behrns
60. Kenison, A. C., Bos.-Summers, LM
62. Taylor, T. E., Oklahoma City
63. Currie, J. W., Jacksonville, LM
64. Brennan, F. E., St. Louis
65. Buelher, B. W., Topeka
66. Brewster, H. D., Providence, LM
67. Wegner, W., CLU, Ch-Gruendel, LM
68. Kirkpatrick, H. J., Cleveland, LM
69. *Brown, I. R., Houston
70. Hurst, C. W., Savannah, LM
71. Fleenor, W. S., Chattanooga
72. Towler, R. S., Charlotte, LM
73. Mills, R. A., L.A.-Bare, LM
74. *Sapers, W. R., CLU, Bos.-Hays
75. Saltzstein, S. C., Milwaukee, LM
76. Hazard, P., Jr., CLU, Ch-Behrns, LM
77. Ackerman, W. L., L.A.-Hays, LM
78. McCreary, R. E., Jr., Houston
79. *Gray, Norman, Newark
80. Lankford, H. J., Dallas
81. Lorenz, A. J., St. Louis
82. Graves, G. W., Jr., Washington, LM
83. Netherland, J. H., Nashville, LM
84. Sachs, Norris, Indianapolis
85. Langan, J. J., N.Y.-Byrnes
86. Bradstreet, R. H., L.A.-Hays, LM
87. Felsenthal, Edward, Memphis, LM
88. *Voss, H. A., Oakland
89. *Shainberg, R. H., Nashville
90. Cohen, G. J., CLU, N.Y.-Marks, LM
91. Gehman, W. E., Phila.-H&D, LM
92. Downs, J., CLU, Chi.-Gruendel, LM
93. Polachek, J. J., Pittsburgh, LM
94. Lamb, C. J., Washington
95. Vance, B. F., Buffalo
96. Miller, A. L. (Jim), Chi.-Behrns, LM
97. Polachek, J. J., Jr., Pittsburgh
98. Polachek, W. C., Pittsburgh
99. Hagenbuch, I. A., L.A.-Bare, LM
100. *Halberstadt, Jack, Phila.-Hunting

LM Life Member Leaders Association
LMQ Life Member Qualifying
LA Leaders Association, Earned, 1956
* First Two Calendar Years
**First Division — $200,000 and Over**

1. *Harvey, T. Jr., Dallas*
2. Zimdars, J. C., Milwaukee, LA
3. *Hyman, S. M., Baltimore*
4. Mirsky, L. F., CLU, N.Y.-King, LM
5. *Kopelman, Seymour, CLU, N.Y.-Schmidt*
6. Latham, P. W., CLU, Minneapolis
7. *Levine, Robert, Jackson, LA*
8. *Short, R. T., Richmond*
9. *Scarborough, W. F., Phila.-H&D, LMQ*
11. *Currie, J. W., Jackson, LA*
12. *McCreary, R. E., Jr., Houston*
14. *Thompson, S. O., N.Y.-Byrnes, LMQ*
15. *Brady, J. H., CLU, N.Y.-Schmidt, LM*
16. *Buelher, B. W., Topeka*
17. *Stefans, J. M., Rochester*
18. *Greenberg, Marvin, Chi.-Steiger*
19. *Nuss, M. H., Phila.-H&D*

**Second Division — $100,000-$199,000**

1. *Goodrich, E. L., Bos.-Summers, LM*
2. Robertson, H., CLU, Bos.-Summers, LMQ
3. *Patterson, A. S., N.Y.-Byrnes*
4. *Yoder, K. A., Indianapolis, LM*
5. *Stockman, H. C., Jr., CLU, Newark, LMQ*
6. Felsenthal, Edward, Memphis, LM
9. *Cohen, G. J., CLU, N.Y.-Marks, LM*
10. *Lytte, C. I., Buffalo, LM*
11. *Phipps, D. M., CLU, Cleveland, LMQ*
12. *Griswold, Bill, Jr., L.A.-Bare, LM*
13. *Leith, D. E., N.Y.-Byrnes, LMQ*
14. *Silverman, Samuel, Denver, LM*
15. *Taylor, T. E., Oklahoma City, LM*
16. *Hardy, W. B., Cincinnati, LMQ*
17. *Alex, Alexander, L.A.-Bare*
18. *Wallen, W. L., III, Chi.-Behrns*
19. *Grundstein, R. H., Columbus*
20. *Wilson, W. H., Pittsburgh, LM*
21. *Weiss, E. E., N.Y.-Schmidt*
22. *Weiss, C. H., N.Y.-King, LMQ*
23. *Goss, H. E., Kansas City*
25. *Eustis, J. R., Chi.-Behrns*
26. *Kar, V. C., Jr., Port., Ore.*
27. *Mott, F. J., Bos.-Hays*
28. *Mesiman, E. H., Minneapolis*
29. *Filene, H. L., N.Y.-Marks*
30. *Kelly, W. C., Bos.-Hays*
31. *Dow, C. W., Jr., Bos.-Partridge*
32. *Kramer, S. L., Phila.-H&D*
33. *May, Stuart, Jr., Montgomery*
34. *Voak, A. F., CLU, Cleveland*
35. *Paull, R. M., L.A.-Bare*
36. *Hurst, C. W., Savannah, LM*
37. *Brown, I. R., Houston*
38. *Waters, E. K., L.A.-Bare, LM*
39. *Wilson, H. H., Savannah, LM*
40. *White, D. E., Seattle*
41. *Olmert, R. M., Chi.-Swanson*
42. *Silver, H. F., N.Y.-Byrnes, LA*
43. *Clark, R. A., CLU, Cleveland, LM*
44. *Weldon, R. T., Syracuse*

**Third Division — $75,000-$99,000**

1. *Hirshleifer, M. G., N.Y.-Schmidt*
2. *Conaway, D. H., CLU, Portland, Ore., LM*
3. *Colton, H. E., Charlotte*
4. *Shainberg, R. H., Nashville*
5. *Newman, R. C., St. Louis, LMQ*
6. *Powell, G. C., CLU, Dallas*
7. *Hubbard, Buckley, Jr., Buffalo*
8. *Noble, Dave, CLU, Omaha*
9. *Huntington, W. H., N.Y.-Byrnes*
10. *Wilson, H. L., Jr., Minneapolis, LA*
11. *Mahoney, J. W., Bos.-Summers*
12. *Lillard, W. H., Jr., Bos.-Partridge*
13. *Schultz, Gus, Montgomery*
15. *Leopold, Alexander, N.Y.-Schmidt, LM*
16. *Montgomery, W. V., Jr., Phila.-H&D*
17. *Downs, J. R., CLU, Chi.-Gruendel, LM*
18. *Brennan, P. E., St. Louis, LM*
19. *Doughty, J. B., Phila.-Hunting*
21. *White, R. S., Topeka*
23. *Woodbury, D. M., Burlington*
HONOR ROLL
of Ordinary business

24. Graves, G. W., Jr., Washington, LM
25. Sandford, E. J., L.A.-Bare
*26. Moody, J. W., Jr., Nashville
27. Wincote, C. B., L.A.-Bare
28. Memin, R. B., N.Y.-Marks
*30. Mingee, W. M., New Orleans
31. Honet, Perry, Chi.-Behrens
32. Neff, F. H., Jr., Cleveland
33. Adams, P. G., Salt Lake City
*34. Wetzler, F. U., Hartford
35. Davis, G. D., CLU, Charlotte, LM
*38. Voss, H. A., Oakland
*40. Bruce, W. A., Topeka
41. *Sapers, W. R., CLU, Bos.-Hays
42. Fitzgerald, H. I., L.A.-Bare
*43. Clark, G. P., Charlotte
44. Newton, J. K. M., CLU, Richmond, LM
45. Leffler, F. D., CLU, Harrisburg
46. Berman, Seymour, Bos.-Partridge, LM

Fourth Division — $40,000-$74,000

1. *Christensen, G. M., Salt Lake City
2. Zempeluch, G. J., Newark
3. Lankford, R. J., Dallas
4. Polachek, J. J., Pittsburgh, LM
5. Polachek, J. J., Jr., Pittsburgh
6. Polachek, W. C., Pittsburgh
7. McFarlane, R. E., Topeka
8. Hocker, J. S., L.A.-Bare
10. Graebler, L. O., Jr., L.A.-Bare
11. Greene, R. B., Jr., Bos.-Summers
12. Welsh, E. J., Jr., Syracuse
13. Reading, T. G., Cleveland
15. Boyd, E. D., CLU, Atlanta, LM
16. *Harchol, R. A., Columbus
17. DeLeeuw, C. A., Phoenix
18. Walker, Earl, Topeka
19. Micon, B. H., CLU, Detroit, LM
20. McCoy, W. H., CLU, Detroit, LMQ
21. Cappel, W. F., L.A.-Bare
22. Vance, B. F., Buffalo
24. Fuelling, T. H., Indianapolis
25. Hall, L. W., Buffalo, LM
26. Vernon, J. T., CLU, Chi.-Gruendel, LM
*27. Crump, D. R., Oakland
28. *McLaughlin, B. H., Oakland
29. Ladd, M. T., CLU, Bos.-Summers, LM
30. Russell, C. L., Jr., N.Y.-King
*31. *Ziegler, W. M., Charleston, S.C.
32. *Kiesewetter, R. J., L.A.-Bare
33. Duck, T. S., L.A.-Hays
34. Weid, R. L., Oakland, LM
*35. Uhler, P. G., Washington

