



**As part of this regular feature, Andy Owen
this month looks at HEADLINES...**

The master, John Caples once said

"What good is all the painstaking work on copy if the headline isn't right? If the headline doesn't stop people, the copy might as well be written in Greek."

How true that is...

If the headline of a letter or ad is poor, the best copywriter in the world can't write copy that will save it. They haven't got a chance. Because, if the headline is poor, no one will even venture into the copy. It will not be read.

And copy that is not read will not sell. End of story...

On average, five times as many people will read the headline of your ad and letter, than read the body copy.

Therefore it is absolutely essential that the winning idea, the proposition, must be in the headline, not in the copy. If it's not, there will be no selling proposition to 90% of your audience.

So, if you have news to tell, don't bury it in your body copy, which nine out of ten people won't read. State it loud and clear in your headline.

...just think about that for a minute, next time you consider your next headline...

One of my all time favourite headlines was written by Jerry de la Femina:

"If you've got a dollar, and you've got piles, send me your dollar and we'll get rid of your piles. Or, you can keep your dollar and keep your piles".

Headlines, which work best, are those that promise a benefit. Also, those that contain news. The very best contain news of benefits...

Finally, try if possible, to use the brand name in your headline. Not always possible, but recommended if you can. Because, if you don't, nine out of ten people will never know what product you are promoting.

Here's some examples of headlines that made loads of money and others that just wasted oodles of it, because the writer was a buffoon...

Hewlett Packard

HEWLETT  PACKARD
19310 Pruneridge Avenue · Cupertino, California 95014 · Telephone (408) 996-0100

Now you can have your own personal "computer"!

Introducing: The HP-65

-- the first and only fully-programmable pocket calculator
that you can use to solve extremely complex, lengthy or
repetitive problems in seconds-- anywhere...anytime!

Imagine a "computer" that fits in your pocket! Imagine that it's no bigger than -- and looks very much like -- an ordinary pocket calculator ... but doesn't cost very much more! Now imagine this miniature marvel in your hands, as you try it out for 15 days and cut your problem-solving time down to seconds!

But why imagine? Now -- thanks to Hewlett-Packard's newest state-of-the-art technology -- there is a pocket-sized "computer" ... the HP-65!

Just like a computer, it's fully programmable.
And it uses computer logic to solve even
extremely complex, lengthy or repetitive problems
in seconds -- anywhere, anytime -- at the touch
of a few keys!

No, this personal "computer" doesn't use tiny little reels of tape or miniature keypunch cards. It uses small (approximately ½" x 3") magnetic cards. Each card can store a program -- a sequence of keystrokes -- up to 100 steps long. (And, if additional steps are needed to handle an unusually long program, you can do it in stages.)

To insert a program into the HP-65, just run a pre-recorded program card through it. All it takes is two seconds! The information from the card is duplicated in the HP-65's program memory, where it remains for as long as you leave your personal "computer" turned on.

To solve a problem, just feed in the known data by pressing a few keys on the HP-65's own keyboard. No other equipment is needed. Then start the program

(over, please)

Stan Holden of Stone & Adler wrote this letter nearly 30 years ago. They were HP's direct response agency at that time. It was a four-page letter incidentally and it was so successful that it created a 5 month backlog of orders for the product.

Headline was very newsy and crammed with benefits...

Bankers Life

**Bankers Life
and Casualty Company**
4444 Lawrence Avenue • Chicago, Illinois 60630



From one woman to another...

Here's one Fact of Life your mother
probably never told you!

Dear Friend:

When you and I were growing up, financial security planning was probably the last thing a woman thought of for herself. If your childhood was like mine, when the subject of life insurance came up, Mother usually stayed in the kitchen and let Dad handle everything.

But our lifestyles are different now! Not only are women concerned with running the household and raising the children, many mothers are also holding a job to help make ends meet.

Because you care so much about your family's economic security, you put in many long, hard hours keeping up with home, children and work. And your family depends on you for that support. Your income is an important part of your family's present and future resources.

That's why today women as well as men urgently need enough life insurance protection to help see their loved ones through a very difficult time. To help replace their income and provide household help to keep the family together. And that's where Bankers can help with our ...

