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Evergreen 3/06

1st - Bank

1835

Tables start by rules
just as any, or anything
Specify it, object face.

Mortality tables
start after 15 years.

Know how many people
out of 10,000 will
die in period of 10
that under - but group
sum of average work out of
large enough groups

Use aver. mortality
tables

All aver. tables use

aver. table

10,000 taken as bases

10,000 checked 10 yrs of
follow through until
all ruled out

Calculation of figures
waterfall method

35 $\frac{60}{1000}$ for 1000

is impractical

increase year by year

60 here Level from method

35 1111 60

800 - 35 - 70,000 - 9

Legal reserves - created
by baby - savings
through life - pay bills
more in early life

Regular series. create
money to put in circulation.
Sound national rate to
take care of expenses.

Equitable - not owned
by any group of people
in stock - no dividends

Organized by just
people insured their
lowest cost rates

N.Y. laws req. cap
stock of 100,000. pd in
the group of members there
no agents -

Orig. by loan, rep.
not more than 7%
could be paid as orig.
investment. Rep'd to
be turned back.
All lined back &
orig stock returned.
All moneys ret. to
policy holders in
div. or policy
advantage.
Ew. can give loant
cost 2ms,

~~test of the sea~~

Bd of directors not
stock holders, Big
men all over, who
do not draw salary

Contract used by
ag. stated - clearest
easiest to understand.

Work of Sen. Hughes
when atty. Gen. of U.S.

Everything for protection
of insured - not for
but halfter around
need.

Unilateral Contract,
one-sided.

Eq. agree to do every-
thing - insurance
agrees to do nothing.

Eq. policy - always fair
succeeds right thing.

Unilateral the other way.

all-life policies

same family.

Outlets etc. etc.

Saving in mortality.

Mr. Broder-

needs,-

Get away from any
idea of letting friends
give you money to help
you out.

You come to serve them.

See people of slight

acquaintance

needs - money, etc.

~~Wife~~

Use ordinary or 20 party
to cover our needs.

Cash surrender
val. will put child

through school,

create an estate
which wife can have
something for life.

Home Plan: Plan

Eq. will take my
1st mortgage.

of her 10 yrs. am young.

If die - home & deed returned
to wife.

Ins. covers every need.

Eq. never yet been party
to law suit.

Can be to pay not
to contest.

Don't mention
substantive pay.

Salary Sav. Plan.

For small man - almost
no ~~no~~ ~~no~~

Put wife on Pension basis.

\$50.00 per mo for 5 yrs.

If lost first money back
20 yrs. or cost.

\$3000.00 policy.

Creating trusts - Must
be an expert.

Need

Examined every item.

Life Ins. items - assoc.

Self insurance - Put up
on life insurance checks,

W. Ross -

20yr Endowment

at end of term - nothing

but money - no
of basis

Don't write endow.

In young men
need more protection
for less amt of money

See use of rate book

" " figures.

Beings now as camp
with us ago. Agents
know.

Needs - Every father
needs.

When father dies -
income stops.

Educational Policy.

Boy or girl at head of
family - at death of father
if he should be married
- family can carry on.
Widows with children.
good habits.

Home Mortgage Plan -
help us to take care of that
lenses pretty good for
Can pay by taking out
Policy.

all obligations - can
be met by us,
Cover loans.

no longer a matter of
merely collecting coins
but getting sufficient real
need.

Wanted policy holders to
switch.

Bank loans.

Big wholesale houses
^{already} selling large credit to
dealers.

- 1/3 needs -

Loss earning power
Protect earning power.
Disability etc.

Infermities of old age.
Provisions for old age.
Don't dwell on death.
Show what he can get
while alive.

State maintenance taxes,
estates.

10 to 65 - eligible.

Projects.

~~News press.~~

Watch newspapers.
Endless chain - cut

every way for manuals

Old courses method

Just noting about Lewis
Lamb or door in hall.
Dust in -

Signs on buildings - new
concerns.

Bound of health - many
of every chief born,
died in.

Marriages - use of
records.