36. *Mack, C. S., Chi.-Behrens
37. *Mack, E. E., Sr., CLU, Chi.-Behrens
38. *Mack, E. E., Jr., CLU, Chi.-Behrens
40. *Traibush, E. V., Denver
41. *Wilson, H. L. (Woody), Sr., Minneapolis
42. Langford, H. J., Dallas
43. *Box, J. E., Montgomery
44. *Birch, J. A., Bos.-Partridge
45. *Olson, A. F., Oakland
46. Crosby, H. B., Detroit
47. Daniels, T. M., Jr., Savannah
49. *Martignago, A. A., St. Louis
50. Jacobs, R. H., Manchester
51. Walz, R. A., Indianapolis
52. Gottlieb, A. M., Cleveland
53. Smith, M. E., CLU, Bos.-Hays
54. *Kattermann, August, Newark
55. Robinson, K. V., Hartford, LMQ
57. *Donovan, Rhoads, Newark
58. *Krieble, G. D., Phila.-H&D
59. Ritchey, J. L., Harrisburg
60. *O'Brien, B. D., Albuquerque
61. *Halberstadt, Jack, Phila.-Hunting
63. *Downe, H. R., Jr., N.Y.-King, LA
64. *Sophie, K. J., Chi.-G&H
65. Bockel, Alan, Cleveland
66. Casebolt, R. L., Kansas City, LM
67. *Shultz, H. E., San Francisco
68. *Imboden, J. S., Topeka
69. Burke, T. E., Bos.-Hays, LM
70. McMillin, E. R., Jr., Nashville
71. Wilkerson, C. E., Savannah
72. Kirkland, O. E., Birmingham
73. Willis, R. T., Manchester, LM
74. *Freedman, C. S., Bos.-Partridge
75. Smith, H. F., Jr., Bos.-Hays
76. *Cypress, M. L., Nashville
77. Brewster, H. D., Providence, LM
78. *Rogers, C. H., Seattle
79. *Roebuck, M. L., N.Y.-Schmidt
80. Jacobs, G. P., CLU, N.Y.-Byrnes, LMQ
81. Curotto, F. J., CLU, St. Louis
82. *Freedman, C. S., Bos.-Partridge
83. Taylor, R. S., Minneapolis
84. Stender, J. C., L.A.-Bare
85. *Desmond, W. F., Columbus
86. Rasmussen, James, Duluth
87. *Hammond, D. E., Topeka
88. *Darlington, R. S. B., Phila.-Hunting
89. Valenzuela, G. A., N.Y.-Byrnes
90. Hermes, C. R., Chi.-Steiger, LM
91. Duke, S. W., CLU, Dayton
92. *Pedersen, B. E., Chicagwo
93. *Leddy, M. A., Jr., Newark
94. Parker, L. F., Detroit, LM
95. Yost, E. H., Cleveland
96. Barger, J. P., Seattle
97. *Magidson, M. C., Montgomery
98. Wiegand, L. J., Pittsburgh
99. Duffy, G. W., Bos.-Hays

(Turn to next page)
### WHO'S WHERE

**March production of Ordinary business.**

#### Over 2 Million

1. New York-Byrnes
2. New York-Marks
3. Los Angeles-Bare
4. Boston-Hays

#### Over 1½ Million

5. New York-Corwin
6. Boston-Summers
7. New York-Schmidt
8. Philadelphia-H&D
9. Los Angeles-Hays

#### Over 1 Million

10. Newark
11. Dallas
12. Chicago-Behrns
13. Milwaukee
14. Topeka
15. Cleveland
16. New York-King
17. Boston-Partridge
18. Detroit-Pomeroy
19. Minneapolis
20. Chicago-Steger
21. St. Louis
22. Richmond
23. Chicago-Swanson

#### Over ¾ Million

24. Jacksonville
25. Charlotte
26. Oakland

#### Over ½ Million

27. Washington
28. Seattle
29. Baltimore
30. Buffalo
31. San Francisco
32. Montgomery
33. Savannah
34. Houston
35. Rochester
36. Pittsburgh
37. Indianapolis
38. Kansas City
39. Providence
40. Syracuse
41. Columbus
42. Manchester
43. Nashville

#### Over ¼ Million

44. Portland, Ore.
45. Hartford
46. Atlanta
47. Phoenix
48. Denver
49. Phila.-Hunting
50. Grand Rapids
51. Harrisburg
52. Cincinnati
53. Salt Lake City
54. New Orleans
55. Chicago-Gruendel
56. Oklahoma City
58. Brooklyn
59. Charleston, S. C.
60. Birmingham
61. Albuquerque
62. Chicago-G&H
63. Memphis
64. Omaha
65. Burlington
66. Peoria

67. Dayton
68. Portland, Me.
69. Salem
70. Albany
71. Springfield
72. Duluth
73. Honolulu
74. Louisville
75. Toledo
76. Davenport
77. Chattanooga
78. Roanoke
79. Fresno
80. Worcester
81. Spokane
82. St. Paul
83. Detroit-Buda
84. Des Moines
85. San Antonio
86. Little Rock
Rank | Name | Agency | Months in 1956
---|---|---|---
1. | Harvey, T. D., Dallas | | 2
2. | Stockman, H. C., Jr., CLU, Newark | | 3
3. | Short, R. T., Jr., Richmond | | 2
4. | Currie, J. W., Jacksonville | | 1
5. | Phillips, D. M., CLU, Cleveland | | 3
6. | Latham, P. W., CLU, Minneapolis | | 2
7. | Hardy, W. B., Cincinnati | | 3
9. | Neff, F. H., Jr., Cleveland | | 2
10. | Leith, D. E., N.Y.-Byrnes | | 3
11. | Scarborough, W. F., Phila.-H&D | | 3
12. | Zimdars, J. C., Milwaukee | | 2
13. | Thompson, S. O., N.Y.-Byrnes | | 3
14. | Kopelman, Seymour, CLU, N.Y.-Schmidt | | 2
15. | Patterson, A. S., N.Y.-Byrnes | | 1
16. | Crosby, H. B., Detroit | | 1
17. | Filene, H. L., N.Y.-Marks | | 2
18. | Hermes, C. R., Chi.-Steger | | 1
19. | Mosiman, E. H., Minneapolis | | 1
20. | Rabinavicus, H., N.Y.-Byrnes | | 3
21. | Yoder, K. A., Indianapolis | | 2
22. | Felsenthal, Edward, Memphis | | 1
23. | McCready, R. E., Jr., Houston | | 1
25. | Turner, S. L., N.Y.-Corwin | | 2
26. | Clark, R. K., CLU, Cleveland | | 2
27. | Hazard, P. A., Jr., CLU, Chi.-Behrns | | 2
28. | Wilson, W. H., Pittsburgh | | 3
29. | Burns, Neil F., Birmingham | | 3
30. | Goldstein, Maurice, Charleston, S.C. | | 3
31. | Gerdt, G. W., CLU, Charleston, W.Va. | | 2
32. | Dow, C. W., Jr., Bos.-Partridge | | 2
33. | Mills, R. A., L.A.-Bare | | 2
34. | McDonough, F. L., L.A.-Hays | | 2
35. | Todd, H. G., Bos.-Summers | | 2
36. | Prentiss, J. H., Jr., CLU, Chi.-Swanson | | 2
37. | Hubbard, Buckley, Jr., Buffalo | | 1
38. | Fleming, D. P., Jr., Charleston, W.Va. | | 1
39. | Greenberg, Marvin, Chi.-Steger | | 1
40. | Gehman, W. E., Phila.-H&D | | 2
41. | Johns, W. C., L.A.-Hays | | 1
42. | Immel, R. J., L.A.-Bare | | 2
43. | Saltstein, S. C., Milwaukee | | 3
44. | Todd, L. V., Bos.-Partridge | | 1
46. | Leopold, Alexander, N.Y.-Schmidt | | 2
47. | Casebolt, R. L., Kansas City | | 3
48. | Wadleigh, H. L., Port., Me. | | 2
49. | Salzmann, Marcus, Jr., N.Y.-Marks | | 2
50. | Shelton, W. M., Jr., CLU, L.A.-Hays | | 3
51. | Reed, Jesse, Newark | | 1
52. | McCoy, W. H., CLU, Detroit | | 3
53. | Jadden, W. B., CLU, L.A.-Hays | | 3
54. | Silver, H. F., N.Y.-Byrnes | | 3
55. | Jeckel, F. M., N.Y.-Byrnes | | 1
56. | Eustis, S. R., Bos.-Summers | | 2
57. | Allen, C. A., Manchester | | 3
58. | Newman, B. C., St. Louis | | 3
59. | Silverman, Samuel, Denver | | 3
60. | Kirkpatrick, H. J., Cleveland | | 3
61. | Wegner, W. G., CLU, Chi.-Gruendel | | 3
62. | Thomas, R. H., Oakland | | 3
63. | Miller, A. L. (Jim), Chi.-Behrns | | 3
64. | Paull, R. M., L.A.-Bare | | 3
65. | Cohen, G. J., CLU, N.Y.-Marks | | 2
66. | Brady, J. H., CLU, N.Y.-Schmidt | | 2
67. | Kelly, A. J., N.Y.-Byrnes | | 2
68. | Schultz, Gus, Montgomery | | 1
69. | Gottlieb, A. M., Cleveland | | 1
70. | Shaffer, A. A., Syracuse | | 3
71. | Wind, M. H., N.Y.-Schmidt | | 3
73. | White, D. E., Seattle | | 1
74. | Conaway, D. H., CLU, Port., Ore. | | 3
75. | Ritchey, J. L., Harrisburg | | 1
76. | Lehman, C. W., Chi.-Behrns | | 3
77. | Wilson, H. L., Jr., Minneapolis | | 3
78. | Urquhart, A. R., Charlotte | | 3
79. | Rossi, F. J., Springfield | | 1
80. | Huntington, W. H., N.Y.-Byrnes | | 2
81. | Atherton, Blaylock, Manchester | | 3
82. | Robertson, Hugh, CLU, Bos.-Summers | | 3
83. | Kirkland, E. O., Birmingham | | 3
84. | May, Stuart, Jr., Montgomery | | 2
85. | Corwin, C. A., Dayton | | 3
86. | McAlister, C. S., N.Y.-Schmidt | | 2
88. | Yost, E. H., Cleveland | | 3
89. | Bonar, H. N., Charleston, W.Va. | | 2
90. | Buellher, B. W., Topeka | | 3
91. | Mackenzie, K. R., CLU, Bos.-Summers | | 1
92. | Kramer, S. L., Phila.-H&D | | 1
93. | Montgomery, W. V., Jr., Phila.-H&D | | 1
94. | Stockman, H. C., Newark | | 3
95. | Crandon, L. D., Newark | | 3
96. | Geiger, G. G., N.Y.-Byrnes | | 3
97. | Meen, R. B., N.Y.-Marks | | 3
98. | Samuel, M. A., CLU, Port., Ore. | | 1
99. | Box, J. E., Montgomery | | 3
100. | McNiel, A. E., L.A.-Hays | | 3
101. | Alex, L.A.-Bare | | 3
102. | Schmitt, H. A., CLU, Chi.-Swanson | | 2
103. | Riley, G. W., Minneapolis | | 3
104. | McMillin, E. R., Jr., Nashville | | 3
105. | Moffett, D. R., N.Y.-Byrnes | | 3
106. | Voak, A. F., CLU, Cleveland | | 2
107. | Wile, M. L., N.Y.-Byrnes | | 3
108. | Woodward, G. L., Cleveland | | 3
109. | Wilson, H. L., St., Minneapolis | | 3
110. | Duke, S. W., CLU, Dayton | | 3
111. | Duck, T. S., L.A.-Hays | | 1
112. | Lillard, W. H., Jr., Bos.-Partridge | | 1
113. | Tipton, J. A., Washington | | 3
114. | Smith, Seward, N.Y.-Byrnes | | 3
115. | Pledger, H. A., Phoenix | | 3
116. | Colton, H. E., Charlotte | | 3
117. | Powell, G. C., CLU, Dallas | | 2
118. | Rich, M. F., CLU, Chi.-Steger | | 3
119. | Towler, R. S., Charlotte | | 3
120. | Kelly, E. W., N.Y.-Byrnes | | 1
121. | Lawson, A. N., Indianapolis | | 2
<table>
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<th>Number of Months Qualified</th>
<th>Name</th>
<th>Location</th>
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"If you would win a man to your cause, first convince him you are his true friend."
Letter from Boston