\$20,000 Life Up-Date Plan for Women (Policy L-54F) --
the economical, easy-to-apply-for protection.

Of course, nothing could replace you! But this \$20,000 term life protection would greatly ease the financial burden your family would face if they had to try to make it without you. And the additional \$20,000 can help bring your coverage up to 1980 standards, in light of your growing responsibilities.

Now you can get \$20,000 protection at a price that will fit even the tightest budget -- because you pay only for pure term life protection. And if you wish, you can keep this protection all the way up to age 70 -- for coverage through the years you need it most. There are no expensive frills to increase the cost.

Imagine -- \$20,000 protection can cost less than a couple of pounds of beef. For a woman of 29, it's just \$4.00 a month.

What's more, this protection couldn't be easier for you to apply for. All you have to do is fill out the enclosed application and mail it to us.

Recognised as a classic now, this was one of the first 'woman to woman' letters, written by Sheila Stogol for Bankers Life. The headline contains news of benefits in an intriguing way and preselects its audience very effectively.

Hall Green Greyhound Stadium



H A L L G R E E N S T A D I U M

Mr A B Sample
10 Sample Close
Sampleton
Sampleshire
SS1 1SS

August 2001

**AN EXCLUSIVE DINING OPPORTUNITY FOR YOU!
...ON FRIDAY SEPTEMBER 7th, YOUR PARTNER OR GUEST DINES FREE**

Dear Mr Sample

As a regular and very valued customer in our restaurants at Hall Green Stadium, we are delighted to extend to you this very special invitation.

Book a table in the Grandstand Restaurant on Friday 7th September, and your partner or guest will dine **ABSOLUTELY FREE**.

This exclusive offer is a sincere thank-you from us for your continued support and is only available on the above evening.

You and your guest will enjoy the following superb package:

- Free Admission
- Free Racecard
- 3 Course Meal from the Table d'Hote menu

And all this for a stunning price of £24 for two people, which represents an unbelievable saving of £20 per couple on normal prices!

To book couldn't be simpler. Just call our restaurant booking line on 0121 777 8439, Monday-Friday 9am-5pm, or Saturday, 9am-1pm and quote "September 7th Special" to guarantee your place.

But please respond today! We do expect this offer to be very popular with our top restaurant customers and the tables are likely to be taken very quickly.

We look forward to seeing you on the night.

With warm regards



Maxine Biddiscombe
Sales & Marketing Manager

P.S. Don't forget, this special one off promotion will be very popular, so **BOOK NOW!** to avoid disappointment.

Hall Green Stadium, York Road, Hall Green, Birmingham, B28 8LQ
Telephone 0121 777 1181 Facsimile 0121 777 8660 E-mail address: stephenm@hallmtd.co.uk
GRA Limited Registered in England No 106 7271 Registered Office Elm House Stadium Way Wembley HA9 0DH
A member of the W E M B L E Y F. I. C. Group

One of mine this one, which recently won a Copywriting award from The Royal Mail. Pulled a staggering response rate of 51%. Hits them right between the eyes and makes them act. And they did...

Ink Jet Killer

INKJET KILLER
"BRAND NEW RELEASE"
EXCITING COLOUR LASER PRINTER,
AT THE PRICE OF A BORING NETWORK
BLACK & WHITE

Very A4 dable

Fast 16 Colour Pages per minute
Automatic Double Siding as Standard

If you print in quality mode or print something with photographs, or a colour background, your inkjet will print much slower. This new colour laser printer prints a swift sixteen pages a minute, even at high resolution, plus it will save time and paper by printing double-sided automatically.

One Of The Best Investments You'll ever Make!

1200 dpi Quality Low Running Costs Post Script 3

CURRENTLY USING A COLOUR INKJET PRINTER?

Or thinking about getting a black and white laser,
You could well be wasting time and money. **Why?**

Saving the best until last. Printing brochures or photographs is over five times cheaper. A mere 27p against an average inkjet at £1.40. That's over One Pound for every print covering 100% of the paper, a considerable saving over one year.

Find out for yourself if adding cost-effective colour to your business will help you stand out from the crowd and make more profit.


