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Customer Satisfaction

In the recent "Equilogue" you asked for comments regarding our experience with your company.

Perhaps you would be interested in a service rendered to me. When I retired seven and one-half years ago, I requested that the premiums on my policy be deducted from the dividends earned. This is a very neat manner in handling the premiums at a time in my life when we need for both my wife and myself, and the purpose of this short note is to tell you how much we appreciate this feature.

Even though our policies are not very large, we want to say, "Thanks for everything."

Sincerely,
C.F.B.
Mayfield Heights, Ohio



To My Equitable Associates:

This collection of commendation letters gives convincing testimony of your superb performance as members of the Superior Sales Force of the entire life insurance industry.

I salute you for responding to policyowner needs personally, courteously, promptly and professionally. You are The Equitable's prime resource and most valuable asset. It is especially gratifying when customers from across the nation acknowledge your dedication in excelling beyond their expectations. You are the most visible representation of the company.

While I recognize the outstanding job you are doing, objective appraisal by those who have been pleased by your performance is most reassuring.

My appreciation must also be expressed to the many people in the field offices and in the home office whose combined support helps make all these accolades possible. I am sincerely proud of every member of The Equitable Enterprise.

A handwritten signature in blue ink that reads "Coy Eklund". The signature is fluid and cursive, with a long horizontal stroke at the end.

Coy Eklund
Chief Executive Officer

I have been insured by Equitable for more than a year now.

As a consumer, it's not often that I have the opportunity to speak about good service. However, a month ago I had some problems with my policy. I put a call in to the Atlanta Equitable office. Mr. Clarence Wright listened to my questions. He was concerned and sensitive to my problems. He explained that he'd have to contact the Carolina payment office and call me back. Well, Mr. Wright called back each time he gained additional information. At this point, I felt secure about the sincerity of my insurance company. More particularly, my problems were solved with care, competence and professionalism (all rare qualities).

Further, Mr. Wright looked at my insurance inventory and made some suggestions. I was receptive to purchasing another policy because of the excellent service extended on my original policy.

I feel if more insurance people were of Mr. Wright's caliber, less people would neglect their insurance needs.

Unlike most insurance salespeople, he listened. He didn't talk in a monotone. He discussed only important points. He didn't pressure me about purchasing more insurance.

He enabled me to realize my insurance needs by making relevant points about my future.

Equitable has high quality representation in Mr. Wright. He has the spunk to make Equitable the Number One insurance company.

Sincerely,
D.L.H.
Atlanta, Georgia

I am writing to express my deep appreciation for the work of your Agent, Nick E. Basil. Ever since the purchase of my first whole and term life insurance policies in 1967, I have had occasion to deal with numerous insurance Agents. I have never dealt with one as honest, caring and competent as Mr. Basil, though some have been in the business as long as 15 to 25 years.

Mr. Basil has done my family a distinct service by saving us at least \$50 in premiums per month on our health and term insurance with little substantial difference in coverage from that of previous policies.

Considering the combination of excellent insurance and investment vehicles your company offers and the service mentality that Nick Basil embodies, there is good reason to believe that he shall be highly successful in days to come and shall prove himself to be a valuable asset to your company.

Respectfully yours,
D.R.W.
Grand Rapids, Michigan

“In valuing Agents, in appreciating Agents, in respecting Agents, The Equitable stands ‘Number One.’ The Equitable is committed to Agents... If they do their job right, if they sell and service substantial amounts of business, achieving high persistency and a high degree of lifelong customer satisfaction, if they represent The Equitable with integrity and fidelity, providing a dependable and growing contribution to the substance of The Equitable — then our corporate purposes can surely be fulfilled for decades and decades to come..”

I am writing to express my gratitude for the outstanding (and astonishing) service I received from you and The Equitable after the death of my husband in January of this year.

Several years ago my husband purchased two life insurance policies from Mr. Al Eisberg, one of your Agents. In 1973, my husband apparently decided to drop the policies and stopped paying the premiums on them. After his death I assumed the policies were of no value; in fact, I forgot I even had them. It was not until about three months after his death that Mr. Eisberg heard about it. He checked to see if there was any value in the old policies, and you can imagine my amazement when he called and told me that they were still good and I would be receiving over \$20,000 from them!

I find this situation truly amazing, and so does everyone else who hears about it. Everyone thought, as I did, that as long as I hadn't notified you of the death and applied for benefits, you would never have contacted me.

It is wonderful to know there are still people around who care about others, and companies with the kind of integrity you demonstrated.

From:
M.W.
Newburgh, New York

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Last week the Mobile area was hit with another disaster. A rainstorm caused a dam to break, flooding a portion of Mobile's residential area.

One of my clients called me for help. When I got to his home, I had never seen such a mess in all of my life. Mud had completely covered the inside of his home. He had just restored his home after the damage of a hurricane. I don't know when I have seen a more despondent person in my life, as his wife had recently died, in addition to the two disasters.

He asked me how long it would take for me to get a policy loan for him, since he did not have flood insurance and needed five thousand dollars immediately. I called Mr. Ed Terrell, Regional Vice President, in Charlotte, from my client's home Thursday and explained the situation. Ed said he would personally see that the check would get processed that day. Monday morning I received the check and took it to my client. He was almost in tears, and thanked me for what The Equitable had done.

I would appreciate very much if you would pass on to Mr. Terrell my appreciation for his cooperation. His attitude certainly exemplifies the high regard he has for the feelings of not only the Agents, but the policyowners he serves.

Yours truly,
Agent R.E.F.
Mobile, Alabama

My wife and I wish to register a letter of commendation for two of your Fort Wayne representatives, Mr. Wilbert P. Schwartz and Mr. Timothy N. Mock.

Mr. Schwartz's perseverance in following up on a mere \$1,000 policy produced by my wife in 1947 eventuated in our purchasing \$200,000 additional life insurance. Mr. Mock accompanied Mr. Schwartz on subsequent appointments with us. The professionalism of these men individually, and as a team, was highly commendable.

The representatives aforementioned are presently involved in assisting us in the revamping of insurance coverage regarding our business corporation.

Cordially,
B.J.P.
Bluffton, Indiana

Recently, I had occasion to purchase insurance from Equitable at the White Plains office. I'm certain you will be interested to know, from a customer's point of view, how favorably I was impressed with one of your representatives, Mr. Robert Koch.

He is a real "Pro" in every sense of the word. He is very personable and knowledgeable as a salesman, and yet he uses no high-pressure tactics.

Whatever our future insurance needs may be, you can be sure we will contact Mr. Koch at Equitable.

Sincerely,
A.H.H.
Larchmont, New York

I would like to take this opportunity to say that we have never had an insurance company that has been so prompt or paid so well on our claims.

It is truly a pleasure to do business with a company as honest as yours.

When our son had his oral surgery, I told the doctor he would have no trouble collecting. When he went back for his stitches to be taken out, the doctor apologized. He had not believed me and said that you were an exception to the rule.

So, we thank you and highly recommend you to everyone.

Sincerely,
L.N.
Seguin, Texas

“The challenge of treating customers as individual human beings, and with efficiency and consideration, is measured by this test: Is our service satisfying to the customer? Have we covered the matter understandably? Meaningfully? Conclusively?”

This letter is in regards to two of your Agents, David von Behren and Jim Mulholland, of Saginaw. We recently purchased a \$25,000 life insurance policy from these two men and are not only happy with the insurance, but also with the fine service they provided.

It was a big decision for us, and they were most patient. The policy was fully explained, and our questions were answered completely. They were also very friendly, personable and cooperative. They came to our home at our convenience, and when we were ready, not once did we feel pressured into signing anything.

We think you have two truly bona fide men working for your company. Congratulations and thank you so much.

Sincerely,
Mr. & Mrs. R.U.
Saginaw, Michigan

I am insured by Equitable. I have been extremely sick and unable to work since last September. I am writing to you because of two of your employees — Mary Crawford and Sue Wagner.

Since the seemingly rapid and severe decline of my health and my contact with Equitable, I have dealt with these two women. Although this is a little late in coming, I wish to commend them to you. I have found them extremely prompt, thorough, informative and helpful — all qualities which not only seem too rare nowadays in individuals, but speak very well for their employer.

In addition, I cannot tell you how much I appreciate the manner and attitude I have felt expressed to me. With the severity of my illness and the heavy financial problems imposed, one of the things most helpful to me as far as relieving pressure was in dealing with Sue and Mary — not only because they represented my medical insurance company, but because they came across as individuals who were genuinely interested, understanding and kind. I cannot speak highly enough of them.

As representatives of Equitable, they have certainly mirrored a quality company. Because of Mary and Sue and how they have dealt with me, Equitable's reputation has been furthered. I certainly hope that you and Equitable realize the gold mine you have in these two employees and treat them accordingly.

Sincerely,
L.C.
San Francisco, California

“Selling life insurance is hard. It has always been hard, and it is likely to remain hard. But it is an honorable profession, and the skillful, knowledgeable, indefatigable Agent is the reason we have a tremendously huge life insurance industry in America today.”

During the past month and more, I have had reason to contact your company on many occasions in connection with an annuity that I am about to receive as I enter early retirement. The problem was a complicated one due to a contract that is being amended by my employer.

