

Strengthening the Language Requirement at the University of Minnesota: An Initial Report

*Jermaine D. Arendt, Dale L. Lange, and Ray Wakefield
University of Minnesota*

ABSTRACT Early in 1983, the College of Liberal Arts at the University of Minnesota embarked on an investigation of its foreign language requirement for the BA degree. After nearly a year of public hearings and deliberations, the Task Force appointed by the dean determined the then current language requirement to be inadequate and recommended the establishment of an entrance standard as well as the strengthening of the graduation requirement. In March 1984, the College of Liberal Arts Faculty Assembly approved the Task Force recommendations with only a few minor revisions. The key concept in both the entrance standard and the graduation requirement is proficiency, using the ACTFL Provisional Proficiency Guidelines. Since the publication of the Guidelines is relatively recent and since there were only a few certified testers for

the ACTFL system, it was first necessary to hold a workshop to train Minnesota secondary and collegiate teachers. The first workshop was held in June 1984. Thirty teachers were trained, ten each for French, German, and Spanish. Shorter workshops were held during the 1984-85 academic year to plan the implementation of proficiency testing for speaking, reading, listening, and writing in French, German, and Spanish. The testing instruments for listening, reading, and writing were drafted in June 1985 and will be used for pilot-testing during Fall, Winter, and Spring Quarters in 1985-86. In Spring 1986, all secondary school seniors planning to enter the College of Liberal Arts in Fall 1986 will be tested for proficiency according to the ACTFL Guidelines.

Introduction

The purpose of this article is to present an initial report on developments in a large state university, the University of Minnesota, in a major change of its foreign language requirement. Until recently, the language requirement was associated with the completion of courses and time spent on learning. The em-

phasis on proficiency outcomes over the past several years offers direction to language programs on both the secondary school and college/university levels in terms of usable language outcomes. The University of Minnesota's College of Liberal Arts is seizing this moment, not only to give its programs in second languages a proficiency orientation, but also to support secondary school efforts in the same direction.

Jermaine D. Arendt (Ph.D., University of Minnesota) is Consultant to the Dean, College of Liberal Arts, at the University of Minnesota, Twin Cities Campus.

Dale L. Lange (Ph.D., University of Minnesota) is Professor of Second Languages and Cultures Education, Department of Curriculum and Instruction, College of Education, at the University of Minnesota, Twin Cities Campus.

Ray Wakefield (Ph.D., Indiana University) is Assistant Professor of German and Director of Language Instruction for Dutch and German, College of Liberal Arts, at the University of Minnesota, Twin Cities Campus.

The Former Language Requirement

Over the past decade, candidates for the BA degree in the University of Minnesota's College of Liberal Arts have been able to follow two routes toward completion of the foreign language requirement: Route 1 required five quarters of language study; and Route 2 required only three quarters of language study to be

supplemented by three quarters of culture courses taught in English. By the early 1980s, serious weaknesses in the language requirement were evident. Language faculty were concerned that most students opted out of the five-quarter language route and into the route with the culture courses taught in English. Other faculty in the College of Liberal Arts were concerned that so many students waited with the foreign language requirement until after all other degree requirements were completed. There was little chance for language proficiency to pay dividends for students doing research in courses outside the language departments. The goal that foreign language should serve as a helpful tool during the course of studies for the BA degree was not being realized.

Changing the Former Language Requirement

In January 1983, Fred Lukermann, Dean of the College of Liberal Arts (CLA) at the University of Minnesota, appointed an advisory committee, the CLA Task Force on Foreign Language Instruction. The Task Force was charged with a study of possible changes in the CLA Foreign Language requirement for the BA degree. The Task Force was composed of faculty from CLA and other colleges and includes representation from the Minnesota State Department of Education and from secondary schools. The Task Force deliberated and held public meetings over a period of ten months. A central concern which emerged from the Task Force's deliberations focused on the relationship between secondary and collegiate language programs in Minnesota. In the report to the Dean, the Task Force concluded that there were several problems with the current language requirement, for example:

- 1) Few students were taking advantage of the variety of languages taught in CLA; though 28 languages are offered in the College, most students enrolled in French, German, or Spanish.
- 2) Nationally, there was an alarming trend toward decreasing foreign language enrollments at the secondary school level; though this trend was not so alarming in Minnesota, far too many high school students were waiting to begin their language study after enrollment in CLA.
- 3) Students who completed the minimum language sequence to satisfy the BA requirement never achieved more than a beginner's knowledge of a second language.