February 21, 1956

Dear Fieldforce:

Jerry White, of New York-Byrnes, was puzzled about the initials which are popping up in the Log. "What," asks Jerry, "does TAP plan mean? And what is this DAD business?" For him and others who are alphabetically uninformed, TAP means Training Allowance Program, an involved formula affair which is of interest only to General Agents. The DAD plan means District Agency Development. DAD plan units can reasonably be expected to become general agencies someday because of the market potential. 3-2-1 plan is a method whereby a general agent develops an outlying area, reimbursing a supervisor for recruiting and training outside of the agency office. The 3-2-1 plan never figures on outgrowing its britches and becoming a general agency (though such might happen.) CLU, of course, is the designation used by Paul Bunyan when he was selling for Excelsior Life and it means Canada's Largest Underwriter. The CUTS course is the new name for NATC (which couldn't be pronounced). In other words Career Underwriting Training Course has replaced the New Agents Training Course.

A little known, alphabetical group in the Home Office refer to themselves as The S.O.B.'s, a designation meaning the Survivors of the Old Building.

* * *

There are not many of us left who can recall the ornate elevator with its thermometer floor indicator; the tall, tall doors through which the soot blew at will; old Joe's fruit stand; the pigeon's nest on the window sill; Boston's Big Ben in our tower booming out the hours; the Christmas carols on the spiral staircase. We had best change the subject or we will be crying on Company time.

A certain life insurance company (which if it were to fall over would pin us to Boylston St.) recently made the public press with a story in which a Kentucky housewife is strongly urging the company to pay her claim because her husband was executed by the state.

That created some pro and con discussion in the office about what the score was in such sad cases and what about double indemnity. We consulted one of our own legal oracles and he said that in most states the life insurance company would be most happy to speed the money to the widow, but that several states, Kentucky and Massachusetts for example, believe that payment of the claim would not be in the best interests of the state and consequently companies are restrained from payment. Double indemnity is out in cases where the state "pulls the cork" on the man (as our informant so picturesquely puts it.)

* * *

Happy were the Home Office rooters in the Wreck the Records contest who emerged with at least one victorious agency (see the long line of grinning Home Officers pictured below). Some of the very highest ranking executives (at right: Barker, Smith, Huppeler, Anderson, Hendrix) were left high and dry without a victory dinner to their names.
In His First Five Years

1.3 Billion Dollars Gain in Insurance in Force
T. HOWARD DUCKETT
Chairman of the Board of the Suburban Trust Co. of Maryland talks with his employees about

What makes a good pension plan

(Following is reprinted from the employee magazine of the Suburban Trust Co.)

"I have just finished signing the little folders that tell in plain figures the status of those who are under our insurance and retirement plan. Those of you who come under the plan will have received these statistics before this reaches you, but I was so amazed and pleased with what I read, as I signed each folder, that I wanted to emphasize the importance and advantages of what these folders disclosed.

"Those who work for a living are concerned principally with compensation and security, present and future. Salaries are standard in about every vocation but provision for death and old age have only recently become a primary concern of employer and employee. The conception of the idea of reasonable security for the future, immediately developed many plans—voluntary or compulsory—self-managed—trusteed or insured. The first impulse was to set up a voluntary plan, controlled by the employer, which promptly proved unsound in many cases and led to the active interest of the big life insurance companies in formulating a variety of plans. This led to the adoption of insurance as a part of the plan and assured a continuity and certainty lacking in the so-called self-managed plans.

"There are four prime factors in any sound plan and we think we have them all. The soundness of a big insurance company, a substantial lump payment to protect those dependent on you if you die before retirement, a fair and substantial monthly payment upon retirement, and a cash withdraw value if you sever your employment. The little folder gives you all of this information each year. These figures grow with every increase in salary and additional years of employment.

"As of July 1st there were 182 of our staff covered under the plan for $1,849,034.00 of insurance at an annual cost to the bank of $77,000.00 less dividends and taxes. It is sound and enduring security, a protection in the event of death and an assurance against want when it becomes time to retire."

The New England Life is proud to count the Suburban Trust Company of Maryland among its important clients.
Great Sales Year Ahead

"Today's businessman is able to look to a boom five, six, or seven years ahead—and he can plan with confidence. What may happen in the intervening years is not such an important part of his thinking. It is this confidence factor, this willingness to spend and expand, which will stimulate the steady increase in our economy. In short, I am suggesting that we may not be in a cycle—that we may be on an escalator—and you can build the plans for your agency with confidence on the foundation of continued prosperity."

Thus did President O. Kelley Anderson conclude his address at the 48th Annual Meeting of the General Agents' Association at the Hollywood Beach Hotel, Florida. Earlier, the President stated:

**Average Policy Now $8908**

"An analysis of new business reveals some interesting facts and while some of the figures are not completely accurate, they are reliable estimates. New Ordinary issues, including additions and revivals, was over 545 million, or double the amount issued seven years ago. A slightly larger percentage of our business came from our own agents. We issued more than 60,000 policies with a healthy average policy of $8908. We were able to issue insurance to approximately 984% of these applicants with about 88% issued on a standard basis.

"We now have more than 800,000 policies in force. Permanent forms of assurance accounted for 66% of our new business—slightly less than a year ago.

"In 1955, we sold fifteen millions of new P. T. series, 31 millions of the new Decreasing Term, 39 millions of Level Term, and were able to write an additional four millions of insurance through reinsurance of large amounts. In all, we were able to write a total of $89.7 millions in insurance on policies which were recently introduced.""
The General Agents association has named Newark as the New England Life agency which exhibited the most outstanding performance, for its size, of all the 85 agencies in 1955.

The Bowes-Joseph associates, competing in Division I with other heavy-weight agencies, were selected for this top honor by a committee of six under the chairmanship of J. Hicks Baldwin, CLU, G.A. (Washington.)

The presentation of the king-size trophy was made by President Anderson at the General Agents Meeting in Florida last month and the ceremony marked the 20th winning of the Trophy.

Winners and runners-up in Divisions I, II, III, IV, and V are pictured on pages 16 and 17.

The winning agency is that one which, without consideration for actual size, does the most outstanding job in each of these categories: (1) new paid-for business, (2) gain of insurance in force, (3) new manpower development, and (4) agents' earnings.

Congratulations to Them for a Great Job

C. Vernon Bowes
General Agent
(right below)
George G. Joseph
General Agent
(left below)

NEWARK
Crandon & Stockman
Lowell D. Crandon
Henry C. Stockman
Henry Stockman, Jr.
Robert H. Schacht
Branch Manager
Edwin P. McMullen
Supervisor
J. Howard Eppinger
William Munson
David C. Salerno
D. Van ldistine
Robert Capaccio
Norman Gray

Jesse Reed
Rhoads Donovan

HACKENSACK
Joseph S. Flanagan
Branch Manager
Robert C. Franks
Supervisor
Richard J. Hammock
August Kattermann
George Zempolich
Howard S. Goldberg
John J. Nash
Frank J. Hale
Martin Leddy, Jr.