The entire matter has been handled by Mr. Thomas Clark, service representative, with whom I have spoken on numerous occasions.

Mr. Clark's handling of this matter has so impressed me that I feel I would be remiss if I failed to bring his outstanding qualities to your attention. His manner has consistently been characterized by equanimity, concern, sensitivity and courtesy. He is knowledgeable, efficient, attentive to detail, and above all, dependable. On one occasion, I took a chance on telephoning him before 9 a.m. because I had an early appointment, and found him at his desk ready to provide me with the necessary information. Needless to say, I was very favorably impressed.

Since a company can be known to its clients only through its representatives, may I say that Equitable presents a very positive image through Mr. Clark. He is a person of the highest reliability in whom one could place the utmost trust.

I thank you, therefore, for the courtesy and efficiency shown me by your company in a matter of great importance to me, and at a time when I most appreciated such consideration.

Sincerely yours,
Dr. C.M.
Fort Lee, New Jersey

In today's society of rushing and superficial business transactions, your company was well represented by Ron DeVincentis' expert and tactful handling of my insurance needs. Ron gave me his time, effort and knowledge on numerous occasions without undue pressure, sales talk or false promises. His honesty prevailed throughout all our discussions, thus enabling my decisions to be the best for my family's interest. Men of his caliber are a pleasure to work with and a credit to your company.

Very truly yours,
J.P.C.
Fairfield, New Jersey

I wrote to you complaining about the rating on my policy. You responded promptly, and subsequently I had a letter asking me to take a new physical. I did so, and I have just been informed that my policy rating has been removed after 15 years.

I just want to say thanks to you and the others for this action. Your customer service is tops in my book. Thanks again.

Sincerely,
G.L.
Garden City, New York

“Consumerism ranks first as the prime social responsibility of the business world. All of us are consumers. And when we buy, we want trustworthy advice, clear understanding, fair value, personal consideration, dependable performance and continuing service. We want to feel good about what we get for our money ... Similarly, we know these are precisely the wants of life insurance customers, too.”

In your "Equilogue," just sent to me along with the premium request, you stated, "If a local service ever fails to satisfy, write me." But I wanted to write you anyway. I feel that not enough people write letters for the "right" reasons all the time. I wanted to write and let you know what kind of people are working for your firm.

My husband and I first met one of your employees, Robert W. Dworak, about 10 years ago. We have been clients of his ever since. Every time I have a reason to contact Mr. Dworak, he gets back to me as soon as possible. I've called him to ask minor questions, and he has given me a great deal of time and assistance — even through my divorce, change in policies, adding a single policy for myself and through helping me locate "hospitalization coverage" that was available. He took time to explain them, showed me where I could get the most economical plan and even followed through.

He has gone above the call of duty many times, such as when he tried to assist me in medical coverage. He has explained to me patiently and thoroughly about adding to my policy or borrowing on it. He has always been there to make my address changes, as I've been on the move since 1978. I feel very confident that I can depend on him, i.e. if I fail to remember to notify him of an address change, I can rely on Bob to find me or assist me in getting the payment in on time. Consider yourself fortunate.

A satisfied client,
S.B.
Sanborn, New York

Just a note to compliment one of your fine Agents, James R. McCartney, for the outstanding service he has provided us.

I have had several policies with The Equitable since the early 1970's, but was in the process of replacing them with a friend from another company. It was because I didn't understand why I had these policies and felt I wasn't being serviced by Equitable.

That was before I called The Equitable to cash in these policies and was put in touch with Jim McCartney. He took considerable time to explain to us in detail what our program would do, and the disadvantages to cashing in our present policies. I have told Jim that he is our Agent now and that I'll go back to him for all our future needs, knowing he will do the best thing for our situation. Incidentally, due to his explanation, we've just significantly increased our program with Equitable.

From:
L.D.
Detroit, Michigan

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A short time ago I had the occasion to call on my Agent, Mr. Gary Giordano, regarding one of my policies. During our conversation, I mentioned the fact that our son, Matthew, who also has an Equitable policy, was seriously injured two years ago this October. The injury has left him paralyzed from the hips down. I told Mr. Giordano that I thought we had purchased the option to buy additional insurance, and asked him if he would please check this out for me. He called me the very next day with the exact year of the purchase and the amount that we could buy now.

However, his mind, even though he had not originally written the policy on Matt, did not rest. He checked more thoroughly into Matt's policy and called to tell me that not only could Matt have the additional coverage, but the additional coverage and premiums were waived for the rest of Matt's life because we had also purchased the disability option. Naturally, I was stunned, as I had no idea that we had a disability waiver. We are very grateful to Mr. Giordano for taking the time to investigate this policy. It shows exactly the kind of person he is, and what he does for his customers and his company.

I also received a letter from Mr. S. Cervantez telling me that the claims committee had reviewed Matt's situation and had agreed not to invoke the late notice, even though the policy specifically states that no premiums falling due more than one year prior to receipt of notice of claim would be waived. Equitable Life and its personnel are extraordinary!

You must be very proud to be President of such a great company and to know you have such an outstanding team on your side. My many thanks to all of you.

Very truly yours,
M.L.B.
Phoenix, Arizona

We had two policies with Equitable Life Assurance Society for many years. As we were nearing retirement, we telephoned Equitable and requested they send a representative to discuss the best way to handle the policies under our changing situation.

Mr. Pat A. Acompora came to our house several times at our convenience, as we are still working. He presented us with three plans and frankly stated the advantages and disadvantages of each. With everything set forth so clearly, we were able to come to a conclusion quickly and are awaiting our new policy.

It is a pleasure to state that Mr. Acompora was especially friendly, patient, helpful and knowledgeable. We really felt he was working for our interest as well as Equitable's

Sincerely,
Mr. & Mrs. M.J.H.
Jacksonville, Florida

“Our business places heavy emphasis on the need to establish and maintain the best possible relationship between buyer and seller continuously, throughout the years. If it is to be a satisfying relationship of 30, 40 or 50 years, surely it calls for first-rate communication and responsive, personal attention all along the way. And that is best supplied — in fact, can only be supplied — by the professional-minded Agent.”

I am writing this letter to express our enhanced opinion of The Equitable and our appreciation for the fine service Agent George Noe has provided.

Recently, Mr. Noe contacted us to inquire why we had let insurance policies on our children lapse. We explained our economic situation and the high cost of keeping up payments. He called on us, reviewed the children's insurance program and took care of all details — including the refund of cash value from dropping policies on our two daughters.

In the course of our conversation, Mr. Noe asked my husband about his flying hobby, and my husband told him he hadn't flown in over two years. Mr. Noe then suggested that we change the \$100,000 policy on my husband and delete the extra premium that we had completely forgotten about.

Mr. Noe offered to have the policy changed accordingly, and when he returned the policy to us, he also presented us with a refund of premiums. Since it was negligence on our part in not reporting my husband's flying situation to The Equitable, the refund was a complete surprise.

Again, we express our appreciation for George's service and Equitable's integrity in going beyond what we consider contractual obligations.

Sincerely,
L.K.
Denver, Colorado

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After being injured in a work-related accident, I would like to comment on how efficient Mr. Charles Rose handled all aspects of my case. He took a personal interest by visiting me in the hospital and was instrumental in helping me fill out all necessary forms.

All medical bills were paid punctually, as well as the disability claims. Having been treated so very well, I intend to recommend Mr. Rose and your company to all my friends in the future.

Thanking you, I remain,
P.P.
Philadelphia, Pennsylvania

Your courteous representative, Mr. Douglas M. Ireland, recently consulted with me concerning my two policies. His professionalism in disseminating information relevant to my well-being was particularly appreciated.

I consider The Equitable to be one of the most outstanding life insurance companies in America, and Mr. Ireland exemplifies this high attainment.

Sincerely,
I.W.
Des Moines, Iowa

After contacting The Equitable office in North Babylon, N.Y., regarding a loan on my policy, I received a letter advising of the Northeastern District Office "800" telephone number. I decided to see if I could get some answers there. I called, was given all the answers to my questions, told how to proceed and how soon I could expect results. The telephone representative was kind, courteous and knowledgeable. I have already received my loan check, too.

Your "800" number is a very good idea, and if it was meant for fast, quick service, it certainly does the job.

Sincerely,
T.M.
Sound Beach, New York

I want to take this opportunity to tell you how deeply grateful I am to Clois Brown. My husband died suddenly in March while away from home on a business trip. It is not easy at a time such as this to be aware of all personal business matters.

Knowing of my husband's confidence in Mr. Brown, I called on him for assistance in all insurance matters of which I had no knowledge. Mr. Brown's handling of all the insurance affairs was done with concern and understanding.

I can only hope that anyone faced with this kind of a tragedy has an Agent such as Clois Brown to assist them.

Sincerely,
E.L.S.
Athens, Georgia

Please accept a word of appreciation for your check received by me on July 18, 1981 — almost two weeks before it was due. It was sent early because of the possibility of a U.S. postal strike — a most considerate gesture on your part.

My sincere thanks to all those involved in arranging and preparing the early mailing.

Very truly yours,
K.K.M.
Ashton, Maryland

I would like to take this opportunity to thank both you and Carolann Mandl for the most efficient handling of my account.

