

I have been part of the life insurance profession since 1974 and a member of NALU/NAIFA for most of that time. It's interesting to look back to what was, to enjoy our current successes and to participate in the plans for the future. Marvelous...but I can remember, when:

- There were seven local Life Underwriter Associations in Los Angeles County and two Satellite Groups as well
- There were nine or ten monthly meetings for all associations AND attendance was about 50% of the members for each meeting.
- Jay Leno told jokes at the West Los Angeles Life Underwriters' holiday meeting in 1982.
- There more than 140,000 members of NALU (National Association of Life Underwriters).

I can also remember:

- Roger Zener. His talks about the Rat Hole, the Worst Investment and The Best Gift a Father Could Give a Son (if you are not sure, just send me an email).
- Tom Michel's first day at the Beverly Hills Connecticut Mutual Agency in 19xxxxxxx! A long while ago.
- Frank Nathan. All of his stories about selling life insurance. He was a great salesman and the consummate professional. I will go to my grave with his sage advice about other insurance agents and why we should help each other. He said the only competition we have is time. And he did this while pointing to a clock.
- Richard M. Kagan. One of the finest and best life insurance salespeople I ever met. He could and would sell everything to anyone that would pass an exam. He claimed he was not an expert in anything, but believe me, he knows everything. His planning and presentations are outstanding. And, I don't remember when he did it, but his short film for an MDRT meeting about clients buying life insurance should be shown every time there is an agents' sales meeting. It's classic and although humorous, puts the entire sales process in proper focus and perspective.
- Woody Woodson. Mr. Woodson wrote an article for the Advisor Magazine called the Back Page. It was the back page, and although it was at the end of the magazine, it was always the article I read first. His notes on the sale of life insurance are still germane, but his innate outlook on life as a human being always put things in order for me.
- An elevator ride with my wife at our first National NALU convention when Ben Feldman, Jack E. Bobo and Woody Woodson and wives were in the elevator with us. I have never met more gracious or kind people in my life. They are legends in the business and to me they will always be legendary.

Three **last** things I remember:

1. Rate books.

2. IBM Selectric Ball typewriters with the back-erase key—Thank God.
3. Piggyback Life Insurance planning and Equity Offset Split Dollar that could be shown on one page.

Thanks for this short trip down memory lane. There is probably more that I remember, but I am too old, and no one needs to hear old men's stories. But, there is one event I remember that still goes on to this day, The Will Farrell Awards. Before 2020 we included the word "Banquet" as well, but this year is a bit different, it's a virtual meeting. This is a meeting for the Los Angeles Life Insurance profession to celebrate. There were over 1,000 people at the first Will Farrell Awards Banquet I attended in the late 1970's. There were so many people that the Los Angeles ALU rented out a large ballroom at one of the large downtown hotels. The meeting took two or three hours to complete. It was an entire afternoon affair. Insurance Companies and their agencies celebrated the agents. The best agent from each group was identified and plaques galore were given out. It was amazing, this meeting was supported by the Los Angeles ALU, Los Angeles CLU Society and the Los Angeles GAMA Chapter

Will G. Farrell was co-founder of the Life Insurance Committee of the Los Angeles Chamber of Commerce. He was successful in business but is remember for his life of dedicated service to the public welfare without expectation of reward. In 1949 the Will G. Farrell Public Service Trophy was donated to the Life Insurance Committee. In 1974 the full sponsorship of this award was assumed by the Los Angeles County Chapter of the Society of Financial Services Professionals (FSP) for merely the American Society of CLU and ChFC, the Los Angeles Association of Insurance and Financial Advisors (NAIFA), and the Los Angeles General Agents and Managers Association (GAMA). The award is only presented once per year to a member of the life insurance industry in Southern California or someone closely associated with the life insurance industry in the State of California who is distinguished in his or her own industry and who has given distinguished unselfish service to others in or out of the industry and shown a willingness to contribute volunteer effort in the community at large.

I have included a list of the award recipients since 1949 [here](#). These are no winners, the only winners of the Will Farrell Awards, is us as a profession and communities in which the recipients live and work. This list is a who's who of the Los Angeles and California life insurance profession, there are three NAIFA National Presidents listed, several California State Presidents, State and Local National Committee people, FSP/CLU Society National and Local Presidents, MDRT members, Top of the Table members, there is a husband and wife that received the award in back-to-back. And our unwavering and devoted Association Executive, Betty Telefsen won the award back in 1987. And, although a small part of the presentation today, various agent quality awards are presented.

As long as I have been attending the Will Farrell Award banquet, the featured speaker provides a talk that may be inspirational, full of promise, sales systems or highly technical. I always look forward to the presentation. They have always hit the

mark. Eleanor Johnson last year was terrific. I urge all of you to listen to her if and when you can.

This year, Ramona Neal, CLU, ChFC, CLTC, REBC of Living Benefit Review, LLC. will be talking. She has thirty years of experience helping advisors and wholesales understand and position life insurance products and solutions. Currently she is an expert on the long-term care insurance riders for hybrid products. Her analysis is keen and on point and can save the advisor countless hours of time trying to understand the differences between product definitions. I have heard her before and stopped taking notes after the third page. Her views are easily understood and although she can talk actuary, she speaks to us in Agent's English. Her talk goes by way too fast. Introducing her is Steve Cain, CLTC of LTCi Partners. The cost to attend this virtual meeting is nominal. The information provided is priceless. Your support provided to the Los Angeles NAIFA and Los Angeles FSP will be appreciated in ways too numerous to count. I hope you will join on Thursday February 18th, 2021 at 11:30 AM to 1:30PM. The cost is nominal, \$15 for any NAIFA or FSP member or a member of an allied association (i.e., NAHU).

See you then...*Dennis Lawton, CLU*