NEW BRUNSWICK
Max Rosenbach
Branch Manager
Raymond Stone
Claude J. Talbot
David C. Flagg
Alfred A. Gelfond
Cornelius E. Felt
Frank E. Pochick
Michael Zinko, Jr.

TRENTON
Robert O. White
Branch Manager
Jeanette Griffin
Office Manager
Christina
Farrington
Cashier

NEWARK
WINNS THE PRESIDENT'S TROPHY
MERLE G. SUMMERS 1888-1956

MERLE G. SUMMERS, greatest salesman of them all, died suddenly on January 29th in the 67th year of his life. A titan among giant producers, Summers was the captain of the old guard.

Merle had retired last spring, but retirement was only a word to him, a word for something that happened to other people. He had been down at his office cleaning up a little work on a quiet Sunday afternoon and driving home suffered a heart attack. He had time only to pull to the side of the road and turn off the engine before the end.

Always a believer in the strenuous life, Mr. Summers was physically as hard as a railroad spike all his life. For instance he once went out in the solitude of the Mojave Desert for a whole of weeks just to toughen his body and hone his spirit. He liked all sports that were fast, tough, and highly competitive. Most likely that is why he so keenly enjoyed his career of salesmanship, because in this field he was without a peer in the New England Life and the equal of the best in the life insurance industry.

Many Business Interests

Financial success comes early to such a man. Mr. Summers amassed a fortune years ago, and not only in the life insurance business, because his work in this field was but one facet of the Summers' genius. One hears stories of his business interests in a National Hockey League team, a Boston hotel, a Texas hotel, oil wells, etc., etc., but if there were such holdings, it is a personal matter and we mention it only to indicate the business stature of this unusual man.

35 Years General Agent

Mr. Summers became our general agent in Boston some thirty-five years ago and he drew salesmen to him like a magnet draws metal. He personally sold more life insurance than any other New England Life man in history. The men he brought to success and who helped him build his $206 million of insurance in force, had an admiration and affection for this leader which was beyond description. For Merle Summers was not the big, tough, tycoon type at all—he was a sentimental, soft-spoken mild-mannered friend who loved all humanity. Yet when he made a decision, an atomic bomb would have come out second best in disputing him. This decisiveness based on cold logic came to be part of the Summers' legend and as a result he was respected by everyone, friends and strangers alike.

Mr. Summers held a degree from Ohio State and a law degree from Harvard. His life insurance career started in 1914 when he became a salesman in our Albert H. Curtis agency in Boston. For several years he was a general agent for the Massachusetts Mutual and also was an independent broker. Since 1921 he was a New England Life general agent. In recent years he was chairman of the board of the Northeastern Life Insurance Co. of N. Y. and was a member of the Republican State Committee. He was one of the biggest names in group salesmanship in the entire U.S.A. He is survived by his wife, Anne, three daughters and three sons. Greely, Jr. succeeded his father as a general agent in Boston and James is an associate of the agency.

Merle was one of the Company's all-time great personalities and his name will be remembered as long as there is a New England Life.

CLU EXAMS

Composite answers to the 1955 CLU examinations have been prepared by the Educational department of the American College. $1 per set (Parts A-E), American College of Life Underwriters, 3924 Walnut St., Philadelphia. The Pilot's Log has one set which will be forwarded free to the man whose name is drawn from a hat. Shall we put your name in?

* * *

Bob Walz (Indianapolis) has been named a Colonel in his city's Heart Fund drive.

RUARY, 1956
"SPECTACULAR!"

Says Sid Thompson, (N.Y.-Byrnes)

using this chart, he has made seven pension sales in a row without a miss!

When prospects and their associates like a sales presentation so well they fall over one-another handing out choice, referred leads, it's high time everybody everywhere learned about it!

Sid Thompson (N.Y.-Byrnes) has been living this salesman's dream every time he makes a presentation with the new Pension Trust flip chart. Sid's praise of this chart is unstinted and understandable — he has yet to lose a sale due to competition when employing it! At last report, Sid was working on a seven-straight-sales chain reaction.

Here is how it all started:

Sid, accompanied by John Langan, called at a paint manufacturing plant and made his chart presentation to the president, another officer, and the firm's tax accountant. Two interviews closed the sale. The tax accountant was so impressed by the clarity and general excellence of the chart that he asked Sid to visit a local dairy president with him.

There, the top executive needed only one interview to convince him that his salaried employees would benefit by one of the plans. Furthermore, he was so thoroughly delighted in his ability to understand every step in the plan that he referred Sid to three other dairies!

Down they went, one, two, three, under the logic and illustrated common sense of the fabulous chart. But that's not all by any means.

Chain Reaction Continues

Next, the same tax accountant asked Sid to call on a lumber company where he was known. Dealing, as before, with the president, Sid made two calls. The Ordinary Life pension plan which he placed in the company resulted in a premium of $8000! What is more, this company's president was also a director at a bank. His thorough satisfaction with Sid and the magic chart was reflected in his suggestion that Sid make a presentation before the bank.
president. Commenting very favorably on the clarity and personalized format seen in the chart, the bank executive signed with a smile.

Sid, whom we imagine by now was getting rather dizzy, wrapped arms and legs around his runaway skyrocket and wondered what could happen next.

From the lumber executive came still another referred lead. This time, Sid's call was to a local business where 67 persons were employed. Here, of course, he was able to augment the chart with attractive advantages available to larger groups through the Pension Trust Series (non-medical). This case is progressing like a carbon copy of its predecessors and in the meantime, the enthusiastic bank president is making "other" appointment for Sid! Talk about satisfaction!

Simplicity Stressed

"The simplicity of the chart," states Sid, "makes a pension expert out of your prospect in the first interview. This naturally makes selling much easier. More important still is the fact that with his new-found understanding, the prospect is more inclined to refer the salesman to other businessmen and associates, confident that he is calling about a good thing, and certain he is recommending a reputable company."

Sid goes on to say, "I have yet to lose a case because of competition since we use the flip chart presentation as a substitute for leaving any type of written proposal in the hands of the client. The complete attention of the client is commanded by using before him the descriptions on the chart. In most cases, I have never even been asked for a written proposal, although I have often been asked to leave my visual chart. Of course, I beg out of this saying it is my only copy.

"I hope that many more men will take advantage of these charts soon. The sales track is easy to follow—all I do is look at the picture and discuss it in my own words. Before the prospect, I develop a picture which stays in his mind and creates the idea that there is no better plan than the New England Life plan which I am presenting."

Coming as it does from such a successful salesman, Sid's unequivocal endorsement of the field-tested pension trust flip chart is something you might want to think over.

How to Order

The flip chart sets are available as follows: (SP-236) consists of 19 pages and extras on strong white paper (12" x 15") punched for the easel backer: $6.00. The sturdy easel backer itself stands 16" high and has 24 rings: $6.00. Also available is a lightweight carrying case for the flip chart at $5.00. In three-ring binder form, the chart set is simply a reduced-size version of the big flip charts (8½" x 11", three-hole punched). It costs $1.00. Finally, there is the complete pension trust visual presentation package; one flip-chart set (SP-236), one easel backer, and three of the three-ring binder sets (SP-237) —$15.00. Order through Purchasing.

NEW PENSION LETTER IN DIRECT MAIL PLAN

Below is a suggested letter to be sent to prospects in the pension field. Where possible, individually typed letters and signatures are desirable to create a quality product. And, of course, fine stationery is an asset.

February 28, 1956

Dear Mr. Prospect:

Like other top executives, you are probably well aware of the increasing importance that pension planning has assumed in progressive management. Perhaps you have already considered the adoption of a sound pension plan.

We have developed a unique visual presentation designed to explain the different types of pension plans best suited to companies such as yours. In a few minutes it points out graphically, with charts and figures, how a pension plan can be profitable to both the corporation and its employees.

In addition, this visual method of demonstrating pension plans makes it easy to select the specific plan that might best fill the needs of your own organization.

As far as we know, nothing like this visual presentation has ever been available before. Employers, executives, and pension committees of other companies have found it very helpful and instructive.

Just return the enclosed card and we will be pleased to arrange a convenient demonstration. There is no obligation other than your willingness to appraise our ideas. May we hear from you?

Yours very truly,

John Jones

General Agent

Enclosure
THE VARIABLE ANNUITY
An Impartial Appraisal of a Controversial Contract

More and more we will be hearing about "variable annuities," an investment medium which, like it or not, seems destined to play a significant role in Americans' savings in the years ahead.

It is rather difficult to describe the controversial application of a principle which hardly exists as yet, so we must deal in probabilities and hope that our description will, like Dunninger, be 90% accurate.

At the start it is well to remember that the fixed-income annuity is far older than legal reserve life insurance. The basic principle is most ancient and honorable, dating at least back to the 16th century.

Let us examine this variable annuity (or variable income contract, as opponents prefer to call it) in contrast to the familiar, fixed income annuity, looking at it first from the proponent's viewpoint. Income from the contract would tend to fluctuate according to the economic condition of the country — or, in a very rough sense, according to the cost of living. Income payments (for periods certain and life) would be geared, in whole or in part, to the market values and yields of common stocks, reflecting of course the relative prosperity or adversity of corporations whose stocks were owned by the insurance company and the condition of the market itself.

Determination of Income

One result of this is that the variable income would be determined by the average of the total economic experience during the whole period of the variable annuity. In other words business conditions during both the "pay-in" period and the "pay-out" period affect the number of dollars in the "pay-out" period. Thus an annuitant would be somewhat protected against paying expensive dollars all his working life and then, later in life, receiving cheap dollars during high inflation years.

