

Heart pounding? Voice trembling?

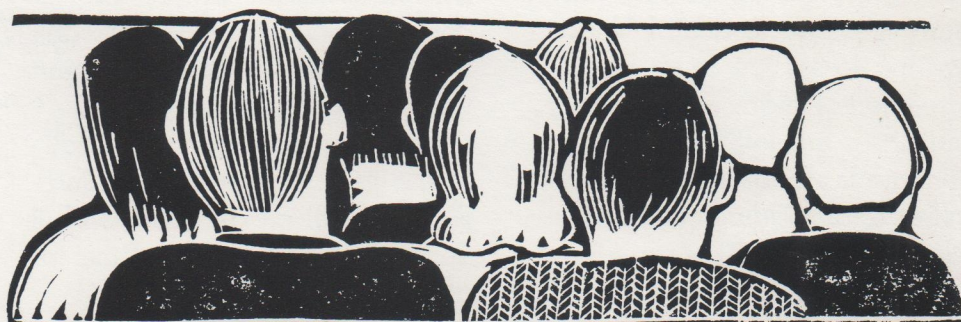
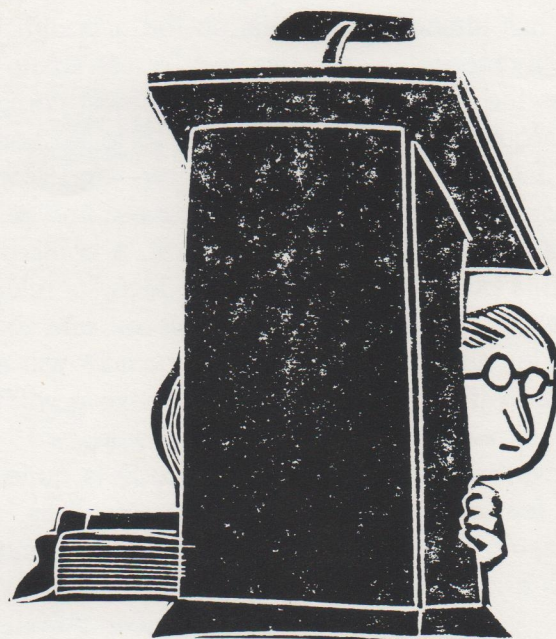
Learn to relax and enjoy public speaking

Thirty years ago, a supremely confident Ron "Duke" Pavlik stood up to deliver an impromptu speech to 1,000 fellow seniors at his southside Chicago high school... and his mind went blank. From that moment, he vowed to become an effective speaker.

"Now, even when speaking without notes, I make sure I'm well prepared," said Pavlik, president of R.C. Hanchette & Associates, Inc., in Elgin, Ill., a Crum and Forster agency for more than 45 years. He added that he genuinely enjoys public speaking. "I'm a salesman, and selling is communicating your message to an audience. If you can sell, you can learn to be an effective speaker."

DeValse Cox, president of the Independent Insurance Agents of Texas, agrees. "Public speaking is just like making a presentation of an insurance program to a prospective customer," he said. "The more you do it, the easier it gets and the more successful you become at getting people to listen. Anyone can become a good speaker," he continued. "It takes time and practice, but once you try, you'll find it's not that 'all-fired' hard." Cox is president of Williams-Dwyer Co. in Wichita Falls, Texas, an agency that has represented the U.S. Insurance Group since 1936.

Agents and brokers face many audiences—service clubs in their communities, insurance groups and trade associations, and reporters from local newspapers, television and radio stations.



"We must also speak out for the industry," said Jack Curtin, president of Francis H. Curtin Insurance Agency, Inc., a C&F Underwriters Group agency in Boston, Mass. "Some politicians claim we charge too much and give too little, and this negative image is picked up by the press and public.

"By becoming effective communicators, we can improve our image," Curtin stressed. "We

should be giving talks in our communities explaining that we're working for the *public's* benefit as well as our own. Getting this message across is essential, so grab any opportunity you can to speak," he urged.

Tips from producers

Here are some important tips from producers who have spent many years speaking to groups.

1) Be well prepared. The more you know about your subject, the more comfortable and relaxed you'll feel.

2) Don't waste your listeners' time. Tell them something worth knowing that's geared to *their* interests.

3) Be enthusiastic! If you aren't, your audience won't be.

4) Rehearse your speech on a tape recorder until you have it down pat. Don't read it (that's deadly). You can write key points on index cards to guide you.