Personal observations

Socially

Sign of influence - leader

These words taken in
community - uses help
you.

Picture -
Review -

System of rating deb.
by medical board
Ment System. Eq. system
Law ok.

Eq. has name of issuing
more policies to amount
of aff. than any Co.
I started up but in

~~used~~
Eq. was written standard.

Others - rate - either
in or out.

Columns - 90° for heart to lungs
etc - then average.

Pure Endowments - less
~~by~~ death protect.

Progressive Co.

Business giving faster
than any Co.

Rate -

35 yrs - 28.11 per M.

31.8 yrs. Etc.

109 vs. 100,000 - 749

11 - 99,251 - 746

12 - 98,503 - 742

95 - 3 - 3

35 - 81,822 - 732

75
31.8

2

66.8 that all
have had in enough to
take care of their young

28.11 w. at 3/10

Actual - 54/10

Saving in mortality
reflected in large
dividends.

Carefully selected list.
Went under gap - negro
etc.

Mr. Glover.

Blue-Books.

B. Principles Cont.

- Whole-Life - Term.

Consulats, Endow.

3 same

Med. exp. - dep. all by
ordinary exp. - limited.
~~Term~~ - Sing. Prem. 1000

Endow. at end of term -
we must pay - also
insured at same time

Term - Purely Protection.

Total Permanent Disability

100 - 90 - 1000 -

100 - up to 60 - average premium
Double Indemnity - affect pd.

after 60 - Premium waived

DD - 60th considered
accidental.

Used -

9-10 - Mr. Meyer -

Curvatable.

Insured by Eq. only.
Cont. Cont. of 25 - End.

Really lives - 5 yrs
in which to build
fund of Ins really want,

@ 35 yrs 38.45 K/100

~~35 yrs~~
5 yrs

at end of 5 yrs - red back
18 yrs 5.46

38.45
41.71
ins 40p.

P 65866 in
selling

Wm. Dudley -
Action Settlements

Care of 100,000 policy left
to wife who had ^{agent} left
all in 3 yrs. shared half
had her elect income

another man went through
bankruptcy. take out ins - of
later.

Use judgment & make
pol payable to first care.
Cash - or incoming ~~sett~~
settlement. That is
getting services

1 - Contract Guarantee
5 - for accuracy - 6/4.

Used Plan

Mr. Hammett →

System →

acquisition of Perfect
office organization
of Perfect,

Mr. Carnes
educational
fund agreement
need & demand for
every contract issued

82% of children
obliged to leave
school before funds
8th grade - to help
support funds.

College - degree of
head of family of
supernatural method

of serving for college
career.

Thurs -
9-9 am.

Mr. Beckman

Pre-approach -
+ approach.

Must believe in ideals
of Eq. Pre-Based on
Service. Relief and day
good. No thought of
compassion.

Mental aptitude,
Understand other's
problem.

Sympathetic view of
Do not be remembered
by clothes - ~~to~~ be
extremes either way or
under.

Maintain Poise &
Dignity. Wait for
other man to shake
hands. Use tact &
diplomacy;

always drive toward
objectives.

Entering Wedges -
noted out by Eq.
Have topic of interest
to talk about.

Use literature to help

after while talking

Safe Led. Box.

Best request of any
most officer or adminis-
~~trator~~ Cash. Safe Trunk
Box - Safe ins. -

Use chest for deposits.
Put endorse policy in

Chest or ~~box~~ Cover Policy.

Young man -

"You act with Success"
Sunny plan - Bank -
Banker lets man
Ins. - re indicates
recog. of obly - even
things dies.

Business men
"habits. Business"
are you not men used
Business 9us.

Young woman - must
be angry -

Pamphlet - Financing League
What will do for her

father of little girl -
Crystal Ball -

"Bright eyed as hers"
We can guarantee it,

This is means of
guaranteeing life's
possibilities.

Time in with Bay
His picture. Thing has
father wants him to have
a copy of set approaches.

11-12 - Mr. Stipek.

Close.

ap. Interview - Close.