*We Don't Just Sell Them,
We Even Know What We're Talking About!*

Rental/Lease/Purchase Options

WEEK COMMENCING 11th FEBRUARY WE ARE OFFERING ON-SITE DEMONSTRATIONS IN THE CENTRAL BIRMINGHAM AREA RING NOW TO BOOK ON 0900 298 7126

Clever, tricky, lazy headlines - double meanings, puns and other intellectual offerings tend to be counter productive. We all see rubbish like this every day.

NPI


An AMP company

Mr A Owen
21 Barkwell Close
Salford
W Midlands
M6 7 2BH

50471 2nd January 2002

Dear Mr Owen Enquiry Line: 0845 888 87 66

A new name that says more about us

On 1st December 2001, NPI became AMP NPI. This new name reflects that we're part of the AMP Group - a global organisation with around £100 billion in managed funds.

Our new name recognises our wealth of experience and expertise, and demonstrates the security and stability that comes from being part of an International Group.

This is good news for you. Bringing AMP NPI together with AMP London Life and AMP Pearl to become the AMP Marketing Group will provide you with access to a wider range of products over time.

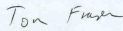
Probably the first change you will notice is that all future communications will now say AMP NPI. If you currently pay via direct debit or receive income via direct credit, you will have already received a separate letter from us with changes to your payment details. Other than this, everything will remain the same in terms of your investment and the people you deal with.

From time to time, we would like to contact you regarding products and selected services available through your Independent Financial Adviser from the AMP Group. Should you prefer not to receive this kind of information, the back page of the enclosed leaflet lets you know how to contact and inform us.

One other change, which applies to all investment companies, is that we are obliged by law to tell you about the new complaints procedure with the Financial Ombudsman Service. Again, the back of the enclosed leaflet has further detail.

Finally, we'd like to thank you for investing with AMP NPI. If you would like any more information about new investments available through AMP NPI, please don't hesitate to call your Independent Financial Adviser.

Yours sincerely


Tom Fraser
Managing Director

55 Coleridge Road, Turbridge Walks, Kent TN1 2UE
Telephone 01892 515151. Internet www.amp-npi.co.uk

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AMP NPI Financial Services Ltd No. 271518, NPI Ltd No. 315281, National Provident Life Ltd No. 384387, NPI Investment Managers Ltd No. 092715, AMP Portfolio Management Ltd No. 228888, London Life Ltd No. 178685, London Life Global Assurance Ltd No. 178186, Pearl Assurance plc No. 1415, Pearl Assurance (Overseas) Ltd No. 122718, Pearl Assurance (Overseas) Ltd No. 112285, Pearl Life Trust Ltd No. 266262, Pearl SA Ltd No. 245979, PearlInvest Ltd No. 26281 are the companies that make up the AMP Marketing Group and are regulated by the Financial Services Authority. No policies, contracts or life insurance. AMP Ltd No. 102178 is a member of the General Insurance Standards Council. AMP Ltd Financial Services Ltd is registered with the Mortgage Board. All companies are registered in England at AMP Leach Street, Borehamwood Herts SG8 5PS. Tel: 01763 453636. We may need to receive telephone calls to improve service and protect customers.

Can you believe stuff like this? A headline that says nothing and the letter is just woeful. No one is interested in your new name, unless it offers a benefit to them. Don't let the Financial Director write your letters anymore. It will cost your company a lot of money.

Halifax



HALIFAX Always giving you extra

Mr & E Owen
27 Newnham Close
Suttons
West Midlands
B97 2BN

504700
161209187

LY/911/0102

A Platinum Card with this many extras will come as no surprise to you

Dear Mr Owen

You know we are always looking to offer you the best possible products and services. Remember our Savings Promise? It's our commitment to helping you make the most of your savings.

Or consider the Halifax Web Saver – an online service that offers you the choice of a fixed or variable rate of interest.

Now we'd like to offer you a credit card that gives you extra – each and every time you use it. That's because the Halifax Platinum Cashback Card pays you up to **1% cashback**.

The more you spend, the more you earn

Each year, when you use your Cashback Credit Card you earn 0.5% of what you spend until your spending reaches £1,000. After that, you earn a fantastic 1% cashback on the next £24,000 you spend that year. That's 1p for every £1. Then, on each anniversary of the opening of your account, we'll credit it with the money you've earned for you to spend as you like.

