

INSURANCE WITH HEART

The American Heart Association's Los Angeles affiliate has come up with a great idea—a capital investment pledge program that lets the association use donors' contributions to buy Term Life insurance. Here's how the "HeartBeat" program works: Donors receive coverage automatically, with no medical exam required. The association uses the donors' tax-deductible donations to pay the premium during the five-year policy term and becomes the policy owner and beneficiary of the paid-up policy at the end of the term. The returns can be dramatic. A \$50-a-month commitment for five years from a man age 45 will eventually generate \$12,034 for the heart association. Donors receive certificates, wall plaques, recognition at an annual Research Roundtable Luncheon... and a sense of accomplishment.

PRODUCTS, SERVICES, AND MEMBER NEWS

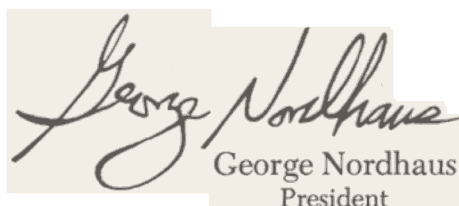
WHEN IT COMES TO PERSONAL LINES...

they don't come any better than Patty Vaughn. The most popular seminar speaker in IMS history, Patty's back this year with a hot new formula—G + P⁴ + S—that can boost your Personal Lines profits. She'll show you, step by step, how to analyze your Personal Lines Profit Center, set up a profit-oriented incentive system, restructure your workflow, design and implement a strategic marketing plan, and monitor your results. Patty will be leading her seminar in nine cities between May 5 and June 4. The brochure has the details.

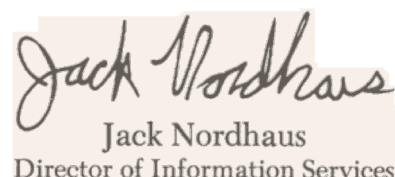
QUOTE OF THE WEEK:

"There are those who are opinionated who run the risk of being wrong . . . and there are those who sit on the fence who fear being wrong. And then there are those who have no opinions who will never be wrong but lack the commitment to ever be right."

Gary Gevisser
Chief Operations Officer/CFO
IMS



George Nordhaus
President



Jack Nordhaus
Director of Information Services