


TO: Senator Dole
FR: Kerry

RE: Remarks to Association of Advanced Life Underwriting
Tuesday, March 3

*Approximately 1,000 AALU members are scheduled to hear your remarks. You will be speaking from a podium on a raised stage, and your remarks will also be broadcast via a large video screen.

*The AALU people have asked for the usual--general remarks, and then questions and answers. Our contact said two issues of greatest interest are economy and health care.



SPEAK AALU

Association for Advanced Life Underwriting

A Conference of
NALU

Tuesday - March 3

7:45 to 8:30 a.m. or at
Senator's convenience

Grand Hyatt Hotel

Wash., D.C.

9:15-10:00 a.m.

1-15-92

Contact: David Stertzner or
Tom Korb - 331-6082
for Senator's decision

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July 17, 1991

The Honorable Bob Dole
Senate Minority Leader
S-230 Capitol Building
Washington, D.C. 20510

Dear Senator Dole:

On behalf of the Association for Advanced Life Underwriting (AALU) it is my pleasure to invite you to address our 25th Annual Meeting to be held at the Grand Hyatt Hotel, Washington, D.C., March 1-4, 1992. We would be honored to have you as our morning speaker on March 3rd from approximately 7:45 to 8:30 am. The time and date can, of course, be adjusted to assure your appearance.

As you know, AALU is a conference of the National Association of Life Underwriters (NALU). NALU is the world's oldest (having just completed its centennial celebration) and largest trade association of its type. It represents more than 140,000 local association members nationwide who are salespersons of insurance and other financial services.

AALU members are a select group of 1,500 life underwriters, in the United States, who work in the more sophisticated and complex insurance markets and who have met the organization's membership requirements. Historically, 800-1,000 of our members and their spouses attend the Annual Meeting, which is one of the most important and productive meetings of its type in the life insurance industry.

AALU members are considered the most financially and politically astute individuals in the life insurance field. Their client lists are impressive and our members are the type of businessmen and women who would support the Republican Congressional agenda and the Bush Administration on the major economic issues facing the American people during these trying times. As in the past, you will have an extremely responsive audience; one that will spread your message nationwide to their clients and communities.

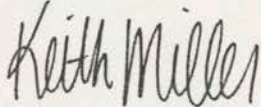
1922 F Street, N.W., Washington, D.C. 20006-4390

1-31-91 Interim Ltr. (202) 331-6081 • FAX (202) 331-2164 • FAX (202) 331-2179

The AALU Annual Meeting is traditionally held in Washington so as to share the insight and expertise of the best speakers available from the government, the private sector and the insurance industry. We are particularly proud of the list of representatives from the Administration and Congress who have accepted our invitations over the years. Our membership is always anxious to hear you with respect to your agenda. Whenever you address our group you are rated the highest in our post-meeting surveys.

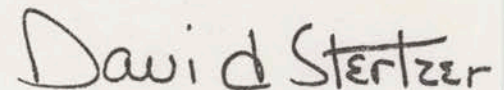
Senator Dole, we certainly hope that you will give our invitation serious consideration. Please ask your staff to contact ~~Mary Drape Hanagan~~, AALU's Director of Government Affairs at (202) 331-6082, if you have any questions or for additional information. Thank you.

Sincerely,



Keith Miller, CLU, ChFC
President

cc: Vernon W. Holleman, Jr., CLU
Thomas M. Gregg, LUTCF


or
Tom Koib

SENATOR BOB DOLE
ASSOCIATION OF ADVANCED
LIFE UNDERWRITING
MARCH 3, 1992

***THANK YOU. IT'S A
PLEASURE TO BE HERE THIS
MORNING.**

***YOU'VE CERTAINLY PICKED
AN EXCITING TIME TO BE HERE
IN WASHINGTON: ACROSS THE**

**NATION, AMERICANS ARE
GETTING READY TO GO THE
POLLS IN ONE OF THE MOST
IMPORTANT ELECTIONS OF OUR
TIME. BUT ENOUGH ABOUT THE
NEW ELVIS PRESLEY STAMP...**