In order to combat the problems noted above and others which emerged from their lengthy research and

deliberations, the Task Force recommended that CLA institute an entrance standard in a second language for incoming BA students and that CLA strengthen the graduate requirement in a second language for the BA degree.

With the Task Force's report in hand, the dean's office then undertook the arduous task of getting the recommendation through key CLA faculty committees so that it could be brought before the CLA Faculty Assembly for final approval. It is at this point in the process, fall 1983, that we were brought in formally to assist with the effort for CLA approval and, if successful, to plan the eventual implementation of the new requirement. The team of three consisted of Jermaine D. Arendt, former consultant in foreign languages for the Minneapolis Public Schools, Dale L. Lange, College of Education, and Ray Wakefield, director of language instruction for Dutch and German. With optimism, we titled our undertaking, "Enhancement of Second Language Acquisition" (ESLA), and set to work. In addition to lobbying key CLA committees, we began meeting with secondary school foreign language teachers, curriculum specialists, and administrators to explain the planned new requirement and to discuss possible projects for improving articulation between secondary school and collegiate second language programs. At first, our initiatives suffered from the lack of communication which had prevailed for decades between secondary school teachers and the CLA language departments. The secondary teachers were suspicious, felt neglected, and had numerous justifiable grievances that needed to be aired before we could commence our common effort. During follow-up sessions, however, we discovered common ground, the key concept being proficiency.

The New Language Requirement

In March 1984, the University's CLA Faculty Assembly formally voted to accept the strengthened foreign language requirement for the BA degree. The regulation features an entrance standard and a graduation requirement. The complete document is in Appendix A. The approved policy is basically as follows:

- 1) The entrance standard states that students enrolling in French, German, or Spanish *must demonstrate proficiency usually attained after three quarters of college study*. Those who have not attained such proficiency must enroll in appropriate non-credit beginning level courses of the commonly taught languages. They may, however, begin the study of any other language for credit, e.g., Arabic, Chinese, Japanese.

2) For graduation from the College of Liberal Arts, candidates for the BA degree *must demonstrate proficiency in at least one language other than English at the level of proficiency usually attained after six quarters of study.*

The key words in each part are "must demonstrate proficiency." The University will no longer settle for evidence of seat-time, the number of semesters or years that a student has completed in a foreign language class. As a result of our discussions with foreign language teachers outside the university, we were convinced that proficiency had to be determined by testing. Consultation with local, regional, and national experts on proficiency testing yielded the unanimous opinion that the ACTFL Provisional Proficiency Guidelines should become the basis of our testing program. Since the Guidelines had appeared as recently as 1982 and since there were thus few trained ACTFL testers nationally, we decided that a first priority would have to be the training of university, secondary school, and community-college teachers in a summer proficiency workshop. We planned the workshop; CLA and the College of Education provided most of the necessary funding.

1984 Summer Proficiency Workshop

The workshop began the process of understanding the concept of proficiency and its implications for evaluation, curriculum development, and instruction. We wanted the participants to represent the university, the secondary schools, the community colleges, the liberal arts colleges, and the state university system. We scheduled the meeting of the workshop for the last three weeks of June 1984, allowing for four and one-half contact hours each day.