Thus far we have presented the variable annuity as the proponents say it will operate. The opponent's argument is somewhat less optimistic:

"What you say may be true, but we believe that you are acting in opposition to the very bed-rock principle upon which life insurance and annuities have been built: namely, guaranteed values and guaranteed payments. The $300 billion of American life insurance in force is the result of the public's confidence in our guaranteed, fixed-dollar contracts. The approval of the American public, won so wholeheartedly in the last Depression, came almost entirely from the life companies' record and reputation of guaranteed payments, come hell or high water. The ultimate result of the variable annuity principle, says the opponents, "would be to shake that confidence. Failure of the variable annuity principle would be a severe set-back to the industry."

Too Liberal Practices?

Critics of the variable principle also think that under our competitive system there would be the temptation of too liberal investment practices, as each company would be striving for a higher investment return than its competitors. They say it would be the beginning of the end of guaranteed optional settlements as we know them today. They feel that companies' projections of future earnings would be highly over-optimistic due to the very nature of the stock market and American free competition. Also it is reasonable to expect enthusiastic salesmen to exaggerate the possible return and minimize the possible losses. Critics fear that too many buyers of these contracts won't really understand how they work until too late.

Other critics call acceptance of the principle a surrender to inflation.

When one talks to educated professional opinion about this subject it seems apparent that the fluctuating income contract is somewhat like nuclear fission — some may be in favor of it, some against it, but like it or not, it is on its way. We cannot prevent it, but we can shape and mould it.

Few will insist that if the principle should prove sound over a period of years it could not be extended to settlement options of Ordinary contracts on an optional basis. It seems probable that competition alone would dictate that a company offer applicants a choice of settlements — a fixed dollar guarantee or a variable annuity.

Never a Status Quo

Only a die-hard will insist that America's future economy is certain to return to a "norm" of some bygone years. And only a die-hard will state obstinately that the institution of life insurance came to the end of the road with the establishment of 10 C & C. Conversely, only a foolish man would advocate a life company plunging into economic jungles without thorough study and preparation. Perhaps it is wise to watch the first adventurer hack his way through the jungle, winning his laurels or becoming a martyr.

But back to more practical thoughts — and again these must be based on supposition because there are few facts.

The Pilot's LOG
Suppose a man bought an annual premium variable annuity. His premium would be a fixed number of dollars, but he would receive a varying number of credits or units annually, depending on how the life company's stock holdings fared that particular year. These stocks would be held in segregated accounts, or even in a separate special purpose corporation, so as to isolate them from the reserves established for other life and annuity contracts. During the "pay-out" period the reverse would be true—he would receive a fixed number of units which would be negotiable into a varying number of dollars.

If the annuitant wished to cash in his variable contract, the company would have somewhat of a problem: its hands, because of the opportunity for speculation by attempting to cash in his total credits or units when market conditions made their value particularly high. He probably would be required to take his cash value over a period of several years (and this is a talking point in favor of the immediate, cash value benefit as we know it today.)

Supervision?
Would the insuring company's investments fall under the jurisdiction of the S.E.C. (Securities Exchange Commission) as well as the state? Lots of people are wondering about that one, too, but the answer at this time is unknown.

Another question which seems to have no definite answer is whether or not the widespread buying of common stocks by life companies would bid up the price of stocks to the point where their yields were unattractive. Also, would the variable annuity be a surrender to inflation? Sensible sounding answers can be heard on both sides of these questions.

A big talking point for the new principle is the probable inclusion of a minimum guaranteed income below which the return will not fall. This would be accomplished by a combination plan linking equal purchases of variable and fixed dollar annuities. It is of course possible that the variable annuity would be less attractive over a long period than the fixed dollar annuity. The point is that it would spread the income differently.

It does not seem likely that the new annuity would take over the market. Only a small proportion of the total sales would go to the "agile annuity" but it could still be an extremely large volume.

If the variable annuity principle is adopted by life companies, approved by the states, and proves successful it is obvious that the newcomer would compete for the market now being served by mutual funds and investment trusts. The big difference between the variable annuity and shares of a mutual fund is that the annuity involves elements of life contingency which cannot be written into mutual fund contracts.

Salesmen of pension trusts need not be reminded of the interest being shown both by management and labor in the self-administered pension trust with its freer investment policy. With the advent of the variable annuity from some source, we may expect to see some corporation retirement plans gravitate to the seller of this contract. We may argue that this investment medium is not wise, but we cannot

(Continued on page 14)
Just one year ago, the first printed version of a New England Life Hall of Fame appeared in The Pilot's Log, following a suggestion by Mr. Huppler. Today, that Hall has become an actuality.

Here are honored those New England Life salesmen who have produced a million dollars of Ordinary business during any calendar year.

First among the rows of familiar and prominent faces is that of H. Arthur Schmidt, the first man ever to write a million dollars with the New England Life (1924). Unfortunately, many other well-known faces are missing because pictures have not yet been made available.

Physically, the Hall is carefully appointed after a Georgian motif. Its side panels, terminating in stark white, fluted pilasters, bracket the entrance corridor to the Agency Department on the tenth floor of the Home Office. Shown above is the left panel with Miss Ernestine E. Edwardson, Agency receptionist, in the background. The pictures are hung on a background of red velvet which complements a dark broadloom rug that runs the length of the Hall. Framing the picture display is a gold-colored Colonial border.

Nowhere is America's mounting prosperity better personified than in the rock-steady growth of the New England Life, and nowhere is the Company's prosperity better reflected than in the confident faces of these superlative salesmen, in every sense our finest.

Let us point out one fact in testimony to this: Last year, more men sold a million in the New England Life than sold a half-million ten years ago.
MEMBERSHIP

Date indicates original year of qualification

William J. Ackerman .......... 1955
Alexander Alex ............... 1955
Chris A. Allen ............... 1953
Blaylock Atherton ............ 1952
Samuel M. Barg ................ 1950
G. Nolan Bearden .......... 1947
Frank Bohm ..................... 1955
Earle W. Bradley, CLU 1955
Francis G. Bray, G.A. ....... 1949
Frank E. Brennan, CLU 1955
Howard R. Brewster, G.A. ... 1955

Joseph E. Bright .......... 1955
Thomas E. Burke .............. 1953
Geo. Byrnes, CLU, G.A. 1954
H. W. Castleman, G.A. ....... 1953

Warren Cappel ................ 1955
Edward Choate ................. 1944
Robert K. Clark, CLU 1954
George J. Cohen, CLU 1952
Clarence A. Corwin .......... 1953
Lowell D. Crandon .......... 1937
J. Welldon Currie ............. 1953
George D. Davis, CLU 1955
Frank E. Dillon ............... 1954
James R. Doughty .............. 1955
John R. Downs ................. 1955
Thomas S. Duck ............... 1955
Harold I. Fitzgerald .......... 1955
Charles J. Frisbie ............ 1955
Sidney Fried .................. 1954
W. E. Gehman, CLU ............ 1949
Paul S. Gesswein .............. 1949
Christopher Goldsbury, CLU, G.A. 1952
Maurice Goldstein ............ 1953
E. Lester Goodrich ............ 1947
E. W. Griswold, Jr. ........... 1954
George Gruenburg, CLU, G.A. 1947
Ira A. Hagenbuch .......... 1953
William B. Hardy ............. 1950
T. G. Harrison, G.A. ....... 1955
Thomas D. Harvey ............ 1954
P. A. Hazard, Jr., CLU ...... 1944
Robert M. Heublein .......... 1955
Isidor Hirschfeld ............ 1943
Henry A. Hirsch .......... 1955
L. M. Huppeler, CLU ..........

V.P. ......................... 1951
Sigmund Hyman ............... 1955
Robert J. Immel ......... 1955
Owen P. Jacobsen, CLU ...... 1944
W. B. Jadden, CLU ....... 1955
Albert J. Kelley .......... 1951
William C. Kelly .......... 1955
Arthur C. Kenison .......... 1951
Milton Kibler, G.A. ....... 1955
Howard B. Knaggs .......... 1955
Charles Lamb .............. 1955
John J. Langan .......... 1955
Fred L. Layhehn .......... 1955
Donald E. Leith ............ 1944
J. H. Lipscomb, G.A. ...... 1948
Charles Lytle ............ 1955
Ken Mackenzie, CLU .......... 1951
D. Marks, Jr., CLU, G.A. 1943
W. H. McCoy, CLU .......... 1944
Walter T. McIntosh ...... 1948
Robert A. McKean, Jr. ...... 1953
Fred P. McKenney, Sr. .......
Alfred E. McNeill .......... 1953
B. H. Micou, CLU .......... 1950
Jim Miller ................. 1928
Richard A. Mills .......... 1952
Leo P. Mirsky, CLU ...... 1944
Edward G. Mura, G.A. .... 1943

Robert C. Newman .......... 1938
Edmond J. Nouri ............ 1955
Gordon D. Orput, G.A. .... 1947
Dick Partridge, G.A. ...... 1954
Raymond M. Paull .......... 1955
D. Miley Phipps, CLU ...... 1952
Harry A. Pledger .......... 1955
Jules J. Polachek .......... 1949
J. H. Prentiss, Jr., CLU ... 1943
James L. Price .............. 1954
Henrikas Rabinavicius ...... 1948
C. D. Richardson, G.A. .... 1951
George W. Riley .......... 1955
Hugh Robertson, CLU ...... 1947
Kenneth V. Robinson ...... 1952
W. F. Scarborough .......... 1947
H. Arthur Schmidt .......... 1924
A. Andrew Shaffer .......... 1955
W. Shelton, Jr., CLU ...... 1955
Henry F. Silver, CLU .... 1955
Benjamin L. Stern .......... 1955
Henry C. Stockman .......... 1938
Henry C. Stockman, Jr. .... 1953
Thomas E. Taylor .......... 1955
Ralph H. Thomas .......... 1955
Sidney O. Thompson ........ 1954
Reid S. Towler .............. 1955
Selby L. Turner .......... 1947
W. L. Wallen, III .......... 1955
Stuart D. Warner .......... 1927
W. G. Wegner, CLU .......... 1952
Roy L. Weid ................. 1952
Charles H. Weiss .......... 1951
H. D. Wheeler, G.A. ...... 1953
W. Hayden Wilson ......... 1955
Harry E. Workman .......... 1954
Keith A. Yoder .......... 1955
John C. Zimdars .......... 1955

February, 1956
Five More Announced as 1955 Hall of Fame Men

We are proud to present five more New England Life men whose ordinary business placed in the Company last year exceeded one million dollars. Particularly are we happy to honor again St. Louis's Bob Newman, who has sold more than a million in 32 out of the last 35 years. (Thirteen of them were 2 million dollar years!)