***SERIOUSLY, I DO WANT TO
TAKE A FEW MINUTES THIS
MORNING TO DISCUSS ISSUES
WHICH ARE ON TOP OF THE**

**TO PREDICT DISASTER IN
NOVEMBER.**

***AND THE FACT IS THAT YES,
THE PRESIDENT'S APPROVAL
RATINGS ARE LOW. BUT EVERY
POLL THAT PUTS THE
PRESIDENT FACE TO FACE WITH
A DEMOCRAT CANDIDATE,
SHOWS THE PRESIDENT
WINNING.**

**AMERICAN PEOPLE'S
AGENDA...AND WHICH I KNOW
ARE ON TOP OF THE AGENDA OF
THE A.A.L.A.--ECONOMIC
RECOVERY AND HEALTH CARE.**

***THERE IS A PRESIDENTIAL
ELECTION GOING ON THIS YEAR.
AND RIGHT NOW, IT SEEMS THE
FASHIONABLE THING TO DO IS
TO BASH THE PRESIDENT, AND**

***AS SOMEONE WHO TOOK A
ROLLER COASTER RIDE FROM
IOWA TO NEW HAMPSHIRE FOUR
YEARS AGO, I KNOW POLLS AND
PERCEPTIONS CAN CHANGE
OVERNIGHT.**

***THE PRESIDENT MAY LOOK
VULNERABLE NOW, BUT I THINK
COME NOVEMBER, THE VOTERS
WILL REALIZE THAT WHEN IT**

**COMES TO FOREIGN AFFAIRS,
THE PRESIDENT STANDS HEAD
AND SHOULDERS ABOVE ANY OF
THE ALTERNATIVES AS THE PRE-
EMINENT LEADER IN THE WORLD
TODAY.**

***AND WHEN IT COMES TO
DOMESTIC AFFAIRS, WHETHER
THE ISSUE IS THE ECONOMY,
HEALTH CARE, CRIME, OR**

**WHATEVER...IT SEEMS THAT
EVERYONE IN AMERICA WANTS
TO SEND A MESSAGE...A
MESSAGE TO DO SOMETHING,
AND DO IT QUICKLY FOR A
CHANGE...A MESSAGE THAT
BUSINESS AS USUAL WON'T
WORK.**

***AND I THINK THE VOTERS
WILL REALIZE IN THE COMING**

**MONTHS THAT THE PROPER
PLACE TO SEND THAT MESSAGE
IS CONGRESS: BECAUSE FROM
CRIME TO EDUCATION TO
ECONOMIC GROWTH, THE
HOUSE AND SENATE HAVE
STOOD IN THE WAY OF ALL THE
PRESIDENT'S MEANINGFUL
REFORMS AND PROPOSALS.**

***AS YOU KNOW, THE
DEMOCRATS IN THE HOUSE AND
SENATE HAVE BEEN MEETING
FOR A FEW WEEKS, TRYING TO
COME UP WITH THEIR VERSION
OF AN ECONOMIC RECOVERY
PLAN.**

***SO FAR, THEY'VE HAD NO
LUCK. SENATOR BENTSEN HAS
MOVED THE MARK-UP OF THE**

**SENATE BILL TWICE -- FIRST, HE
MOVED IT UP; THEN WHEN THE
DEMOCRATS REALIZED THEIR
WAS NO CONSENSUS IN THEIR
OWN CAUCUS, THEY MOVED IT
BACK -- TO TOMORROW
MORNING.**

***HE SAID HE HAD AN OUTLINE
OF HIS PLAN, BUT NEEDED
ADDITIONAL TIME TO CONSULT**

**WITH SENATE DEMOCRATS IN
ORDER TO FINALIZE THE
PACKAGE.**

***AND THERE WAS EVEN MORE
CHAOS IN THE HOUSE. THE
PROPOSAL THEY ALMOST
AGREED ON WAS QUICKLY
SCUTTLED WHEN THE LIBERALS
REALIZED IT HAD A CAPITAL
GAINS DEDUCTION.**

***THERE WAS A QUOTE LAST
WEEK IN THE WASHINGTON
POST FROM CONGRESSMAN
DELLUMS OF CALIFORNIA,
WHICH REALLY SUMS UP WHERE
THE DEMOCRATS ARE:
DELLUMS SAID, AND I QUOTE,
"I'M VERY UNCOMFORTABLE
WITH A PACKAGE THAT PUTS**

MONEY IN THE POCKET OF
BUSINESS."