I can't begin to express to you the relief it was to me and my family to have had this affair expedited in such a friendly, fruitful and professional way. Ms. Carolann Mandl is certainly an asset to your company.

My warmest and most sincere thanks to both of you.

Respectfully,
P.S.
Wheatley Heights, New York

“The Agent is the vital connecting link between The Equitable and the policyholder which makes possible continuous and personal service on a one-to-one basis.”

It is a pleasure to let you know your company's commitment to "customer satisfaction" has been well fulfilled in my behalf.

Your Agent, Morton Esan of Fort Lauderdale, provided a firsthand demonstration of your policy.

He gave much of his time during two office visits for a complete review of my insurance program.

He also went out of his way to obtain advice from counsel to assist in bringing my estate plan up to date.

The above services were performed in spite of early recognition during our conversation that little likelihood existed of his obtaining new business.

Thanks to the help of Mr. Esan, I enter into a retirement program with the confident feeling of having a sound family protection program.

Sincerely,
H.A.L.
Pompano Beach, Florida

I would like you to know what a pleasure it is working with Jan Shapard from your Memphis benefits office.

Jan is always so willing to help and is friendly and pleasant whenever we talk.

It is nice to know we can turn to competent, knowledgeable people like Jan when we have questions. We really appreciate her sincerity and genuine concern for our employees.

Sincerely,
K.R.
Chicago, Illinois

I would like to bring to your attention the fact that I am very happy with the personalized service offered by Mr. Lawson Manning of your Mansfield, Ohio, office.

While living in Ohio, I purchased two Equitable policies, of which Mr. Manning was my Agent. When I received the job offer here in Florida, I chose to keep him as my Agent because of the outstanding service I received.

Approximately one month ago my wife and I decided to buy a house. I contacted Mr. Manning about obtaining loan papers. He promptly secured these papers and forwarded them to us.

My wife and I would like to salute his prompt and always courteous attention!

Sincerely,
M.E.K.
West Palm Beach, Florida

“Courtesy must characterize every step in the response. The general public is entitled to courtesy, but our customers must feel it heaped upon them.”

It is not my nature to sit down and write letters to busy, successful corporation presidents, but because of the outstanding service afforded me — a very happy and fortunate Equitable policyholder for many years — I wanted to make you aware and personally thank you and your Equitable team for their help.

I have close to \$100,000 of Equitable life insurance that was sold to me throughout the years by a very competent and dedicated representative, Alan Peterson. Thank God, Mr. Peterson always added the waiver of premium clause to all my policies. I have been permanently disabled for the past two years, unable to work at any occupation. It would have been impossible for me to maintain my policies, and I shudder to think of the predicament my family would have been in if I had lost all my protection!

Mr. Peterson has truly given me maximum service, constantly returning many, many calls, calling his home office for me, helping me complete forms, calling doctors, etc. Without doubt he is to be commended as a reliable, conscientious, dedicated life insurance Agent.

Please convey my sincere thanks to your Waiver of Premium and Disability Income Departments for their many courteous letters to me, their fairness in analyzing each claim I submitted and truly helping me as an Equitable policyholder. I can honestly say to you, Mr. Eklund, you are being helped every day by an outstanding team that keeps Equitable out in front of all competitors.

Sincerely,
J.H.
Brightwaters, New York

Congratulations on Equitable's 121st birthday. My wife and I are very happy in our relationship with Patricia Boyd of Ralston, Virginia, and have adopted her as our counsel for additional annuity business.

Keep up the good work.

From:
C.B.
Silver Spring, Maryland

I would like to take this opportunity to compliment Wanda Stoy, who is handling the claims for our company in Louisiana and Mississippi.

Our personnel are being taken care of promptly and very efficiently. Ms. Stoy has handled any situation that has come forth in a very professional manner. I would like to express my sincere appreciation and thanks to her for all the help.

Sincerely yours,
R.E.B.
Baton Rouge, Louisiana

“You, the Agents, know the true meaning of consumerism in the life insurance business. You deal directly with policyowners and their beneficiaries. You receive — at first hand — the inquiries, the complaints, the commendations! You know that our success depends on putting customers first; putting their interests ahead of our own. From your experience you know this is the heart of consumerism.”

I am insured under a group plan with your company. I would like to take this opportunity to tell you how much I appreciate the courteous, prompt service Mark Schraeger and Burt Alexander gave me on a recent claim.

Having been in personnel with previous employers and responsible for filing and following up on group claims, their service far surpasses any I have encountered.

Too often, an Agent forgets the insured once the signature is on the line. Your company is extremely fortunate to be represented by Agents who believe servicing the account is as important as "landing" it.

You can be assured that I will take every opportunity to recommend Equitable, and these two gentlemen in particular.

Sincerely,
K.L.
Los Angeles, California

I want you to know of the appreciation my husband and I have for the several abilities of your Agent, Joseph G. Gootter.

He has been very kind and helpful in advising us in an important insurance matter with another company — and that's service!

Sincerely,
F.S.M.
Tucson, Arizona

I am prompted to write this short note in appreciation of the service that has been extended to me by your District Manager, Mr. Jerome Schorr.

He has solved and put my mind at ease in reference to the several Equitable policies I hold, and has given unselfishly of his time to plan and explain what is the best program suited for my needs.

I feel that through this note, the least I could do would be to inform the company of my appreciation and trust that his diligence is recognized.

Respectfully,
Dr. P.E.M.
New York, New York

I am pleased to say that on October 6 your District Manager, Mr. Robert Muskopf, personally delivered to me my annuity contract. I appreciate this personal action by The Equitable, you and Mr. Muskopf.

Sincerely,
J.L.W. Jr.
Dallas, Texas

We have received your note stating your appreciation for the opportunity of doing business with us in connection with our home mortgage loan — for which we thank you.

In return, we want to thank Equitable for the opportunity we had in meeting a man the caliber of Joseph Soka. This man was, and is, unquestionably, a friend and counselor to us.

He helped us when we first met him in 1963 in getting a mortgage with Equitable, and in the years since, has continued to counsel and advise us.

He has aided us in selecting insurance programs that supplemented [the family's] business insurance. We cannot say enough about this man, his character, his warmth and his regard for his clients. He is always there, willing to do what he can to assist you.

Again, thank you for the privilege of being associated with Equitable through Joe Soka.

From:
Mr. & Mrs. A.I.
West Babylon, New York

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“The responsiveness of Agents to their nationwide clientele is remarkably good. Most Agents enjoy giving service and earning customer appreciation. It is psychic compensation, essential to their sense of professional worth and self-esteem. It builds their new business as well.”

In the recent “Equilogue” you asked for comments regarding our experience with your company.

Perhaps you would be interested in a service rendered to me. When I retired seven and one-half years ago, I requested that the premiums on my policy be deducted from the dividends earned. This is a very neat manner in handling the premiums at a time in my life when we need things less complicated. Your company does this for both my wife and myself, and the purpose of this short note is to tell you how much we appreciate this feature.

Even though our policies are not very large, we want to say, “Thanks for everything.”

Sincerely,
C.F.B.
Mayfield Heights, Ohio

Congratulations are in order for a company the size of yours that cares enough to send our monthly check ahead of schedule, as you have done once in the past, now again this month.

How delightful it is to know you care. Your caring is refreshing and appreciated.

Sincerely,
L.W.
Dayton, Ohio

Human nature being what it is, we are so quick to complain if a product, service or employee is poor, inferior or discourteous, and so slow to send words of appreciation for a service well performed.

This letter is to express my gratitude to your company and to a gentleman who is presently in your Des Plaines, Illinois, office.

In February 1959, my husband passed away unexpectedly, and I was left with two boys to raise and educate. In my shocked and grief-stricken condition, I did not know which way to turn.

My husband not only had life insurance with Equitable, but also a Mortgage Payment policy. How fortunate my children and I were that Mr. Marshall Dickstein was the gentleman assigned by your Chicago office to advise and assist me. He was very sympathetic with my "so sudden" situation and spent many hours at that time helping me.

Nineteen years have since passed, and I greatly value the help he has continued to give when I find it necessary to call on him. I feel I have a friend as close as the telephone, as well as an insurance adviser.

How I wish I could advise and influence young couples to think ahead to insure their future against a possible catastrophe such as mine.

From:
H.M.R.
Deerfield, Illinois

Simple fairness and the generous amount of time you have devoted to me, one miniscule policyholder, compels me to renege on my promise not to bother you further, so thus, this one final letter.

If I wrote volumes, I don't think I could improve on the message of a current slang phrase: "You Made a Believer Out of Me!" Let me thank you again for the attention you have given me!

From:
C.F.T.
Wynnewood, Pennsylvania

Since 1966 I have had occasion to deal with Mr. Hank Wild. You should know that I have seldom met a man so devoted to his art or craft who at the same time brought both high intelligence and human warmth to his execution of that art or craft.

I want to call attention to him because you so clearly depended upon such a critically placed person.

From:
E.C.
Los Angeles, California

“The professional-minded individual is committed to ‘coming right with the customer.’ Today’s Agents must exude a desire to serve, to place the client’s interests always ahead of their own.”

I would like to express my sincere appreciation to you and The Equitable Life Assurance Society.