Mr. Newman and Mr. Allen are old-timers on the Hall of Fame. Messrs. Shaffer, Davis, and Brailey have qualified for the first time.

15 Men Added to Leaders Association

Fifteen more men have been announced by the Records Section of the Agency Department as having completed production qualifications for the 1956 Leaders Association. They are (as of Feb. 16, 1956):

- Norman B. Allard...Boston-Hays
- Donald G. Bredberg......Buffalo
- Lin. Butterworth, G.A....Atlanta
- Robert K. Clark........Cleveland
- Christopher L. Daly.....Oakland
- Calvert L. Dings ......Cleveland
- William Edelstein......Charlotte
- Albert P. Elebash ....Montgomery

JOHN W. BUDA . . .
former Pomeroy supervisor opens 2nd Detroit agency

On Feb. 1, 1956, New England Life's second Detroit agency began operation under Agency Manager John W. Buda, formerly a supervisor with Fraser Pomeroy.

John's N.E.L. career began in January of 1953, following four and a half years' work with Mass. Mutual and John Hancock. He started as a supervisor in recruiting and training and was an assistant to General Agent Pomeroy. He also wrote better than a quarter-million that first year!

The 31-year-old manager got an early introduction to the rugged life when, at 17, he made the long, grim march through the Pacific islands with the Marines. Following his discharge, he attended and graduated from Michigan State in 1949 with an A.B. Presently, he is active in industry organizations including Michigan Life Leaders, and the Detroit Life Underwriters Association. Too, he is a five-year National Quality Award winner. He also enjoys membership in the Detroit Boat Club (oldest in the world) and Lamda Chi Alpha.
HUPPELER CITES PROGRESS ON 26 POINTS AT G. A. MEET

The 48th annual meeting of the General Agents Association, held at Hollywood Beach, Florida, in mid-January was the most optimistic and forward-looking gathering of New England Life people in memory. It was not the intention of the planners to keynote the meeting on a Prosperity Ahead theme, but that happy subject seemed inevitably to break through time and again. President Anderson spoke of the succession of years ahead as an “escalator” to greater levels of productivity; Vice President Huppeler, reporting on the first year of the Company’s 10-year plan, called it “a phenomenal year”; and even in the informal chat-sessions around the hotel the positive air of assured optimism was both contagious and inescapable.

Bordering this page are some candid snaps of Hollywood Beach speakers with the titles of their addresses and you can see that this was a truly high-powered aggregation of talent. Vice President Huppeler’s outlining of New England Life improvements in 1955 was of particular interest to general agents and because they illustrate so aptly how the New England Life will never be content with a status quo on quality, the salient points are outlined herewith for the entire field.

Among the 1955 betterments he mentioned were: (1) agency employee pension plan; (2) improvements in agents retirement plan; (3) assistance for older general agents; (4) progress in the District Agency Development plan — 26 units at close of year; (5) Oates Spread for general agents and agents; (6) production credits increased; (7) improvements in general agency financing; (8) improvements in our training allowance program; (9) new and improved educational methods at Home Office; (10) establishment of a brokerage management plan; (11) expanded cooperative advertising; (12) Advanced Underwriting Conferences — bringing the training to the field; (13) creation of visual aids for pension selling; (14) new and dramatic recruiting manual; (15) big send-off into 1956 with Wreck the Records contest; (16) lower ratings on aviation risks; (17) host of improvements in Group Insurance — accident and health, Baby Group, lower rates, expanded field service; (18) insurance limit upped to $2,300,000; (19) liberalized occupational ratings; (20) increased limits for military risks; (21) new policy, Level Term Rider; (22) lower rates on Ordinary Life and Term; (23) increased dividends; (24) non-medical pension trust plan announced; (25) more equipment provided general agencies; and (26) reorganized and enlarged Agency Department for better and faster service.

The meeting itself was most smoothly run and credit for the flawless functioning goes to Bob Armstrong, Director of Agencies, who was handling his first large New England gathering. Congratulations to him.
THE President's Trophy competition has gained added interest and incentive by the establishment of ten awards for competition within five divisions of agencies, based on physical size, insurance in force, and market potential. This year, for the first time, the General Agents Association selected a winner and a runner-up from each of the five divisions, in addition to an over-all President's Trophy winner. The competition is based on the same categories of agency building as have always determined the President's Trophy winners.

(PHOTO RIGHT) Bathed in the perfect Florida sunshine, New England Life's general agents take a picture break.
TROPHY WINNERS

FRANCIS L. LUND, CLU
Minneapolis
Winner, Division III

FRED A. LUMB, CLU
Grand Rapids
Winner, Division IV

WILLIAM W. WHITESIDES, CLU
Salt Lake City
Winner, Division V

PENDLETON MILLER, CLU
Topeka
Runner-Up, Division III

WILLIAM R. WAGNER, CLU
Rochester
Runner-Up, Division IV

C. ALLEN HOPKINS
A. KIRBY CLEMENTS, JR., CLU
Montgomery
Runner-Up, Division V
Past and present presidents of G.A. Association are CLU's Bruce Bare (left) and Wheeler King. President Anderson receives a bag of new golf clubs from the G.A. Association at a surprise dinner. Past presidents pose with sparkling spouses. Mr. King (left) is awarded gift and congratulations by past president Lin Butterworth. Quarter-century medals go to Mr. Smith Wharf, Bill Gentry, and Bob Swanson. 6th N alumni now in successful management include Al W Tommy Hynes, Guy Randolph, Jr., George Joseph, Bill Hart, Pug Lund, and Merton Sayles.
BRUCE BARE Selected to Head G. A. Association

BRUCE BARE, CLU, general agent at Los Angeles and last year's President Trophy winner, has been elected president of the General Agents' Association. Vice-president is C. VERNON BOWES of Newark with DAVID S. KAMP of San Francisco doing the honors as secretary and treasurer.

Three other complete the executive committee: J. HICKS BALDWIN, CLU (Washington); RICHARD W. PARTRIDGE (Boston); and WHEELER H. KING, CLU (New York), the immediate past president of the organization.

The Association has announced its 1957 meeting site to be The Biltmore at Phoenix, Arizona.

32nd Career Underwriting Class Graduates 23

First Row:
WILLIAM TRAYES, JR. Home Office
JIM IMBODEN Topeka
GUY CUNNINGHAM Topeka
JOHN MILLER Oklahoma City
FRANKLIN HARVEY Buffalo
BILL BRUCE Topeka
GEORGE WENKE Phila.-H&D

Second Row:
DEAN CRUMP Oakland
BERNARD PEDERSEN Chi.-Swanson
PETE MURPHY Burlington
JOB BOX Montgomery
GENE WEISS N.Y.-Schmidt
HURLEY PFENNING Burlington
BOUCH BOYD Charleston
HERB KELSO Baltimore

Back Row:
ERNIE STANSFIELD Salem
PAUL DUFF Home Office
DEL STELLJES Spokane
JIM THURSTON Burlington
DICK WEDEN Boston-Summers
BILL FEITZER Phila.-H&D
ARNOLD PITTMAN Albuquerque
VERN WOODBURY Oakland

JANUARY, 1956
Party

PHILADELPHIA-H. & D.

LOS ANGELES-BARE

SAN FRANCISCO

Snaps
Distinguished Frank A. Willis aerates his coffee with a practised puff during festivities at the Haines & Dunn annual agency luncheon.

Genial Cappy Haines shakes the hard-working hand of Jack Mel­dum, winner of the agency’s Most Valuable Associate plaque for 1955.

Big George Dunn discusses that which has gone before and that which is due to come up. The great Philly team finished among the top ten in 1955.

Tommy Leahy (right), ace re­s­iter and member of Leaders, re­ives his Man of the Year plaque and gold watch engraved Most Valued Associate.

Young Garry Burton finds him­self pretty busy juggling coffee, a First Year Star Producer’s award, and an Advanced Underwriting certifi­cate.

Veteran salesman Port Arthur, rounding out a quarter-century of New England Life service, stands up for his 25-year medal at the Bare Christmas party.

According to agency tradition, the newest associate acts as M.C. at the KAMP’s annual Christmas party. Here, Dave introduces young Bob Donovan.

If the Colgate people ever get this cture, we will lay odds that Mr. Jack Younger (right) will be seeing less and less of his Mrs.

With the air of an old bird-man, Assistant G.A. Harry W. Day moves in on a crackly-browned gobbler as bystanders keep a check-rein on their fingers.

“MAN, DID WE HAVE FUN!”

... Lloyd A. Clarke
Leading Salesmen
FOR JANUARY

WITH PENSION AND GROUP

HENRIKAS RABINAVICIUS
(New York-Byrnes) $2,604,193

RICKY RABINAVICIUS’ January business ($2,604,193) placed him third among all agencies — right behind Boston-Summers and right ahead of New York-Schmidt.