***UNFORTUNATELY, THAT'S
BEEN THE POLICY OF THE
DEMOCRATS IN CONGRESS FOR
QUITE SOME TIME--AND IT'S
THAT POLICY OF "ANYTHING
THAT HELPS BUSINESS IS BAD,"
WHICH HAS, TO A LARGE
DEGREE, PUT US IN OUR**

CURRENT ECONOMIC SITUATION.

***PAUL TSONGAS SUCCEEDED
IN NEW HAMPSHIRE BECAUSE
HE WAS PUTTING FORTH A
DIFFERENT DEMOCRAT
MESSAGE...THAT IT'S O.K. FOR
BUSINESS TO MAKE A PROFIT.**

***THE DAY AFTER THE
PRIMARY, I OFFERED TO GET**

**THE FUNDS TOGETHER TO FLY
SENATOR TSONGAS DOWN TO
WASHINGTON SO HE COULD
EXPLAIN THIS FACT TO HIS
FELLOW DEMOCRATS...**

***INSTEAD, THE HOUSE
DEMOCRATS' PLAN INCLUDES A
PERMANENT TAX INCREASE TO
PAY FOR A TEMPORARY TAX CUT
OF 25 CENTS A DAY FOR TWO**

**YEARS. THEY'VE DONE NOTHING
TO CUT WASTEFUL
GOVERNMENT SPENDING --
EXCEPT BY INITIATING A
SEQUESTER. AND THEY'VE
DONE NOTHING TO HELP OUT
FIRST TIME HOME BUYERS --
THEY'RE KILLING THE AMERICAN
DREAM.**

***WE'LL KNOW MORE ABOUT
THE SENATE DEMOCRAT PLAN
TOMORROW -- I'M SURE THEY'LL
GO ALONG WITH A RATE
INCREASE TOO.**

***BUT WHILE THE DEMOCRATS
ARE IN CONFUSION, THERE IS
ONE PLAN THAT HAS BEEN
ADVANCED--PRESIDENT BUSH'S
PLAN. AND WHILE IT ISN'T**

PERFECT BY ANY MEANS, IT IS A
SOLID PROGRAM WHICH WILL
PROMOTE GROWTH.

*I KNOW, BY THE WAY, THAT
YOU WERE VERY CONCERNED
ABOUT THE ADMINISTRATION'S
BUDGET PROPOSALS
REGARDING CORPORATE
OWNED LIFE INSURANCE, AND
ANNUITY CONTRACTS. THESE

**WERE "NON-STARTERS" ON THE
HILL, HOWEVER, AND THE
ADMINISTRATION HAS BACKED
OFF FROM THESE PROPOSALS.**

***GIVEN THE FACT THAT THIS
IS AN ELECTION YEAR, THERE'S
ABOUT AS MUCH OF A CHANCE
OF THE PRESIDENT'S PLAN
PASSING AS THERE IS THAT PAT
BUCHANAN WILL BE INVITED TO**

**ANY STATE DINNERS IN THE
NEAR FUTURE.**

***PERSONALLY, I HAVE A
FEELING THAT AS TIME GOES
BY, AND IT BECOMES OBVIOUS
THAT THE DEMOCRATS WILL
NOT MEET THE PRESIDENT'S
MARCH 20 DEADLINE, THE
PACKAGE EVENTUALLY AGREED
UPON MAY BE WHAT I CALL THE**

"WASHINGTON POST" PACKAGE.