This past August, I had a heart attack and was not able to return to full-time work for two months.

Equitable made the worry of the medical expenses nonexistent and relieved a great burden from me and my family.

It is a pleasure to work for my company, knowing it combines its efforts with companies like yours.

Thanks again, Mr. Eklund. I appreciate the efforts of all those people at Equitable who help me.

Sincerely,
A.B.J.
Arlington Heights, Illinois

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The postal strike did not materialize, so everything is back to normal — or as near normal as possible under current conditions. But if the strike had happened, I would have still been able to exist, thanks to your thoughtfulness in sending my check early.

That check and my social security is what I have to live on — and of course the social security check would not have made it. I assume to some people that would seem like a small item in their everyday life, but to me it's something "above and beyond." I want you to know I appreciate it.

I think The Equitable is great and the people are wonderful.

Sincerely,
C.R.T.
Hamilton, Texas

I am writing this letter to tell you about the kindness and efficiency of one of your people.

Shortly after my husband's death, I needed assistance in dealing with his pension and insurance, etc.

Ann Marie Rossomando not only attended to these things quickly and efficiently, but she was really kind and sensitive at a time when it mattered most.

I just thought you would like to know of my appreciation.

From:
E.H.
New York, New York

“Because of Agents, American people own much more life insurance than the populations of any other nation. Because of Agents, we pay out many billions of dollars in beneficial claims each year. Because of Agents, we can make enormous quantities of capital available to American enterprise. In fact, almost all the great good done by life insurance is initiated by the good work of the Agent.”

Please accept my apologies for not writing sooner and advising you of the actions being taken regarding my policies.

Mr. Graff, my new Agent, reviewed my policies. I have every confidence in him. He is indeed a very fine representative of your company.

I would also like to advise you that on his own time he offered to assist my parents with a policy that they have had with another company for years. They were unaware that their policy covered certain medical bills. My parents are very impressed with Mr. Graff and also with Equitable.

I want to thank you very much for your attention and cooperation.

Very truly yours,
P.G.
Scarsdale, New York

I just want to let you know what a great guy we think your Agent, John Kortendick, in Rockford, Ill., is.

We met John about 14 years ago. We had just moved to the "big city" from a small town. We were very suspicious of all salesmen that came to the door, and John was no exception. We already owned one policy from your company, bought from a high school teacher, and this was how John got our name. We thought John was just a city slicker out to take us for what he could. Boy, were we wrong.

The first time John stopped by our apartment he visited and told us that if we needed any help, just let him know. Later he stopped back to let us know that George's age was about to change as far as the company was concerned, and would we be interested in buying more insurance. John was able to answer all our questions and had everything written out for us. He also talked in language we could understand.

John would stop by our home from time to time just to say "Hi," and see how everyone was doing. He also kept us informed as to when the best time was for us to buy more insurance.

Even now, when we are having a tough time meeting our payments, John is still there offering his help in any way he can.

Thanks for taking the time to read our letter. We felt we just had to let you know how we feel about "Our Rockford Friend, John Kortendick."

From:
G. & S.D.
Cadott, Wisconsin

For the fair, honest handling of the claim of my sister, and for having such nice, helpful employees, I humbly thank you all.

Sincerely,
H.A.
Mountain View, California

17

My thanks to you for your courtesy in handling my minor complaint.

I hope that executives in other corporations will follow your lead in paying attention to the wants of the consumer.

Again, many thanks.

Sincerely,
M.S.
Lakewood, New Jersey

I wish to thank you for the prompt manner in which you paid my insurance claims on my late husband. It seemed as if the three checks were sent to me by return mail! I am most grateful.

I would also like to mention that our Agent, Mr. Kermit Larson, was most courteous and gave me good advice.

From:
R.B.
Denver, Colorado

Thank you very much for getting my problem taken care of. I would like to extend my compliments to Mr. Henry W. Hansman, Agent at the San Diego office, for having been most helpful in this matter.

Sincerely,
B.S.
Chula Vista, California

I would like to commend Maria Urentia for the professional and diligent manner in which she has handled insurance problems that have arisen from time to time.

It certainly was our pleasure to have worked with Maria.

Sincerely,
J.E.K.
Newbury Park, California

I would like to take this opportunity to say how pleased our company has been with the responsiveness of your claims payment, as well as the care and attention that has been given us by your Agent, Norma Krupenie. Her suggestions and counsel have been very much appreciated.

From:
S.R.
Washington, D.C.

“And so, after almost 40 years of listening to ‘uncertain trumpets’ sounding off-key notes about Agents and their future, I speak of the validity, the indispensability and worth of the professional Agent and the glowing promise of an even better, more prestigious and rewarding future. Agents are here to stay.”

Just a note to commend one of your Agents, Mr. Earl Stout.

My mother has had insurance with Equitable for many years, and we recently found out that she has a chronic illness. Mr. Stout has been very helpful to us and has gone out of his way to extend the courtesies of your organization to my mother. I have had a lot of dealings with various insurance Agents and companies, and have discovered that most of them are too busy to fully explain the policy and benefits to clients. Mr. Stout has been so very courteous in assisting us with these problems. I appreciate his efforts so very much.

Agents such as Mr. Stout are to be highly commended because they leave not only their clients with a high respect for the company, but also the clients' families.

Again, my thanks to Mr. Stout and Equitable for their kind and thoughtful consideration toward my mother.

Sincerely,
B.W.
Huntsville, Alabama

I am writing to you concerning a telephone conversation I had with one of your representatives, Alissa Gale.

It was in reference to the dividends for the years 1976-78, which we had listed as interest on our income tax report. We need this information for the Internal Revenue Service for our amended return, as these dividends were incorrectly included as interest.

The reason for this letter is that I want to commend the young woman who was most gracious and who went to great lengths to do this for us.

Very sincerely,
M.O.
Philadelphia, Pennsylvania

Thank you for your prompt reply to my letter of July 31. I have since had correspondence from Mr. George E. Jacob, Assistant Vice President. Mr. Jacob covered everything in my letter. He assured me my claim would be settled shortly and gave me the names of two of your people to whom I could refer if needed in the future.

I have now received a check in settlement of the claim referred to.

I would like to thank both of you gentlemen for your assistance in this matter. You have done for me something I could not do for myself.

Very truly yours,
J.B.D.
South Orange, New Jersey

“The policy represents a lifetime claim on total Equitable performance — service of high order, satisfying to the insured and, of course, to the beneficiary.”

Words are inadequate to express our thanks to Hank Costello. He has been most helpful to our family. Through his knowledge of insurance and his extreme patience, he has been of great help to us. Equitable can only benefit through his association.

Sincerely,
R. & L.L.
Hollywood, Florida

Quite some time ago I wrote you about problems I was having regarding policies held with Equitable.

This matter was handled by Mr. Costello's group. I want to let you know that the matter was resolved to my satisfaction, and that I remain a confident Equitable policyholder. I am considering placing more insurance with your company.

Also, Carolann Mandl and Howard Hill are two of the best representatives your company has.

Sincerely,
C.B.Y.
New York, New York

20

“Every large enterprise has the challenge of treating customers as the individual, human entities they are, with efficiency and consideration. Delays and errors can, of course, occur, but when the performance breakdown comes, it is incumbent on any business to ‘come right with the customer.’”

My husband and I have been insured with Equitable since the beginning of the 1960's. It was in Oklahoma.

The Agent with whom we did business was, and is, Anthony Libro. In the 20 years that have passed, Anthony has not only served us well, but we consider him a friend. He is available at all times and accepts collect calls. We made a wise choice having him as our Agent. I hope all your Agents are like Anthony Libro.

Friendly greetings,
A.B.
Gulfport, Mississippi

We just wanted to write you this letter to let you know how much we appreciate the service that Gene Lowy has provided for the last year. His knowledge of the insurance business is very extensive. He explains the policies clearly and actually goes out of the way to assist wherever possible.

There are no words to express how personable and helpful Gene has been. If all your Agents are like Gene, we are sure you have very reputable business.

From:
Mr. & Mrs. A.V.N.
Northport, New York

I want to express my utmost pleasure in this day and age of "I don't care-ism" to find a man who exemplifies service to a customer.

Mr. Brian Stewart was extremely helpful to me in a time of need. He was an example of what this country has lost in dealing with people. He was courteous, capable and made me feel like he cared about my problem. Your company is lucky to have a man such as him representing you.

Sincerely,
Dr. A.J.S.
Chicago, Illinois

I very much enjoy receiving "Equilogue" and always get a chuckle when you start out by saying, "I don't get enough complaints."

You have created a challenge for me, but in all fairness to Equitable, I have to admit there is really nothing to complain about.

As a matter of fact, Mr. John M. Ahearn, Equi-Pen Director, and Mr. Louis W. Lichti, who continues with you as a consultant, have proven particularly helpful to me in regard to our pension plan. I would like to take this opportunity to express my thanks to these two gentlemen.

They have gone out of their way on many occasions, and I would be delighted if my compliments to them would be recorded in their personnel files.

Yours sincerely,
P.H.G.
New York, New York

Recently, I had dealings with one of your Agents, Mr. Bryce B. Pease, who graciously assisted me in cashing my straight life insurance policy. This was a policy my mother purchased in my behalf in September 1933. Mr. Pease advised me of my options in maintaining the policy or cashing it, leaving the decision to me. When I elected to cash it, he efficiently arranged for the cash surrender.