5) Talk directly to specific people in several areas of the audience. This eye contact makes your speech more personal, and it keeps you from being intimidated by a large audience.

6) Don't tell jokes unless you're **very** good at it.

A certain amount of anxiety goes with the territory, however. After more than 14 years of public speaking and teaching insurance courses, Dick Marks, owner of The GEM Agencies in Houston, Texas (with USIG for more than 20 years), still feels uncomfortable talking before a group. "I'm afraid I'll stumble or hit my head," he said, "but after the first 25 seconds, I realize the chandeliers aren't going to fall on me, and I relax." (Marks is president-elect of the Independent Insurance Agents of Texas.)

"Audiences can spot a phony, so be sincere," advises agent Dave Lowe, executive vice president of Wilkins-Lowe and Company in

Sterling, Ill. (Lowe is also immediate past president of the Independent Insurance Agents of Illinois.) "Know what you're talking about and speak the way you feel. Be yourself. If you are, your audience will listen to what you're saying." (This year, Wilkins-Lowe celebrates 76 years with Crum and Forster. "C&F has been a very fine company for us and we're proud to be associated with it," Lowe said.)

Bob Nicosia, president of Pilgrim Insurance Agency in Nutley, N.J., (a CFU agency), stressed, "The first few minutes of your speech are key. Plan something

unexpected. If you get your audience's attention *then*, you can generally hold it during the rest of your speech."

Toastmasters

There are many steps you can take to sharpen your speaking skills. One is to join Toastmasters International.

This nonprofit organization has 5,000 clubs in 47 countries. Members learn to express themselves effectively by giving prepared speeches and "off-the-cuff" talks at regular club meetings. There are no instructors or coaches. Each



speech is evaluated by club members.

Toastmasters offers helpful practice sessions both for beginners and skilled speakers who want to improve.

Professional training available

Some people may want professional coaching. Several companies, as well as the Insurance Information Institute (I.I.I.), offer short, intense programs to develop effective techniques for making speeches and being interviewed on television. They offer individual sessions and one- or two-day workshops for small groups, held at their facilities or at a client's company. They'll also design special programs for particular needs.

Workshops feature simulated press and television interviews so trainees experience real-life situations. These practice sessions are then videotaped and evaluated by instructors and participants in the workshops.

The Producer interviewed the I.I.I., a speech teacher and three trainers. Although all teach similar skills, each one highlighted special points.

Insurance Information Institute

"Communicating effectively doesn't come naturally to most people. The technique must be learned," said Alan Herbert, director of broadcast services for I.I.I. "It's one thing to know a subject, but it's quite a different matter to discuss it convincingly."

About 10 years ago I.I.I.

developed Communi-Course. The workshop includes a segment on public speaking but focuses on television interview techniques. Participants learn what it's like to be in a television studio—with the cameras, the lights . . . and the pressure.

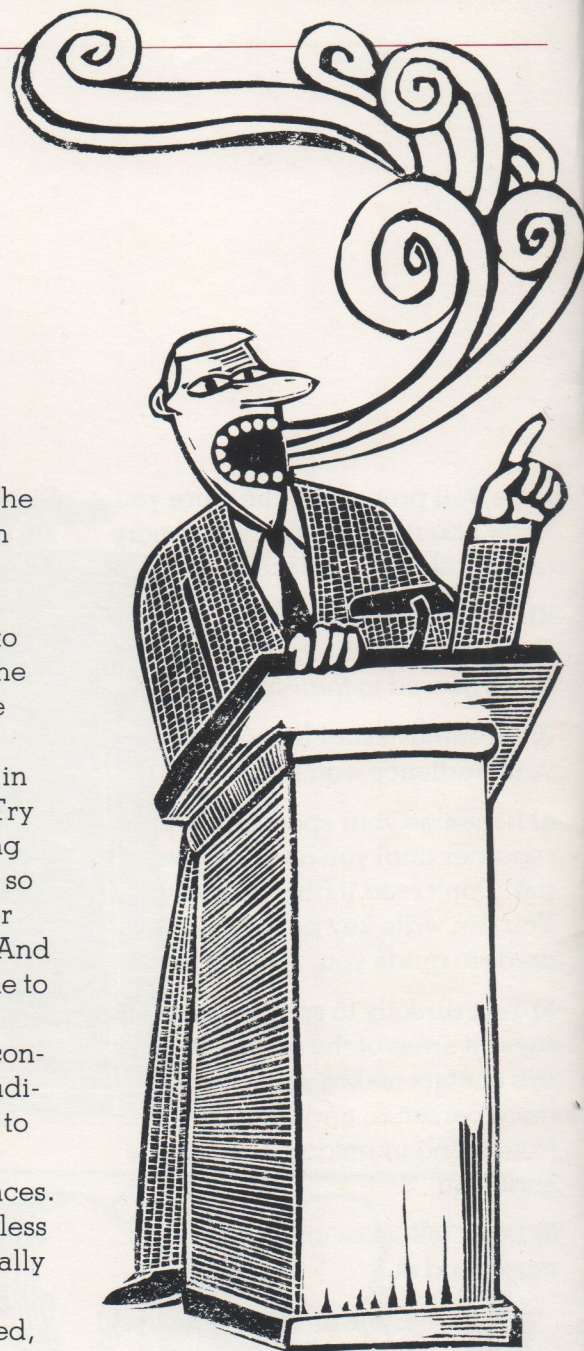
"Being prepared is crucial in television," Herbert advised. "Try to discuss the area of questioning with the interviewer in advance so you can be prepared. Keep your answers short and to the point. And make sure you have enough time to cover the important issues."