SECOND

James H. Prentiss, Jr., CLU (Chicago-Swanson) $1,307,500

THIRD

Merle G. Summers (Boston-Summers) $1,024,331

NEW YORK-BYRNES

Henrikas Rabinavicius $2,604,193
Owen P. Jacobsen 622,200
John J. McGauley 555,000
Glenn Griger 463,492
Henry F. Silver 276,500
Sidney O. Thompson 196,702
John J. Langan 170,432
Robert J. Metz 170,249
JASON Khan 162,700
V. Gerald Wittke, Jr. 133,500
Richard B. Ray 119,211
William B. Huntington 111,225
Donald E. Leith 78,559
Stephen W. Hopkins 76,250
Andrew Coulter 70,000
Max L. Wills 70,000
David E. Brex 63,000
Gabriel A. Valenzuela 61,350

SEWARD SMITH 57,500
Robert B. McIntosh 46,000

CHICAGO-SWANSON
James H. Prentiss, Jr. $1,307,500
Bernard E. Pedersen (NFT) $90,500
Richard M. Ollmert (NFT) 52,700
Herbert Cooper (NFT) 45,270
Z. Erol Smith, Jr. 40,000

BOSSOM-SUMMERS
Merle G. Summers $1,024,331
Arthur C. Kenison 250,917
Hugh Robertson 236,634
E. Lister Goodrich 109,893
Stanley W. Page 87,571
Howard G. Todd 77,802
William D. Platka 64,100
Russell H. Vetterlein 57,000
Richard A. Weden 56,000
Merlin J. Ladd 55,000
Theodore O. Olson 50,738
Ray B. Grinnell, Jr. 50,000
J. Leo McCarthy 50,000
Herbert W. Tombs 40,075
Kenneth R. Mackenzie 40,075

NEW YORK-KING
H. Russell Drowne $565,411
Leo P. Myskly 152,931
Edward G. Adams 149,216
Sidney A. Sass 149,215
Charles H. Weis 130,770
Lewis D. Zedler 96,000
Charles F. Schlenker (NFT) 81,000
Charles B. Dahmen 55,117
Paul S. Gisswein 42,900
Andrew F. Kinnacher 41,050
Victor M. Frayss 41,000
Malcolm D. Hubert 40,000

DETROIT
William H. McCoy $564,831
Ronald R. Crayvin 137,000
J. Randolph Kennedy 116,209
Thomas J. McKenna 100,000

AGENCY-OF-THE-MONTH
New York-Byrnes $7,130,509

WITHOUT PENSION OR GROUP

Merle G. Summers (Boston-Summers) $1,010,000

SECOND

John M. McGauley (New York-Schmidt) $350,000

THIRD

Edmond J. Nouri, CLU (New York-Schmidt) $360,000

INDIANAPOLIS
M. Brian Sachs 190,500
Archibald E. Lawson 70,000
Robert E. Walz 67,000
Glenn E. Tiffany 54,500
Wendell Barrett 43,723

MANCHESTER
Blaylock Atherton 451,249
Richard T. Willis 100,000
Chris A. Allen 85,800
Hugo Lendahl 54,000
Robert W. Jacobs 50,500
Bernard W. Jacobs 43,000
Alan D. Rogers, NFT 42,200

HARTFORD
Kenneth V. Robinson 440,117
L. Dow Webber 41,900

CINCINNATI
William B. Hardy 416,318
Louis A. Nathan 80,000
John M. Salladay 60,231
E. Pope Coleman 50,000

MILWAUKEE
Godfrey L. Morton 387,100
John C. Zimdars 87,000
Sidney S. Saltzstein 70,000

The Pilot's LO
$78 Million January Is All-Time Record — 35 Agencies Over a Million!

**January Shatters All-Time Record!**

No word in Webster's can describe what New England Life salesmen did in January! The Wreck of the Records contest written business set the stage for the fabulous paid-for business which made January '56 the greatest month in history—an unbelievable $78 million! Previous record month was January '55 with $57 million—January '56 indicates a gain of 37%! Thirty-five agencies wrote over a million—N.Y.-Byrnes cracked the one-month record by almost another million!

**Over $7 Million**

**New York-Byrnes**

**Over $2 Million**

**Boston-Summers**

**New York-Schmidt Boston-Hays**

**New York-Marks New York-King**

**Cleveland Los Angeles-Hays**

**Chicago-Swanson Buffalo**

**Over $1 1/2 Million**

**Newark Kansas City**

**Detroit Los Angeles-Bar**

**Over $1 Million**

**Boston-Partridge**

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<th>Agency</th>
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<tr>
<td>IRWIN R. HALL</td>
<td>45,000</td>
<td>45,000</td>
</tr>
<tr>
<td>W. E. GEHMAN</td>
<td>44,500</td>
<td>44,500</td>
</tr>
<tr>
<td>HOWARD R. PETERMAN, Jr.</td>
<td></td>
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<tr>
<td>Samuel L. Kramer</td>
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(Continued on next page)
LEADING SALESMEN

(Continued from page 23)

PROVIDENCE
Harold D. Brewster $246,086
DAYTON
Clarke A. Corwin $242,000
Spottswood W. Duke 140,000
James R. Kilcoyne 57,000
MINNEAPOLIS
Paul W. Latham $225,673
Mailand E. Lane 179,560
George W. Riley 151,450
Frank E. Dillon 100,000
H. L. Wilson, Jr. 97,938
Richard S. Taylor 77,400
Henry L. "Woody" Wilson, NFT 65,826
Louis M. Schaller 50,000
BOSTON-PARTRIDGE
Farley Marcus $225,000
Paul A. Warner 73,002
Seymour Berman 65,000
Eric O. Erickson, Jr., NFT 62,500
Clifford W. Dow, Jr. 47,071
William E. Phillips 40,000
NASHVILLE
Roy H. Shainberg $207,500
Joe H. Netherland 192,500
Elbert R. McMillan, Jr. 70,000
James W. Moody, Jr. 66,700
Alvin W. Bate 61,905
TOPEKA
Robert E. McFarland $195,500
Bruce W. Buheling 144,038
Howard R. Kerr 99,167
LeBlon A. Hodges 46,450
David Hammond, NFT 45,000
James S. Imboden 42,500
ST. LOUIS
Frank E. Brennan $189,500
Robert C. Newman 118,892
Harold L. Pickett 59,200
Aloys J. Lorenz 45,820
CHICAGO-BEHRS
Jim Miller $180,000
William L. Wallen, III 110,000
Fred D. Bacon 77,000
Myron M. Smith 72,000
Edward E. Mack 67,800
Edward E. Mack, Jr. 67,800
Charles S. Mack 67,800
John P. Mack 67,800
Leo P. Finn 66,000
OMAHA
Lloyd H. Perry $173,500
ALBANY
Thomas A. Ransley $171,150
John B. Quinn 107,600
Thomas B. McCuaig, NFT 84,046
John T. Higdon 82,700
Frank W. McKearn 50,000
Newman H. Mabry, NFT 42,952
PITTSBURGH
Julius J. Polachek $166,700
Julius J. Polachek, Jr. 166,700
William C. Polachek 166,700
W. Hayden Wilson 116,877
Harold F. Rine 106,355
John R. Collins, NFT 95,275
Robert A. McKeen, Jr. 95,000
Robert J. Johnson, Jr. NFT 83,000
Allan L. Shirley 80,000
Robert G. Houtsche 41,000
WASHINGTON
Charles J. Lamb $160,250
Henry A. Hash 125,700
George W. Graves, Jr. 122,100
Arthur M. Lane, NFT 96,760
Philip G. Uhler, NFT 61,900
John A. Tipton 59,500
Edward S. Faith 46,600
CHARLESTON, S.C.
Maurice Goldstein $157,000
William B. Mattson 65,000
Wm. M. Ziegler, NFT 41,000
ATLANTA
W. Bailey Johnson $156,000
E. Dickey Boyd 115,500
J. Jack Felker 99,500
Olin P. Block 67,500
William G. Taliaperro 62,500
BALTIMORE
James Krommert $154,000
Paul S. Shields 85,000
Helin Tall 62,000
LOS ANGELES-BARE
Bill Griswold, Jr. $152,750
Richard A. Mills 145,000
Alexander Alex 130,000
Warren F. Capstick 105,000
Ira A. Hagenbuch 93,950
Lawrence G. Grabb, Jr. 77,000
Robert E. Brown 65,000
Raymond M. Paul 60,000
John S. Hocter 52,500
Harold I. Fitzgerald 46,000
E. E. Sandford 46,000
Gerald Z. Burton 44,000
A. S. Delphino, NFT 42,500

SAVANNAH
W. Lane Stokes $150,000
Charles W. Hurst 120,800
Robert L. Stephenson 54,000
Homer L. Newsome, NFT 41,000
BOSTON-HAYS
Lester B. Young $147,158
Myron E. Smith 143,600
Fred. C. Rozelle, Jr. 128,000
Fred M. Lawton, Sr. 100,000
William R. Sapers 89,000
Nicholas G. Beliss 87,273
Norman B. Allard 85,020
William C. Kelly 70,800
Thomas E. Burke 62,000
George W. Duffey 62,000
Robert J. Kaler 45,000
Frank J. Mott 42,000
Albert S. Cushing 41,500
SALT LAKE CITY
Gordon M. Christensen $139,700
Prescott G. Adams 52,500
Paul E. Osborne 46,500
TOLEDO
Elsworth E. Read $135,000
OAKLAND
William J. Commerford $132,000
Boyce L. Ford, NFT 123,500
Harold A. Voss, NFT 92,300
Don S. Mills 58,000
Ray R. Poulton 58,000
Alexander L. Pappas 47,500
James J. Robinson, NFT 46,000
Charles F. Thompson 44,711
Joseph B. Gage, NFT 43,500
H. Daniel Rix 40,000
JACKSONVILLE
Robert Levin $131,900
James H. Lipscomb, III 85,208
Abbott F. Reid 80,000
J. Welldon Currie 55,000
Carl S. Ingle 55,000
George F. Harms 53,5
William Edelstein 45,0
DENVER
Samuel Silverman $128,500
Eugene V. Trainburg 97,000
GRAND RAPIDS
Stephen H. Barnard $128,338
Jack E. Bates 47,500
Ronald T. Stevenson 45,000
D. Southard Bloom 44,000
NEW YORK-MARKS
Henry Moyer Jr. $126,990
Bernard Sheehy 92,000
Richard E. Minor 82,500
Ward B. Anges 77,000
Seymour Glick 75,000
George Osberman 75,000
(Continued on next page)
OUTSHOOTING COMPETITION

Many times you will find a prospect, on whom you have called, considering some certain kind of insurance and you are in direct competition almost from the beginning. Even though your plan may be at a lower cost than the opposed plan, it is seldom wise to try to sell a man the same kind of a plan which is presented to him by another agent.