It has been a pleasure to deal with such an organization as Equitable Life all these years, especially through Agents such as Mr. Pease.

We maintain an Equitable policy in the name of our son, and more than 20 years ago financed our home through an Equitable loan. We enjoy doing business with your company and stand ready to recommend the services of your Agent, Mr. Pease, to our friends.

Sincerely,
C.R.W.
Alhambra, California

“We will determinedly continue to place firm emphasis on coming right with people, and we will strive always to contribute to the preservation of the whole and wholesome society upon which our entire future depends.”

There is no possible way to tell you how grateful my wife and I are for the wonderful group insurance plan you provide for me and my co-workers.

Through the combined efforts of my employer and our Agent, Chuck Garrettson, we have the greatest plan I've ever heard of. I also carry a personal policy with another company, but it in no way can compare with the Equi-Group.

Fifteen times in seven years I had to go on disability. I have been in and out of the hospital for surgery, a heart attack, a stroke and now both my legs have been amputated. Yes, I have had a share of suffering, but the knowledge that The Equitable was backing me up has made it possible to stand the pain as well as the tremendous expense, which already is over \$100,000.

We want you to know we appreciate the great help your wonderful company has been to us and wish you continued success in helping people like me.

Sincerely yours,
R.A.
Allentown, Pennsylvania

It has been my pleasure over the years to deal with your Equitable Agent for Charlottesville/Albemarle, Landon Birkhead, on business, as well as community affairs, and I want to make you aware of the contributions he has made to our community.

For the past two years I have been involved in a leadership role in our annual United Way Campaign. At my request, Landon took the responsibility of providing a barbeque to feed our volunteers and agency boards at the Campaign Kickoff. The events have been an important element of these successful community efforts.

Landon Birkhead has been an active leader in political, University of Virginia and other community activities for many years. He is a credit to Equitable, and you could not have a better promotion and public relations representative.

I want to express my appreciation to you and Mr. Birkhead for all of his unselfish contributions to our community.

Very truly yours,
L.E.R.
Charlottesville, Virginia

I am just writing to tell you of my appreciation for the help your Agent, Mr. Purisch, of the Silver Spring, Md., office gave me recently. He took a personal interest, more than simply handling my Equitable policies.

Yours truly,
V.M.A.
Rockville, Maryland

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“My critics may sometimes see me as an apologist for the Agent. That doesn't trouble me too much. My conviction is based on solid pragmatism. Professional-minded Agents sell and service and grow and, in so doing, build companies into successful, substantial institutions.”

You must receive many letters of complaint when things go wrong; however, this is just the opposite. I wish to commend you and The Equitable organization for the actions of one of your Agents, Mr. Dean Colden of Madison, Wis.

I have five Equitable policies, one of them an endowment-type age 60, which becomes payable shortly. Your Mr. Colden spent considerable time with me explaining various options; for example, not to draw out the endowment until age 65, while I could draw high interest until then or later, thereby lengthening retirement payments. While I have some policies with other insurance companies, I have never had such a patient, understanding and informative insurance man advise me before.

I can truthfully tell you I will certainly recommend your Mr. Colden and Equitable whenever I can.

Yours truly,
S.G.
Madison, Wisconsin

On July 20, 1981 I received my annuity payment check for, and dated, August 1, 1981. The check was mailed ahead of normal mailing time due to the possible strike of postal employees, with a note stating the early mailing was to ensure that said check would not be late.

Although the check is only a small portion of my entire annuity monthly income, the fact that Equitable took extra caution and care to see that it would be delivered as normally scheduled, or prior to such date, is indeed an extra service for which you are to be commended. This letter is written as an expression of my thanks and appreciation for the extra consideration extended by the early mailing.

It appears to me that we all are very quick to write a letter of complaint, yet are quite lax in expressing any appreciation for service above and beyond any established norm. We all appreciate compliments, and Equitable has indeed earned such recognition in the aforementioned case. Thank you very much for the consideration shown by early mailing.

Sincerely yours,
C.A.M.
St. Paul, Minnesota

I wish to write a letter of commendation about one of your Agents, Mr. Anastasios Vassilas. I needed assistance and information relating to the accumulated value of my policy. He provided me with excellent and efficient service, for which I am most appreciative. He was unusually helpful and effective, and I want you to know that his efforts are appreciated.

From:
M.C.
Seattle, Washington

I am most grateful to you and your company for your fine services in recent years, and I am particularly thankful to Lili Hamer, your representative in Garden City, N.Y., for the tremendous help she has given me personally.

I am at a loss for words to express to you adequately how much her wise counsel, keen insights and thorough and detailed knowledge of the life insurance field, as well as our complicated tax structure, have meant to me.

She has been absolutely invaluable in working out annuities for me through deferred compensation and in developing a sound life insurance program for my family and me as an essential part of my estate planning.

Warmest regards,
D.H.
New York, New York

Two years ago my husband became a diabetic. This sent us into a frenzy wondering how this would affect our insurance policies, etc.

Mr. Leonard Katz, who had been our Agent for some time prior to my husband's illness, had previously counseled and written such excellent coverage for our family that we found ourselves in a sound and safe cradle of security. Our policies for my husband include the option to increase insurance coverage periodically with a waiver of medical examination. In the meantime, we have excellent coverage for our status.

Not only had Mr. Katz given us excellent advice in the past, but he recently made sure we were informed of new coverage available and he continues to personally have our family's interest in his thoughts.

Sincerely,
M.L.W.
Rockville, Maryland

I wish to take this opportunity to commend your Agent, Jane Steele, for her prompt and courteous handling of my life policies with Equitable.

The policies were taken out in the 1940's while I lived in New Orleans, through Mr. Paul Gelpi. I later moved to Baton Rouge, and when Mr. Gelpi died, I was left without an Equitable contact.

Fortunately, I was put in contact with Jane Steele. Now I can call on her for any information or help I need in regard to my Equitable policies.

The company and I are both lucky to have such a capable and courteous person to handle our mutual interests.

Yours truly,
B.D.W.
Baton Rouge, Louisiana

“Agents generally are doing a good job with the consumer on a face-to-face, one-to-one basis, bringing personal, professional, individual treatment, rather than exhibiting the cold, mechanical disinterest shown the buyers of so many products and services today.”

I am writing this letter to express my appreciation to The Equitable and to some specific individuals who were very instrumental in the settlement of a death claim submitted by me on my late husband, who was killed in a vehicle accident on March 30. This was a very unique claim in that application was written on March 27 for \$50,000, and my husband was scheduled to take his physical on March 31. But with a resume of my husband's medical records and The Equitable's most recent increase in non-medical limits, the claim was approved and settled. This will never replace the husband and father we lost, but it is a blessing to know that there are still people like The Equitable who provide a funding tool for incidents such as this, which enables families to meet their financial obligations for food, shelter and education, and continue to live the same basic lifestyle they have grown accustomed to.

I would like to personally thank Mr. William F. Seago, my Agent in Clarksville, Tenn., who was very instrumental in the expeditious manner in which this claim was settled.

Thanks again for the blessings The Equitable has brought to this family.

Sincerely,
L.R.
Palmyra, Tennessee

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“Respond with personal, competent and satisfying assistance and service, dependably, courteously and promptly, anywhere, anytime needed.”

This is a letter to tell you how fortunate you are to have Mr. Mark Mackey as your employee.

He worked with me over a year ago when I became 65 and began receiving my Equitable annuity. I thought of him as very personable and efficient then. But during this past month when he helped me with finding out what part of my annuity was taxable — he was great!

And Mr. Mackey made a point of doing this before April 15th so I did not have to file an amended return. He worked overtime, called me twice after hours and was always polite, conscientious and efficient. It is because of him that I have such a positive feeling for Equitable.

Sincerely,
M.D.
Wilmington, Delaware

I am writing this letter in regards to Ms. Lyn Meade, one of your employees.

I have been on medical disability since Jan. 9, 1981. Anytime that I had reason to call Ms. Meade on my claim, I found her to be very courteous and helpful regarding any of my questions. In today's times, that seems to be very rare. I just wanted to write to show my appreciation and let you know that she is an asset to the company and a pleasure to deal with.

Yours truly,
J.H.
Queens, New York

I wish to commend Mr. Leonard J. Gold, an Equitable Agent in your Chicago office, for his most efficient, thorough and courteous help in a recent conference concerning my insurance program. Mr. Gold had sold me none of the six policies I carry with Equitable, and therefore had no financial interest to gain from our discussions.

I called for an appointment on a Monday afternoon. Upon my arrival at 9:30 on Tuesday morning, Mr. Gold presented me with a complete summary of the current status of all my policies. He expeditiously executed requests for desired changes in beneficiaries and modes of settlement. He initiated action to clarify changes that have occurred during the past decade due to termination of original benefits and reduction of premiums which are still paid through monthly government allotments.

Mr. Gold impressed me as an outstanding Equitable representative. I want you to know that such personal attention to your policyholders does not go unnoticed.

