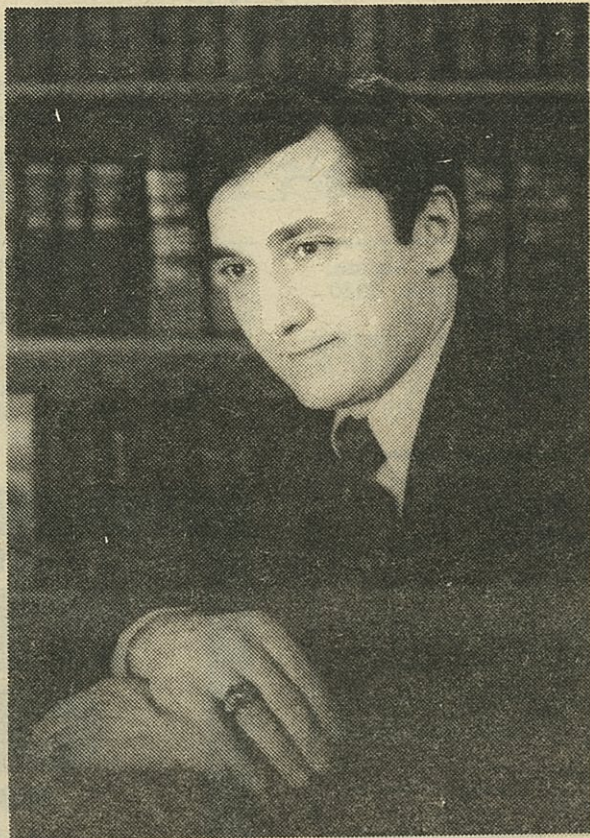


"Ideal" is a word frequently used to describe excellence or the lofty goals many of us would like to attain. Often, we use the word to refer to an individual who serves as a model for others.

When a person sets high professional standards and then goes about turning aspirations into achievements, he or she wins the respect of others - especially when others benefit from this commitment to excellence.

At The Bankers Life, we have our share of individuals who, through their exceptional level of service to others, illustrate how a person achieves



H. JOSEPH SGROI, CLU 3557 Seneca St. • West Seneca
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Ideal

"ideal status in the life insurance industry. We recognize these extraordinary agents by making them members of our Executive Cabinet, Honor Council, or Premier Club.

Here is one of the agents who best defined the word "ideal" for us in 1977. We believe his clients might like to join us in offering congratulations. Maybe you're one of them.

To earn membership in our 1977 Honor Council, H. Joseph Sgroi created more than \$3.6 million of new insurance protection for his clients during the year.

Joe has also earned the distinction of becoming a qualifying and LIFE member of The Elite Million Dollar Round Table.



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