Rep. constant watch
for improvement
Guides. influences close

1st impression.

Don't display nervousness
or show out impression

not sure ground.

Don't argue - Explain our
policy.

Catch more flies with
honey than vinegar.

Whole thing is -

What life ins. is +
what it does, human
investment.

Try to stick to original
plan of interview,
but make a

debate of interview

Don't try to get perfect
same course of schooling
w/ rec.

of appeal to protection
of family - also what
needs for him Bafut
Power of suggestion

Recommend.

Use parallel cases.

Talk in terms of own
interest.

Senses -
Eye retains more
than ear.

Use diagrams -
you deposit \$500.00
we refund \$10,000.
Disability - we waste
deposits.

50,000 - scratch off
3 copies - wally ~~more~~
inland.

1-2. PM

Mr. Sullivan

Objections.

Really requests for
information.

Wants in these terms,
agreement ^{met} met, ^{disarming} disarming

Letter instruct.

How problems - I now
had to budget further
of child needed operation
you wouldn't help

Dr. couldn't afford it,
objectors as a
matter.

ask how long since
insurance gone
Does it fit present
needs?

Some Insurability
in driving ahead.

Put ahead about
quarterly —
Core man by

telling make very
small payments.

Mr. Herrington's
Cashes left
applicators.

Be careful in giving
full accurate inf.
reg. applicants.

Preliminary Term:

Can re-arrange red policies
& make savings large

Enough to get new mis,
Premission term -
Batings -
Real - by 1 - 4,

Mr. Shapiro -
Used words -
Merely transferring
for a portion of funds
Money say - approach
Wonderful.

147
3

Friday - Dec. 22 and 20

Mrs. Seiler.

Guaranteeing family
Income.

Insured Ind. in old days

(Retirement annuity)
Contract

Bankers admit but
won't write.

Not to buy to sell
me but to guarantee
income for yourself.

Life Retirement for
man who has provided
for family. This is for

him.
Eq. only to in world who
give this contract.

Women good prospects.
Professional women - types
of debts.

Life Bond that never
matures. Not subject
to fluctuations + tax.
This is life income.

Can arrange contract
to suit financial cond.

Advantages - 1 Div.

2 Div. on Div.

3 Bonus after 10 yrs

Cumulative costs,

Settlement. Cash plus
bonus if desired - or
income.

~~Can~~ Not subject of
bankruptcy.

Don't stress Disability
until contract sold.

- over -

Comes with maturity,
regularly

Age 35 -

Age 55 -	Sec 801	60 -
35	600,000	age 159,12

1. Divid.
2. Int.
3. Life Income, d an y
4. Bonus after 6 yrs, 5% of div
5. Choice of settlement
6. Guarantee
7. Dis. emp
8. Make def
9. Cant be hypoth.
10. Not subj. to bankruptcy
11. Non-Taxable.

\$ 15,000 - or 11% 90

An invest would have to
work three that amt.

35 27

 21,162. -

Paid in 15,000 set back
 21,162 - incl. of Bonus

No medical - unless work
disability.

Mr. Sullivan -
Mortgage Coverage.

Mortgage calls for payment
at death. This provides
for meeting same.

Edwards abstract
Perfects Perfect
owners.

approach Bank ~~left~~
new deft.

Human Int.
Plans -

~~Do~~
Mr. Boltun -
Payee -
3% -

Eq. really started
re-building of S.F.
Eq. int 113% of Perm Inc,
in Calif.

Mr. Skafro.

Skafro made
up deach of part-
Partnership and
dissolves

Annual - Gen. Meet.
Jan. 10th '27

Come

Valentines.

Write names for 20 pounds
then bring out add. policies
for needs. Use budget or
bring payment plan.

Berry Riley"

Safe dep. Box,
keys to all est. is Ins.
Written on Life Ins. form

85% of money left in lump
sum is dissipated in 5 yrs.
We may should speculate
until family just take
care of by ins.

Roy De Benda
Guaranteed Trust.

This absolutely guarantees
Return of Princ & Int.