We chose participants to represent the three major second languages taught in the State of Minnesota—French, German, and Spanish—as well as the three different levels of instruction. The total group consisted of thirty persons, ten persons per language. Each language group was composed of five secondary and five collegiate instructors, including a representative from the community colleges for each language. From within the language departments, we included at least one professorial staff member in each language to attend the workshop. All participants estimated their level of oral proficiency according to the ACTFL Guidelines; they all rated themselves at the advanced level or above. A modest stipend was offered participants not employed by the University of Minnesota.

Since the workshop was offered for three language

groups, we had to select staff to reflect the necessary expertise in language, proficiency evaluation, curriculum development, and teaching. We selected Theodore V. Higgs, San Diego State University, for Spanish, Sally Sieloff Magnan, University of Wisconsin at Madison, for French, and Dale L. Lange, University of Minnesota, for German. Pre-workshop organization was completed by the ESLA team and included among the obvious tasks, such things as budget, advertising, and participant selection.

The three-week workshop was divided into three major categories, each assuming approximately one week of the three: 1) proficiency development and evaluation of oral proficiency; 2) implications for testing the other language modalities: listening, reading, writing; and 3) implications for curriculum and teaching. The first week dealt with proficiency development through an examination of the ACTFL Provisional Proficiency Guidelines (1982) for speaking. In addition, training in the Oral Proficiency Interview (OPI) procedures demonstrated a system for describing the development of oral language proficiency from zero proficiency to that of a native speaker. This description served also as a basis for the evaluation of oral proficiency. The training was based on that given at ACTFL-ETS workshops for the preparation of oral proficiency evaluators (Liskin-Gasparro, 1982) in Houston, Miami, and the Illinois Proficiency Project. The first two days were packed with essential introductory preparations: the theoretical considerations of the system, the government and academic scales, the functional trisections relating to content-function-accuracy, the structure of the interview, elicitation techniques, and demonstration interviews. In the remaining five days of this first week, participants conducted practice interviews, each receiving an average of three opportunities. Subjects for the interviews were volunteer students in university summer language courses and a few others from non-academic backgrounds. They offered oral proficiencies at all levels of the ACTFL Provisional Proficiency Guidelines, including native speakers, and gave participants practice in evaluating oral language competence across the system. After each practice interview, a 15-20 minute critique took place. Through critiquing, participants located strengths and weaknesses, a process which helped improve each successive interview. The critiques also helped establish a spirit of camaraderie; participants helped each other regardless of language capability or of educational level.

During the second week, participants examined the implications of oral proficiency evaluation for the other modalities: listening, reading, and writing. This

week began with an examination of the ACTFL Provisional Proficiency Guidelines (1982) in order to compose functional trisections for listening, reading, and writing for each language. We asked each language group to exploit the oral interview procedure as a model and to consider how this model might be applied to testing for proficiency in listening, reading, and writing. In the case of listening, we explored such existing test formats as multiple-choice, cloze, dictation, and the immediate recall-protocol to evaluate content, function, and accuracy for listening comprehension in a manner that we thought somewhat analogous to the oral interview procedure. Each language group created mini-tests at novice, intermediate, advanced, and superior levels consisting of different item-types. These mini-tests were formally prepared and given to subjects at the various levels. The subjects not only took the tests, but also were asked to recommend the item-type which they determined to be the most appropriate for the evaluation of proficiency in listening comprehension. The immediate recall-protocol was the unanimous choice in the three language groups.

This same organization was applied to reading and writing. Item-types for reading were created, again including multiple-choice, cloze, and the immediate recall-protocol, to evaluate proficiency at the novice, intermediate, advanced, and superior levels of the ACTFL Guidelines for reading. Here also, we asked the subjects who took these mini-tests to comment about the effectiveness of the item-types in evaluating their ability to comprehend written language. The immediate recall-protocol was favored again by the subjects. Item-types were also written to evaluate writing proficiency in all three languages. We gave these items to student volunteers at the end of the week. The subjects commented on a number of different item-types, but no particular one was favored.