Change the plan. Change to some other kind of policy. Then you can tell the prospect, "Well, we've got practically the same kind of a plan that you're being presented, at a lower cost or at a little different cost, but I'm just wondering whether or not this kind of policy (or this type of program) might not be of more value to you and to your family. Let me explain what I mean."

Here present, perhaps, Family Income, or Level Term Rider on a particular policy; or anything that is different, even though it may be more expensive than the original plan proposed.

You might even present two new plans in comparison with the first plan presented. This gives you two out of three chances to get the sale against your competitor who got there first.

Incidentally, the best way to beat competition is to get there first, and the best way to eliminate competition is to stay there longer, until your prospect decides to buy.
LEADING SALESMEN

(Continued from page 25)

WILMER O. ROWE ........ 51,500
Jesse H. Foster ......... 48,000
CHATTANOOGA
Doug. S. Summitt, NFT ..... $78,100
Walter S. Flenor .......... 43,873
Telfair Brooke, NFT ...... 43,000
LOUISVILLE
William B. Chescher ... $75,000
Edward A. Fish .......... 45,000
Flavious B. Martin, Jr. . 42,000
Thomas A. Hagan ......... 40,000
BURLINGTON
Ralph H. Terrill .......... $73,000
Donald M. Woodbury ..... 54,533
Hurlhy C. Pfennin ....... 42,500
BIRMINGHAM
Nell F. Burns ........... $71,617
Alex P. Hamilton, Jr. .. 57,500
Emmett O. Kirkland ...... 47,800
PORTLAND, ORE.
Mellard A. Samuel ...... $70,860
Thomas J. Mager ........ 55,000
Victor O. Karle .......... 47,500
SAN FRANCISCO
Lloyd A. Clarke ......... $70,640
William J. Morcott ...... 58,000
Jack A. Marinelli ....... 57,762
David G. Hoffman ....... 52,000

Jack S. Younger ........ 51,300
Irme Gulyas, NFT ...... 50,000
Harry E. Schultz ....... 47,650
Joseph F. Pickering .... 42,000
ROANOKE
E. Melvin Wilson ....... $70,000
Harry Bushkar, Jr. ..... 52,500
HONOLULU
Donald Ching .......... $61,500
Sam Liu ................. 40,000
CHARLOTTE
Calbert L. Dings ....... $60,500
Alex R. Urquhart ....... 45,000
Henry E. Colton ....... 43,775
ST. PAUL
Donald O. McLeran ...... $60,000
Finn A. Nannestad ....... 48,500
DAVENPORT
John W. Ellerman ....... $58,367
Jack K. Wayne .......... 51,941
Alvern A. Engwall ....... 48,808
MEMPHIS
Robert T. Jackson ...... $55,500
Ned J. Suttle .......... 47,800
HOUSTON
Lawrence F. King ....... $55,000
Ivan R. Brown, NFT .... 50,000

WEST VIRGINIA
Carol A. Daugherty .... $53,000
CHICAGO-STEGER
Max F. Rich ............ 52,5
PORTLAND, ME.
Everett B. Garland .. 51,000
ALBUQUERQUE
Herbert A. Hake, NFT .. $47,500
NEW ORLEANS
William G. Mingels ...... $43,431
SAN ANTONIO
Hayden L. Bond ...... 41,000
SPOKANE
Delbert M. Stelljes ... 41,000

STORK QUOTATIONS

... Diane Marie, strong at 6 lbs., 11 oz., selected The Bob Quigleys (N.Y.-Schmidt) as folks.
... Robert, Jr. started a DAD plan for Big Bob and Dot MacClosk (Phila-H&D) contributing 6 lbs., ozs. on his own.
... Jo Anne got off the stork at Rochester to gladden the home of NFT Howard Holmes and wife Pat. (Dimensions not yet released.)
... Robert K., Jr., recruited by Bob Archbile, Sr., increased the Harrisburg agency force on January 21.

February Anniversaries

M. Henderson
Chicago-Swanson
Twenty Years

John L. Bryden
N.Y.-Byrnes
Ten Years

C. A. Daugherty
West Virginia
Ten Years

John Phillips, III
Memphis
Ten Years

Robert F. Zulauf
Cleveland
Ten Years

Stan Page
Boston-Summers
Five Years

Art. S. Patterson
N.Y.-Byrnes
Five Years

Tom Ransley
Albany
Five Years

Carl L. Swanson, San Francisco, Five Years

The Pilot's LO
PEOPLE IN THE NEWS

ELECTED

... Wheeler King, CLU, G.A. (N.Y.) elected president of Life Managers Assn. of Greater New York, Inc.

... George W. Vibbert, CLU, G.A. (Syracuse) elected delegate-at-large for the G.A. and Managers Life Insurance Assn. of Syracuse.

... Christopher Daly, Jr. (Oakland) elected a Director of Contra Costa Council of the Navy League of the U.S.

... Harley J. Kirkpatrick (Cleveland) elected president of the Trump County Mental Health Assn.

... John Barker, Jr., Vice President and General Counsel, elected chairman of the joint legislative committee of American Life Convention and Life Insurance Assn. of America.

He was presented with a gavel and citation as Past President of the Association of Life Insurance Counsel at the mid-winter meeting.

... Lambert M. Huppeler, CLU, Vice President, elected to executive committee of the research advisory committee of the LIAMA, and also to the annual meeting committee of the same organization.

... Homer C. Chaney, CLU, 2nd Vice President, elected chairman of Advisory Council of Life Underwriter Education and Training of LIAMA.

SPEAKERS

... Harry Wilson (L.A.-Bare) addressed the Glendale Chamber of Commerce on the subject of Business Insurance.

... During March, the State of Utah Life Underwriters, Kansas City Life Underwriters, and a forum held by the Chicago Chapter of CLU will be privileged to hear addresses by one of the finest sales teams in America: Bob Lawthers, John Callihan, and Lambert Huppeler.

... The G.A. and Managers Round Table of Providence listened with interest as Bob Armstrong discussed "Management Trends in '56."

... Christopher Daly, Jr. (Oakland), delivered an interesting speech on "Plastic Surgery from the Patient's Point of View" before the Castro Valley Kiwanis Club.

DAVENPORT DISPLAY

Bob Yackells, Manager (Davenport) has another publicity display going, this one, illustrating the uses of life insurance, is in the lobby of a Davenport bank. The Davenporters recently had an attractive public display based on our "What is a Boy?" and "What is a Girl?" essays.

PRUDY HOOKED IT

It was a Whale-Hunting expedition, but look what they turned up with!

"The Al Whales (Oklahoma City) and Dave Hunttings (Philadelphia) sailed out in the deep after the G.A. Meeting to try their piscatorial prowess, but it was diminutive, 5-foot Prudence Huntting who landed this 6½-foot sailfish. This is small wonder, however, because anybody who can control a man who wears a red formal jacket won't have any trouble with a sailfish regardless of size.

AUTHORS

... Frank See, CLU, G.A. (St. Louis) told how "Your Only Problem is to Find Your Market" in a recent issue of Life Insurance Selling.

... Pete Miller, CLU, G.A. (Topeka) has received stacks of congratulatory mail on his "Life Insurance As An Investment," published in the Kansas Medical Journal.

TRILLION DOLLARS

For some time we have had an eye out for the first use of the word "trillion" in connection with dollars. The national debt has been mentioned as one-third of a trillion dollars, but that is a fractional term and didn't count. However, a vice president of Alfred M. Best's broke through the trillion barrier a few days ago when he forecast one trillion dollars of American life insurance in force in 1965.

SHARK TALK

When general agents visited the Seaquarium near Hollywood Beach (a place where you can observe fish as seen by other fish) a shark was heard to remark to another shark: "Dig that crazy Whale from Oklahoma!"

"Where?" asked the second shark. "Over by that Wharfel!"

MILLARD WRITES AGAIN

Come falltime Millard Samuel's new book about business insurance will be on the market. This will be a volume of practical sales ideas for the new man in the business insurance market. The book comes on the heels of his Low Pressure Plans to Increase Production which was a successful venture published by The Rough Notes Company.

* * *

Square meals make round people.

FEBRUARY, 1956
This was Columbus' first large-scale annual meeting and dinner in several years due to Cliff Wharff's health not being of the best. However, this year the doctor let down the bars and allowed Cliff to celebrate his tenth anniversary as general agent. Paul R. Moore received his 25th-year medal at this meeting.

Portland wound up its annual meeting with a sumptuous repast (or, in Mid-Westernese, a big feed). As far as we can recall this is the first time Portlanders ever had their picture taken inside a house. Usually the photographer has caught them in the bright sunlight of Casco Bay with lobster in their fingers and watermelon in their ears.