Sincerely,
C.H.M., M.D.
Chicago, Illinois

This letter is to express my sincere appreciation to your Health Benefits Bureau for processing claims under my major medical policy. These claims were incurred during six hospital visits over a period of about eight months, involving low-pressure hydrocephalus and related ailments.

The paper work related to my claims was enormous, which makes me all the more grateful for the help from your Health Benefits Bureau.

In particular, I wish to commend to you Mr. Moffatt G. Long, CLU, who sold me my policy about 25 years ago. Mr. Long assisted me tremendously in preparing the paper work and followed up the processing job until payments were finally made to me.

Illness as such can create great concern, but the payment of medical bills, at today's high costs, can reduce the tension and make for a faster recovery. At least that is my experience.

Please label me as an Equitable man.

Sincerely,
C.R.W.
Abbeville, South Carolina

I wish to thank you very much for your kind letters and to express my appreciation for your interest and concern in my behalf.

Sincerely,
A.F.E.
Los Angeles, California

“Agent cost is always included in the price of what we sell. But only Agent performance can transform that cost into ‘value received.’ Lifelong service is the very substance of value, quantified over the years through performance of the professional Agent.”

All insurance companies look good when they are selling you a policy. But at the time of maturity — when you need them and they really have nothing to gain — that's the real test of how good an insurance company is.

I would like to commend Equitable for the fine service rendered to our family, our company and our deferred compensation plan over the years.

I would especially like to thank Mr. Ed Lenzovich of the Equi-Pension Department for his expertise and for the patience and cooperation with which he puts this expertise at the service of your clients.

While I am passing out kudos, we should not forget our Agent, Henry Gray of your Short Hills, N.J., office, who put his foot in the door many years ago, and by unfailingly super service at all times converted us all to Equitable. Actually, I am quite impossible to deal with, insisting on perfection, instant action, and with a short fuse — and I consider Henry in a class by himself.

Very truly yours,
E.K.
Henniker, New Hampshire

27

I am writing this letter to commend your employee, Mary Whitney.

I recently terminated my employment and was told by my employer to contact Ms. Whitney regarding my group life insurance contract. I cannot begin to tell you how happy I was to speak to her. She was so very pleasant, patient, informative and helpful to my requests. She is a great asset to your company. If more people were like her, the world would be a better place, believe me.

Thank you for your time in reading this letter. I just had to let you know and credit Ms. Whitney for all her help.

Sincerely,
T.R.M.
Bronx, New York

I wish to express my appreciation for the excellent help I have received from Equitable's Agent, Mr. Fred Fingerhut, in settling my insurance and annuities, which have been accumulating for some time, as I postponed collecting on them until I have reached 85 years of age. He has also assisted with my life insurance policies in determining the heirs and options.

I am grateful for his fine help and time in settling all my insurance.

Sincerely,
R.T.H.
Wilmette, Illinois

This long overdue letter is a "thank you" to Equitable for the medical coverage it has provided me through years of illness and hospitalizations.

It is only when one suffers a catastrophic illness such as I did that we realize what our protection really means.

About nine years ago, like the proverbial bolt from the blue, I suddenly had to have open-heart surgery. This turned out to be unsuccessful, and 20 months later I underwent a double coronary artery bypass operation.

Subsequently, I have been hospitalized on four separate occasions and have been completely disabled for the past five years.

The cost of all this has been considerable, and I can truthfully say that if it were not for The Equitable I don't think I would be here today.

Because of the coverage, I was able to employ the services of the finest doctors and hospitals. And, most importantly, my family and I did not have the added worry of where to get money to pay the bills or the fear of bankruptcy. The mental relief of not having to worry about money contributed to my recovery as much as any doctor did.

A word must also be said about the people who processed my claims, both medical and disability.

There cannot be a kinder, more thoughtful and considerate group of people than these. They go out of their way to be of help; and they too, I feel, have been of great value in improving my convalescence.

Sincerely,
D.W.
Jackson Heights, New York

You are to be commended for encouraging your policyholders to write to you concerning their dealings with your company. It seems that not enough executives are concerned with the feelings of their customers.

I would like to take this opportunity to commend one of your Agents, J. Wesley Drew. Mr. Drew has been serving my insurance needs for many years. He is dependable, capable, honest and efficient. His friendly, accurate service makes it a pleasure to do business with Equitable.

Mr. Drew is active in his church and community and is a devoted family man. He is a fine representative of your organization to the public.

It is a pleasure to recommend Mr. Drew to my friends as an Agent, and to you, as an exemplary individual within your company.

Sincerely,
R.C.
Peoria, Illinois

“In the long run, policyowners will weigh up their satisfaction in terms of what they feel they really got for their money. Conceivably, cheapest price might in the end turn out to be a bad bargain. I must be hopeful that our professional-minded Agents will always distinguish fair value from lowest price — first, in the interests of their clients, and second, in the interests of The Equitable.”

I am writing to you at a time when it is still very hard to come to terms with my loss.

My husband just recently passed away.

Harold Platt, our insurance Agent, whom we have considered not just an Agent, but a very good friend through all my husband's illness and finally his death, deserves more than just a thank you from my family and myself. We would like everyone at Equitable to know what a wonderful job he is doing.

We are sure he must be doing this fine job for everyone. Harold has kept in touch for many years, just to find out how our family was doing.

Sincerely,
W.G. & family
Bala-Cynwyd, Pennsylvania

I would like to commend Virginia Marchesano of Benefits for the smooth handling of my entrance into retirement, which began March 1.

My check arrived several days earlier and was direct-deposited into my bank without a hitch.

It all doesn't happen that easily without good backup work, as you well know.

Sincerely,
C.J.H.
Scarsdale, New York

My daughter had open heart surgery in July 1980. I am writing this letter to express appreciation for the effort, consideration, diligence and time that Harriet Coren of your Clearwater office afforded me in handling all claims incident to my daughter's surgery.

It is indeed a credit to your organization that you employ the caliber of personnel such as Harriet and my Agent, Jeff Davis. They are, without question, professionals. I am sure their efforts do not go unrewarded.

Very truly yours,
R.L.S.
Clearwater, Florida

Thank you for your courtesy and promptness in sending insurance payments during my husband's illness and death.

From:
M.F.P.
Oakland, California

Recently, I had the occasion to use the services of your Agent, Douglas Dorchester, in making necessary changes in my policy.

He was very accommodating in making these changes, which entailed considerable work without any remuneration to him, and he was most understanding of my specific needs.

I appreciate what he did for me, and I commend him for these services. It is comforting to know a person like Mr. Dorchester who really cares about people and their needs.

Sincerely,
A.E.J.
Harwich, Massachusetts

Your company seems to be quite a leader in the insurance field. Others send checks — and that is great — but your company sent Mr. Philip Scire, in person, and he was kind and helpful beyond all expectations. At least once a year I hear from Mr. Scire, and I regret that I am not able to buy a million-dollar policy from him, so grateful am I, but I do spread the word.

As long as you are represented by someone so superior as Mr. Scire, your organization must surely prosper.

Truly yours,
W.H.
Huntington, New York

Just a note to tell you how much I appreciate the fast and efficient service I have received from the small disability policy we purchased years ago from The Equitable.

Little did we know then how important this small amount might be to us in the future. The first check covering three months arrived last week in the amount of \$1,200. Needless to say, this won't be a drop in the bucket towards monthly expenses going back and forth to M.D. Anderson Cancer Clinic in Houston, but I can assure you that every little bit helps.

Sincerely,
B.H.
Naples, Florida

I just wanted to take this opportunity to say that District Manager Donald L. White is really a nice, thoughtful, considerate person. He was recommended by my granddaughter, who has insurance with him. I might add that I highly recommend him and would to anyone.

It is very hard for my husband and myself to get around anywhere, and Mr. White was so nice to come to our house on his own time after work and help us. He certainly is a rare young man, and I really appreciate it very much.

From:
L.H.
Louisville, Kentucky

“Value always includes availability, dependability and quality of professional advice and service, in addition to mere product utility.”

I feel that credit should be given where credit is due. Not many companies make me feel this way at the present time. This is the reason why I am writing this letter.

My father had a life insurance policy with The Equitable. He died last month, and I was the beneficiary. I found the policy in his safe deposit box with a card enclosed with Mr. William J. Gallagher's name on it.

I called Mr. Gallagher and made an appointment to see him. Mr. Gallagher was kind, considerate and most efficient. He handled the matter to my satisfaction and even delivered the check to me on the following day.

Doing business with your company was a very nice experience and one that I shall not forget.

Sincerely,
J.H.F.
Memphis, Tennessee

I would like to commend one of your employees, Gladys Perelstein, for the exceptional job she does in handling disability claims for our nurses.

I can honestly say that when I have a problem, claim or question, I can turn to Ms. Perelstein for expert assistance and feel confident that "the job will get done." She gives her utmost for our groups and your company.

It is a pleasure dealing with her. Perhaps sometime I'll be able to come to Garden City and thank her personally.

Sincerely yours,
K.M.
New York, New York

During the past two years I have had several discussions with Steve Gordon concerning information I desired on some of my policies with Equitable.

It is a pleasure to tell you how pleased I was with the intelligent, helpful and efficient assistance and service extended by Mr. Gordon.

Steve was well able to answer questions, and in his pleasant manner provided me with direct and informative answers.