As you can see from the enclosed leaflet, your cashback could mount up to a substantial sum, what with groceries shopping, clothes, petrol, holidays etc.

Plus, with our introductory balance transfer rate of 3.9% p.a. fixed for 5 months, the Halifax Platinum Cashback Card could also save you a small fortune on your current credit card balances. The **APR** for balance transfers and purchases is **17.9%** (variable) but this interest rate does not apply to balance transfers until after the first five months.

The Halifax Platinum Cashback Card also comes with lots of extras, which combine to make it one of the best credit card packages around. Other useful features include up to 59 days' interest free credit on purchases if you pay off your balance in full, a credit limit of up to £25,000, free protection against fraud on your card when you shop on the internet, and no annual fee.

You'll find a fuller list of the many benefits that make the Halifax Platinum Cashback Card so attractive on the reverse of this letter.

If you'd like to take out the Platinum Cashback Card that actually pays you to use it, simply complete the fast-track application form enclosed or call us on **0800 085 4475**.

The sooner you apply, the sooner you could be enjoying cashback on everything you spend up to £25,000 – and a lot extra.

I look forward to welcoming you.

Yours sincerely,

N Radley
Neil Radley
Head of Card Services

up to 1% cashback every time you use it

Every time you fill up

Every time you do the weekly shop

Every time you go out and about

Apply for the Platinum Cashback Card that gives you extra.
Call free on **0800 085 4475**

An extremely limp headline. Completely flaccid. Where is the benefit? If there are extras, say what they are. Specifics sell, generalities do not. And that bar code a joke surely? Just like the mailing.

Dixons Group



Dixons group
business services

DSG Retail Limited • Maylands Avenue • Hemel Hempstead
Hertfordshire • HP2 7TG
Tel: 0845 6080809

Mr Owen
Andy Owen & Associates Ltd
Number One
Highfield Road
Hall Green
BIRMINGHAM
West Midlands
B28 0EL

28 February 2002

Dear Mr Owen,

Now showing over 10,000 products

At over 1,000 retail outlets and available to all your prospects via Dixons Group Vouchers including these fantastic new releases

These people produce appalling mailings. I have a file full of them. They haven't got a clue. What this headline is supposed to achieve is totally beyond me. No one is interested in how many products they have...only what those products can do for them...

So, there we are. Some examples of the best and worst use of headlines.

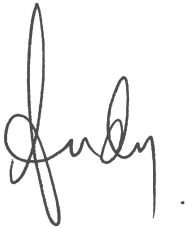
Remember, the best headlines are really just selling ideas expressed in the simplest possible words. No frills. No adjectives. No attempts at cleverness.

As Caples said, decades ago.

"The best headlines appeal to basic human desires such as the desire for self-improvement, for good value, for peace of mind, and for security in old age. These appeals have worked successfully for years, and can be expected to work successfully in the future"

Nothing much has changed, has it? It won't either...

Keep the faith...

A handwritten signature in black ink, appearing to read 'Andy', with a small dot at the end.

See you next month.

If anyone would like complete copies of any letters reviewed here, please contact Andy direct at andyowen@aol.com or copydeskUK@aol.com

About the Author

Andy Owen is Managing Director of Andy Owen & Associates, a leading International Strategic Marketing Consultancy specialising in all aspects of contemporary direct marketing. The company has offices in UK, Middle East & North Africa, with Associate Offices in Europe & The USA.

The company's corporate website is www.andyowen.co.uk The specialist copy division has its own site at www.copywritingthatsells.com

As well as his International speaking engagements, Andy runs in-house copywriting and direct marketing sessions and workshops for companies and organisations all over the world. If you feel your company could benefit from one of these, please contact Andy for details.

If you would like further information on any aspect of copywriting for direct marketing, please contact Andy direct at andyowen@aol.com or copydeskUK@aol.com

Don't forget to check out Andy's superb new DVD on Copywriting called *"How To Write Copy That Really Sells."* To find out more and see excerpts from the DVD, visit <http://www.andyowen.co.uk/buy-online.html>