Can secure this bond
out of Income - not
fund. at his death
no matter how soon,
family get income & at
least 5% plus excess int.
to 17. Payable quarterly.

Death benefit - 1000 on
dollar pd. to 2nd benefit

Sending Brochure of 26-
Manual Paper

Love you business & work

Learn more with enough
money to keep busy.

Can not affect of leaders
pleasure.

Woman agent - Selection.

Unit Meeting
Jan 13th - 2011

ask questions,

Sense? Could you buy out
partners?

Payment
Jan 17th '27.

Retirement annuity,
trust ask if investment
is satisfactory. ask if
prop. would like to return
to + buy about dream
Mull stock $\frac{1}{2}$ in production
years. set aside

age.

amt.

age when income stop.

Put away \$1000⁰⁰ per yr.
can always get money out.
No div until end of 2nd yr
5th yr. set 2 div + pay 4,76

also pay excessive int div,
can take cash also.

non-liable to subj
to attachment after
annuity begins.

If want to withdraw yet
money back plus ~~pro~~

bonus.

Takes 5% on \$25000 to get even
1/100⁰⁰ per mo. Explain to
bank. Point out weak points
of even first investments.
500⁰⁰ bank just buy yr

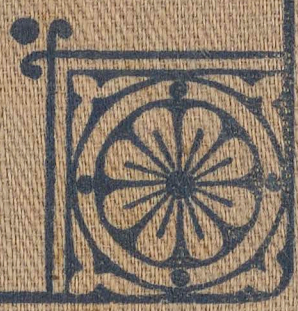
1844 - I think I got
nothing - but I counted

Koching, No - no fire
wrap up
your hand -
Husband usually says
there lies in Camp
aliquis. Water not fit to drink
Cameel huts - low cut
cut, at - cut to bed
4 - dig - at evening up
1 - many papers
Hilder from city -

Cash



DAY



LELAND JOHN SPARKS JR.

MEMBERS OF THE
SPARKS FAMILY THAT

I HAVE KNOWN.

MY PATERNAL GRANDMOTHER -
NAUCY ELENORA SPARKS. I CAN
REMEMBER GOING WITH MY PARENTS
ON THE FERRY BOAT ACROSS SAN
FRANCISCO BAY TO VISIT HER IN
ALAMEDA. SHE HAD A RATHER
LARGE ROOM UP STAIRS IN A LARGE
OLD HOUSE (PROBABLY VICTORIAN). THE
STAIR CASE AND THE CARVED ~~WOOD~~ BALUSTERS
THAT HELD UP THE BANISTER ^{FASINATE ME.} SHE
SEEMED VERY OLD TO ME. I THINK
SHE WAS ABOUT 84 WHEN SHE DIED,
ABOUT 1947.
~~AT~~ SHE WAS LIVING WITH MY PARENTS
ON CENTRAL AV. IN SAN FRANCISCO.
SHE DRANK MORE RED WINE THAN
MY MOTHER LIKED HER TOO, AND SHE
CHEWED SNUFF, OR RATHER "DIPPED"
SNUFF, USUALLY USING A SMALL (WILLOW)
TWIG DIPPING IT INTO THE CAN OR
JAR OF SNUFF + THEN CONVEYING IT
TO HER MOUTH, THEN CHEWING ~~ON~~ ON

THE TWIG, FREQUENTLY EXPECTORATING INTO A COFFEE CAN. NOT TOO PLEASANT TO WATCH BUT VERY INTERESTING TO A YOUNG BOY OF TENDER YEARS. AFTER SHE CAME TO LIVE WITH US ON CONTRACT ~~AND~~ I WAS OLDER AND IT JUST SEEMED A NATURAL THING FOR GRANDMA TO DO. I NEVER HAD THE SLIGHTEST INCLINATION TO TRY IT THOUGH.

I HAD 2 UNCLLES ON MY FATHERS SIDE. THE OLDEST ONE... BENTON, AFFECTIONATLY CALLED BEENIE, WAS ALMOST 99 WHEN HE DIED JUST BEFORE CHRISTMAS,