In my opinion he is a great customer service representative and a highly dedicated Equitable Life employee.

From:
C.B.H.
San Mateo, California

“Waiting and wondering when or whether the service response will come isn't a pleasant experience for the customer! Tempo of service is no less important than the substance of the response itself. Let the customer feel our sense of urgency.”

I would like to let Equitable know how much I appreciated the help of John Curtan Jr. in your Fresno office last September when my husband passed away very suddenly.

John went out of his way and beyond his call of duty to help us at this time. He had called on us a few months before just to check some old policies. When I called him, he came immediately, and was such a help — also James Wainscott.

I feel your company should know about these young men and the fine job they are doing.

Sincerely,
P.J.M.
Fresno, California

In your recent "Equilogue" publication, you state, "I don't get enough complaints." The purpose of this letter is not to complain, but to inform you of the satisfaction we have experienced in dealing with one of your Agents out of your Bala-Cynwyd, Pennsylvania, office. It seems that people are quick to criticize, but slow to praise, and I just wanted to take this opportunity to do just that as it relates to the service and attention given us by Mr. Gerald Strauss.

Since you have taken the time to personally get involved with problems and complaints, I was prompted to inform you that if the rest of your Agents are of the caliber of Mr. Strauss — who seems to put service and attention ahead of personal profit — the company should be extremely successful in its future endeavors, and the time you will have to allocate to reading letters of complaint should be very minimal.

Mr. Strauss' attitude has always been both professional and accommodating. He is the first insurance Agent I have run across where I can truthfully say that I feel he is sincerely acting with my best interest as his primary responsibility. He seems to make time in his schedule to keep me advised of various changes in programs and how they relate or don't relate to my personal situation. As a result of his attitude and performance, I have recommended him highly to personal friends and associates.

Sincerely,
G.J.W.
Eagleville, Pennsylvania

I am not very good with words, but I have felt for a long time that I should tell you how very gratified I am for the benefits of your company. I think I would have gone out of my mind with worry, because I can't stand to have bills coming in from all sides. It would have taken me the rest of my life to pay the hospital and physician's fees.

So, thank you.

Sincerely yours,
V.S.
Charleston, West Virginia

“The social responsibility of the corporation is, in a nutshell, ‘coming right with the people.’ That means conscious inclusion of ‘people considerations’ in every decision and in every action. It means applying the simple standards of honesty, decency and fairness to all with whom we do business.”

Thank you for your prompt, courteous response with regard to the recent situation for which I made a written inquiry and request for help.

From my brief contact with you, it is obvious to me why you have become President and Chief Executive Officer of The Equitable Life Assurance Society. You must have the same philosophy in your office that we have in ours, namely: "It's nice to be important, but it's more important to be nice."

I try to give the same service and consideration to my patients, both medically and insurance-wise, that you gave to me.

That is why I took the trouble to call and write to your company. It was an effort to help my patient with insurance matters. He is foreign-born and could not cope with all the aspects of the situation. Rather than say "it's your problem," I opted to help him. I do the same for all my patients.

So let me thank you again for your kindness, and I wanted you to know — from one solo, private practitioner who believes in the free-enterprise system — that the response and treatment I received from you is appreciated.

Sincerely,
C.Z.H., M.D.
Bethesda, Maryland

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The intent of this letter is to bring to your attention the excellent work of Mr. Greg Bentley, one of your insurance salesmen.

I became acquainted with Mr. Bentley through his coaching efforts on behalf of the Tonawanda High Club Hockey Team. While attending a hockey game, Mr. Bentley and I were talking about insurance coverage for the players, which made me ask about my own personal coverage. We made arrangements to meet for lunch, at which time Greg came fully prepared to explain and answer any questions I may have had regarding my particular insurance situation.

It is important to point out that I know very little about life insurance, in relation to the proper amount of coverage necessary. Greg did a fine job explaining in simple terms what I was looking for in insurance, what the cost would be, and more importantly, what I would be receiving in terms of benefits and coverage.

I am writing this letter as a typical person in need of life insurance and not as the branch manager of a bank. If Greg had come to me and asked to open a bank account, hopefully I would have done the same good job of explaining the bank's services as Greg did for his insurance company. I was very impressed by his professional manner and sales ability. I believe he is a fine asset to your corporation.

Sincerely,
S.J.B.
Kenmore, New York

Your Robert F. Williamson of Garden City [New York] went "the extra mile" in servicing my mother's account. Since I am an only child and living in Chicago, it was reassuring to have Mr. Williamson on the spot when help was most needed.

Mr. Williamson showed me that there is still a great deal of understanding and humanity in business, and I think that's the best advertisement for any company to have.

Sincerely yours,
C.M.W. Jr.
Chicago, Illinois

The Board of Directors asked that I inform you of the appreciation for the ongoing community services performed on a volunteer basis by your Agent, Mr. Fernando Escarcega, for our community health clinic. Our clinic, which provides health services to the medically underserved community in the East Los Angeles barrios, again utilized his services during the recent consumer elections for this community board.

Mr. Escarcega's efforts on behalf of our health center and other organizations that seek to improve the quality of life in East Los Angeles are considerable.

Again, these unselfish efforts reflect well not only on himself and his employer, but on the community served.

Sincerely yours,
G.M.
Los Angeles, California

I take great pleasure in conveying to you the intense satisfaction that our company has found in dealing with Mr. John Catsouras, District Manager of The Equitable in Washington, D.C.

John is an extremely personable individual who gives freely of his time and expertise in order to educate others. With his easygoing manner and ability to communicate on all levels, he made our decision to accept his proposals for acceptance of the Equi-Pen-Plus Pension Plan and Group Term Life Insurance an extremely easy and unanimous one.

We look forward to a long-lasting working relationship with John Catsouras and The Equitable Life Assurance Society with great pleasure.

Sincerely,
R.P.B.
Rockville, Maryland

"I believe The Equitable enjoys an excellent reputation and standing nationwide because every member of the organization, who in any capacity comes in contact with the public, tries to represent the whole enterprise in a manner that protects and enhances our good name."

I would like to make you aware of my feelings concerning one of your company's representatives, Mr. Harold Dubbins. This gentleman has made it an extreme pleasure to deal with Equitable. His assistance has proved invaluable and ongoing.

Mr. Dubbins provides that warm, friendly, genuine feeling of concern that continues long after the initial insurance procedures for establishing a policy have transpired. His attitude, concerns and sincere interest have made my contact with Equitable a real pleasure. Every company should be as fortunate as yours in having a Mr. Dubbins.

Sincerely,
P.G.G.
Philadelphia, Pennsylvania

It is with great pleasure that I can send a letter with its contents chock-full of compliments that are most deserving of your employees, Kathy Quinn and Donna Healy.

I am a very busy person — my office is a constant barrage of people, papers, etc. Nevertheless, I must take this opportunity to ask your cooperative workers to "pin a rose on" (as I call this type of letter).

Pam Torres is our current representative from your office, and she has just been great in taking Mary Levine's place. We have a very good rapport. Now that she's been on vacation, I have never heard Donna or Kathy say, "You will have to wait until Pam gets back" or "That's not my table." Being in the business world, I've heard this at one time or another, and I find it in very poor taste.

I just had to comment on how refreshing it is to have the good fortune of being assisted by two young people who have been willing and able whenever I have been in need of information.

Sincerely yours,
N.P.
Brooklyn, New York

I enjoyed and appreciated your message in the recent issue of "Equilogue". The computer gadgetry and the toll-free number are great, but the most valuable ingredient — the dedicated Agent providing lifetime service — is not new in my experience with Equitable.

Mr. Mel F. Ross of your Dayton, Ohio, office sold me insurance with that pledge more than 20 years ago, and he has never failed to honor it. Please allow me a complimentary, "So what's new?"

From:
A.J.G.
Sunnyvale, California

I respectfully request that this unsolicited letter be brought to your personal attention, if not for its content, then for the fact that it is being written with one eye closed.

I am a person who prides himself on the selection of words when he wishes to express an emotional message and, therefore, this is not intended to be merely a letter of thanks but, in addition, to say that I am beholden to your company and its personnel for the many kindnesses extended to me.

For the past number of years I have been very ill, as your medical records will indicate. I have been in and out of hospitals so often that I have been jokingly referred to as a personified "corpus materia medica."

As a result of this, my records became a shamble of chaos, both in regard to my life insurance and major medical policies. But your company did not take advantage of this situation. You were guided by the spirit more than by the letter of our contracts.

I live alone and there was no one to help me. When I called upon you, you came to my aid and support. A Mr. Samuel Hollander, associated with your Lexington Avenue office, who was not my original Agent, and who had nothing to gain materially, came to my home on weekends and evenings, and straightened out my records. I did not speak to computers or telephone answering machines. Mr. Hollander politely rejected the offer I had made to him in consideration of his services and to which I thought he was entitled for giving up time away from his family. But he was not the only one in your company who responded graciously, kindly and compassionately. There were many others.

I have policies with another company. They treated me well — and I do not say this in denigration of their services — but The Equitable went beyond them in exercise of our contracts.