"In making a speech," he continued, "remember that your audience will have only *one* chance to understand you. So keep your speech simple with short sentences. Avoid using industry jargon unless you're sure the terms are generally accepted. But don't make your speech *too* simple," he cautioned, "or you'll lose your audience that way, too. If you naturally use a lot of gestures when speaking, do it on the platform."

Herbert also recommends arriving early so you can check the room, microphone, lighting and any audiovisual equipment you might be using.

Your voice—learn how to use it

"A strong, clear voice is a valuable asset," said Ralph Proodian, a private speech teacher for 36 years, including 14 years as professor of speech at Brooklyn College. "But business people don't have time to learn voice control. That's why I offer a two-day workshop on the



basics of effective speaking," he said.

"It's difficult to summarize a technique that takes months to perfect, but two key points should help you improve your speaking voice," Proodian said. "First, learn to stress the important words that convey your meaning (like nouns and verbs) and quickly run over unimportant words (such as prepositions and articles). For example, in the phrase—you and I—the word 'and' should be said quickly."

"Secondly, good posture is extremely important in improving your voice," he continued. "When you have the proper alignment that

good posture gives you, you can breathe by pulling in your abdominal wall. This will push up against the diaphragm, correctly putting pressure on the lungs from underneath. This will help you develop better tone quality in your voice."

**Ready for Media
West Los Angeles, Calif.**

"You can learn to *use* the media to get your message across," said Anne Ready, president and founder of Ready for Media. "Control the interview. Don't wait for the right questions, because they may never be asked. Go into an interview knowing what objectives or messages *you* want to communicate," she stressed.

Ready suggested that you know the "land mines" or controversial issues in your industry in case you're questioned about them. Practice answering questions you hope *won't* be asked so you'll be ready in case they are.

"Above all, don't get flustered or trapped," Ready said. "Rephrase negative or loaded questions into positive, helpful answers."

**Burson-Marsteller
Public Relations
New York City, N.Y.**

Burson-Marsteller offers a communications program that includes a segment on crisis communication. "It takes years for a company to build a good reputation," said Gail Quattlebaum, vice president of Burson-Marsteller and manager of communications training. "Yet it

can be severely damaged in one day by mishandling a crisis through poor communication.


"Should a crisis develop, how you communicate with the media and community becomes a crucial factor in what the long-term effect of the crisis will be on your business," she said. "That's why we coach people on how they should handle a crisis to minimize its impact. This training is essential for any business, and it is a vital part of our program."

**Brum & Anderson ExecuComm, Inc.
Minneapolis, Minn.**

In 1983, Jim Lukaszewski merged his media firm with Brum & Anderson Public Relations forming a subsidiary, Brum & Anderson ExecuComm. Although voice training

is an important part of the ExecuComm program, the company focuses on the content and delivery of a speech.

"You don't need a new speech every time you talk to a group," said Lukaszewski. "With a few variations, you can tailor the same speech for different audiences. No speech should be longer than 20 minutes," he counseled. "Write a good 'core' speech of 10-12 minutes on a subject you're most interested in, and use the remaining eight minutes to cover topics of current interest.

"Don't get hung up on sounding *too* conversational," he continued. "You must assume the role of a leader to successfully communicate. If you don't, your audience won't pay attention to you." 

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