***THE POST HAD AN EDITORIAL
TITLED, "KILL ALL THE TAX
BILLS." SAYING THAT SINCE
CONGRESS CAN'T AGREE ON
WHAT'S BEST FOR THE
COUNTRY, IT'S PROBABLY
BETTER THAT WE LEAVE THINGS
ALONE RATHER THAN MAKING
THEM WORSE.**

HEALTH CARE

***ON THE HEALTH CARE
FRONT, WE SIMPLY HAVE TO
FIND A WAY TO PROVIDE
QUALITY, AFFORDABLE CARE
FOR AMERICA.
UNFORTUNATELY, THERE ARE
STILL TOO MANY FAMILIES WITH
SICK CHILDREN WHO CAN'T
AFFORD THE INSURANCE THEY**

NEED.

**AND THERE ARE STILL TOO
MANY FAMILIES WHO CAN'T
TAKE CARE OF THEIR ELDERLY
PARENTS WHO ARE NEED OF
LONGTIME CARE. THESE ARE
THE PEOPLE WE HAVE TO HELP.**

***IN MY VIEW, THE NATION IS
ALREADY SPENDING ENOUGH
ON HEALTH CARE--A WHOPPING**

**\$660 BILLION A YEAR. NOW IT'S
TIME TO GET OUR MONEYS
WORTHY, AND TO MAKE THE
SYSTEM MORE FAIR.**

***THE CHALLENGE IS TO MAKE
HEALTH CARE MORE
AFFORDABLE AND MORE
ACCESSIBLE, NOT TO MENTION
FINDING A WAY TO PAY FOR IT
ALL. THERE HAS TO BE A**

BALANCE, HOWEVER. YOU AND I
BOTH KNOW THAT THE SMALL
BUSINESSES ON OUR MAIN
STREETS CAN'T BE MANDATED
OUT OF EXISTENCE TO PAY FOR
HEALTH CARE BENEFITS...NOR
SHOULD TAXPAYERS HAVE TO
PICK UP THE WHOLE TAB.

*THERE ARE NO EASY
ANSWERS, BUT I BELIEVE THAT

**TAX INCENTIVES AND SMALL
EMPLOYER MARKET REFORMS
ARE TWO OF THE KEYS TO A
RESPONSIBLE SOLUTION.**

***WHEN YOU ARE TALKING
ABOUT THE DEFICIT AND
HEALTH CARE, YOU ARE
TALKING ABOUT TWO OF THE
BIGGEST CHALLENGES EVER TO
CONFRONT CONGRESS. SO IT'S**

**TIME TO ACT; AND IT'S TIME TO
LISTEN TO THE PEOPLE.**

***OH, THE TEMPTATION WILL
BE GREAT, WHAT WITH
ELECTION DAY, NOW JUST EIGHT
MONTHS AWAY...THE
TEMPTATION WILL BE GREAT TO
PANDER TO THE VOTERS BY
TRYING TO BE ALL THINGS TO
ALL PEOPLE.**

***BUT LET ME RE-EMPHASIZE
THAT MORE DEFICIT SPENDING
WOULD BE DISASTER FOR
AMERICA. THE FACT IS, THE
FEDERAL GOVERNMENT CAN'T
DO EVERYTHING FOR
EVERYBODY. OUR TOUGH TIMES
DEMAND TOUGH CHOICES, A
REARRANGING OF PRIORITIES,
AND THE KIND OF COOL,**

**RESPONSIBLE LEADERSHIP
AMERICA HAS ALWAYS LOOKED
FOR IN TOUGH TIMES.**

***WE MUST RESIST THE CALLS
FOR BIGGER TAXES, BIGGER
SPENDING, AND BIGGER
GOVERNMENT. THAT'S NOT THE
MESSAGE AMERICANS ARE
SENDING THIS YEAR...AND AS
MEMBERS OF THE ASSOCIATION,**

**I URGE TO TAKE ACTION. WE
NEED YOUR HELP. WHILE
YOU'RE HERE, TAKE A TRIP UP
THE HILL AND TALK SOME
SENSE TO CONGRESS. IF YOU
WAIT MUCH MORE YOU MAY BE
FACED WITH HIGHER TAXES AND
NO GROWTH.**

***I'D BE HAPPY TO TAKE A FEW
QUESTIONS.**