Recently, I was discharged from a hospital on Long Island. I want you to know that I feel I have an obligation to Equitable. I did not accept bills from doctors without arguments. I saved Equitable more than \$1,000, which the records will show. To you this is a small matter, but it is the least that I can do for a company that has done much to protect me and my heirs.

I've wanted to write this letter for a long time. I cannot type, and I have labored much to make this legible.

I hope that this letter does not sound too maudlin. When we get older, little things seem to become more important and what were only "nice" literary phrases at one time in one's life, suddenly take on a new beauty to be found in the depth of their meaning:

"I lift up mine eyes to the hills,
From whence shall come my strength?"

Very truly yours,
H.L.
East Williston, New York

“Though an institution may spread itself over the entire nation and may employ thousands of people, the average consumer will usually form a judgment of it through contact with only one individual. If that person is courteous and efficient in extending individual attention and consideration the favorable impression created will last a lifetime.”

I wish to thank you for your efforts in having records adjusted so that our retirement checks are in our hands before the first of the month. Many other retirees in this area are grateful and trust this matter will continue to be reviewed.

I have heard of your reputation of accomplishments and knew when I wrote that you would resolve this matter. Thank you again.

Very truly yours,
E.H.
Lakewood, New Jersey

Thank you for your kindness in sending me my check ahead of time to avoid a possible mail strike.

Your consideration is very much appreciated.

Sincerely,
C.W.H.
San Francisco, California

I wish to commend your agent in Spokane, Wash., Mr. Hal Parry, for his industriousness in contacting me and requesting that I review my policy and perhaps bring it up to date. As a result of his letter and a copy of my "Policy Status Exhibit," I have discovered that I have no named contingent beneficiary in my policy.

Thank you and, again, my thanks to Mr. Parry. I am sorry he isn't in my new area.

Sincerely,
K.E.L.
Los Molinos, California

I would like to take this opportunity to tell you how much I appreciate the courteous, prompt service I have received from Charles Adams, CLU, Mobile, Ala., and to commend him on his ability, concern and willingness to service my insurance needs.

I will be ever grateful to him for helping to resolve my problems and being available when I needed him.

Sincerely,
J.L.
Chickasaw, Alabama

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I just wanted to drop you a few remarks about your Agent, Lonnie Peck. Ever since our company switched our group policy to your company, Mr. Peck has been an asset to us.

Whenever we needed a question answered or needed help in any way, he personally took care of it quickly, and in a courteous and efficient manner.

After being in business for our 20 years and dealing with a great many people, it is very exceptional to come across someone who is always pleasant and so willing to help, and who always has a warm smile and handshake. I also know Mr. Peck is a good family man and a real asset to our community. It is not like me to write such a letter, but I have been so impressed with Mr. Peck that I just wanted his company to know what a great attitude he has and how very much our company has appreciated him.

Very truly yours,
P.B.T.
Joplin, Missouri

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I would like to express to you my opinion of one of your Agents, Edward R. Neidich of your Bayside, N.Y., office.

In my recent meetings with him concerning some insurance problems, I found him most helpful, considerate and patient.

I write this letter without the knowledge of Mr. Neidich because I feel that, in this day and age, we have a tendency to overlook the fine qualities of many people in the business world. Thank you.

Yours truly,
M.F.
Bayside, New York

Seldom does one take time from a heavy schedule to relate some pleasant comments.

Maryann Caradonna of your Bethpage office is my direct contact with Equi-Group-Plus. I feel that you should be made aware of her superb service, pleasant and even-keel personality, and maximum efficiency.

It is rare that I find an individual of her caliber to help solve our everyday personnel problems. You should be proud to have her on your staff.

Sincerely yours,
A.R.
New York, New York

“I believe that a life insurance company is not likely to achieve substantial long-run success unless it provides the public with the professional presence, the professional proficiency and the professional practices of the professional-minded Agent.”

You were most kind to take a personal interest in the problem I had with the premium on my Equitable Life Assurance Society health policy. It is easy to see why you were elected President of Equitable and why the company is one of the giants of the insurance industry. Thanks very much for your assistance.

Sincerely yours,
G.S.
Tallahassee, Florida

I am pleased to inform you that my claim was satisfactorily settled, thanks to your cooperation and that of your representative, Mr. Cal Leichtling.

Very truly yours,
M.G.
Linden, New Jersey

I wanted to let you know that I received a check for the cash value of my policy.

I would like to express my appreciation and gratitude for your promptness in handling this matter. Thank you for your time and service.

Sincerely,
C.M.S.
Rancho Santa Fe, California

I recently had the misfortune of becoming ill, and had to rely on the services of Mr. H.J. Hyde Jr. and The Equitable.

Knowing that customers usually only find time to express their complaints, I would like you to know that it feels really good to do business with people who really care.

Please express my sincere thanks to all those who were involved, and especially to Mr. Hyde for the service and care that I received.

Sincerely,
H.G.W.
Syracuse, New York

Since reading your "Equilogue" regarding satisfaction or complaints, all I can say is that in all the years I've had my policy it has been sent on time, paid on time and interest returned to me. What more could a person ask of such a fine company?

Appreciatively,
H.M.
West Palm Beach, Florida

I can't help but write to you in personal terms. I have written The Equitable several times, and you have never failed to write me promptly. I appreciate your personal attention to such little matters. Perhaps that's one reason The Equitable Life Assurance Society of the United States has achieved such a high reputation.

Again, let me thank you.

Yours very truly,
J.O.B.
Durant, Oklahoma

This letter is to acknowledge Mr. David H. Lucado, a representative in your Chicago office.

His explanations of policy variations for my son and daughter were very thorough and informative. Also, his promptness to facilitate the cash surrender of a policy was greatly appreciated.

I feel that he should be commended highly for his efficient methods, and I will most certainly call upon him for additional insurance and also recommend him to anyone seeking same.

Very truly yours,
G.E.K.
Westchester, Illinois

I have noticed, over the years, the thoughtfulness of your people in the mailing of pension checks. If there is some event foreseen that might make the check arrive later than the due date, steps are taken to assure that it arrives early. I have quietly appreciated this.

However, I was overwhelmed yesterday when my August 1st check arrived early because of the likelihood of a postal workers' strike. I know this early mailing caused inconvenience and added expense.

This note is to compliment and thank you all for this unusual thoughtfulness and kindness.

Sincerely,
M.L.H.
Hendersonville, North Carolina

I have taken out a life insurance policy for my wife with your representative, Alfred Cousin, of your Great Neck office. The great patience he exhibited, the persistence without being pushy or overly assertive, his abundant knowledge and understanding of life insurance, and his overall demeanor lead me to write this complimentary letter to your office advising you of his high qualities.

Cordially,
R.S.B.
New York, New York

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“Agents over the decades... have vaulted our entire industry into the prestigious position we have now happily attained.”



THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES

G82-50

Louis C. Kramp & Associates

1919 PENNSYLVANIA AVENUE, N.W.
WASHINGTON, D.C. 20006
(202) 785-4954

May 10, 1982

The Honorable James Watt
Secretary of the Interior
U.S. Department of the Interior
Washington, D. C. 20240

Dear Mr. Secretary:

Since our visit together on April 13th, I have had several discussions with Ken Smith and others in connection with an idea which I would like to share with you.

In order to help the Native American people reach self-determination through economic self-sufficiency, I believe that there are several different kinds of approaches which must be orchestrated to achieve the desired objectives. There must, of course, be programs oriented to benefit individual tribes, making use of their separate assets to either acquire or develop economically-advantageous businesses. However, there is another category of undertaking, which is more general in nature, although very significant in scope.

I am, of course, aware that one of your primary concerns at the Department of the Interior is the matter of losses from producing oil and gas wells, which are owned by the Federal government and by various Indian tribes. Together with a major engineering-systems consulting firm, with whom we would work on this matter, this Firm would like to handle the establishment of an Indian-owned company to provide the field auditing service on those oil and gas wells. It is my understanding that the software program for the audit service has been prepared, and that you are close to the time when the actual field audit service opportunity will be opened to proposals from bidders.

However, as an alternative, I would like to propose that the Department of the Interior issue a relatively small contract to our Firm and the BDM Corporation, (the engineering firm), to undertake the establishment of an Indian-owned company to provide these services. Such a move would result in at least the following advantages:

May 10, 1982

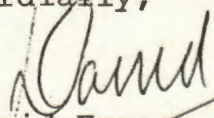
- (1) It would directly address the solution to the energy loss problem.
- (2) Due to the fact that the proposal to provide the service would come from an Indian-owned company, it would eliminate the need for a competitive bid--which, in itself, is a costly undertaking.
- (3) It would probably employ a minimum of 1,000 Native Americans in the field auditing aspects of the undertaking.
- (4) The benefits of this venture will be inter-tribal, not accruing to just a single tribe.
- (5) It would introduce several million dollars of new, free-enterprise revenues into the Native American economy.
- (6) It would provide an immediately--achievable and highly-visible example of how the program of your administration can realize its objectives without requiring multi-million dollar grants to Indian tribes.

Although the idea is relatively simply, I believe it embodies a profound opportunity and ought to be acted upon promptly.

I will plan to call Steve Shipley in a few days to determine when we can meet to further discuss the matter.

Best personal regards.

Cordially,


David Fraser
Managing Director

cc: Morton Blackwell
Ken Smith