In the final week of the Minnesota Proficiency Workshop, activities were devoted to the implications of the ACTFL Provisional Proficiency Guidelines (1982) for curriculum and instruction. The participants first examined the text materials they were using to determine what text-oriented activities could be designated as being proficiency-oriented. Finding few, if any, such activities in existing texts, we engaged the participants in the development of proficiency-oriented classroom activities for listening, reading, speaking, and writing, one modality each day during this final week. Divided into sub-groups within each language, participants developed proficiency activities within each modality for novice, intermediate, advanced, and superior levels as set forth in the ACTFL

Guidelines. We set aside the last day of the workshop as a "wrap-up" of the three weeks and dedicated our time to the completion of a final product: a set of principles, relating proficiency to curriculum and instruction, called the "Dirty Dozen" (Appendix B). Each participant received, upon departure, a packet of proficiency-oriented class activities for each modality at each of the major levels in the ACTFL Guidelines.

Workshop Evaluation

At the end of the three-week proficiency workshop, we asked each of the 30 participants to fill out an evaluation form. We received 29 completed forms. Among the items were several asking for scheduling information to assist with a possible second workshop in summer 1985. The items of interest to a larger audience are those relating to the content of the workshop. As has already been indicated, we structured the workshop into three general content areas, each assuming approximately one week of the three:

- 1) Week One: The Oral Interview
- 2) Week Two: Testing for Listening, Reading, and Writing
- 3) Week Three: Curricular and Instructional Implications of Proficiency

For the content in each of the three weeks, we asked the participants what they found *most useful* and what they found *least useful*. In addition, we requested general comments and solicited an opinion as to whether a similar workshop should be offered for other teachers in the future. Finally, participants rated each week numerically on a scale of zero to five, with five being the highest rating. A summary of the evaluation results is given in Appendix C.

It was obvious that the week on the oral interview procedure presented the group with a polished presentation which has been done with many other such groups. The weeks on listening, reading, and writing evaluation and on curricular and instructional implications were pioneering efforts in this kind of workshop. We expected to find the ratings and comments for week one to be higher than those for weeks two and three; this is exactly the pattern revealed in the evaluative responses. Of course, the corollary to the expected response is the unexpected pattern in the answers; here, we experienced one major surprise: the remarkably uniform nature of the answers from the various workshop participants. Since pre-workshop meetings with secondary teachers had revealed considerable hostility toward their collegiate colleagues and since state professional meetings had not infrequently yielded expressions of rivalry among the

French, German, and Spanish language groups, we had expected a wide range of responses from a workshop with equal representation from secondary and collegiate and from the three language groups. What we found was striking agreement. The summary results given in Appendix C are almost precisely the same results one gets when tabulating the evaluation forms by language or by instructional level.

The ratings and comments of the workshop participants reveal several interesting points of concern in the planning of future workshops:

- 1) The week on the oral interview procedure received nearly perfect ratings; all but one of the participants mentioned specifically that doing practice interviews was the most useful activity of the week.
- 2) Weeks two and three, as expected, received lower ratings. However, when participants were asked to specify the activity which had been least useful, the most frequent response was either no comment or a remark to the effect that "everything had been quite useful!"
- 3) All but one participant felt very strongly that proficiency workshops should be offered in the future for their colleagues.

A number of conclusions can be drawn from the participants' evaluations. Perhaps the most important part of the feedback has to do with the weeks spent on the evaluation of listening, reading, and writing proficiencies and on curricular and instructional implications. While the participants found these weeks to be positive and beneficial, there is room here for future improvement and reorganization. For the rest, one might risk becoming a bit sentimental. Through many decades language teachers have talked much about their differences, secondary versus collegiate, French versus German versus Spanish. Tension and rivalry have not abated through the various generations of innovation from grammar translation to audio-lingual to communicative competence. Is it possible that proficiency testing and teaching-for-proficiency is the broad issue that may bring us back together as colleagues? The evaluation responses from the first Minnesota Proficiency Workshop reveal a promise of unity and cooperation the likes of which have eluded our profession.

Activities Related to the Implementation of the Language Requirement

It would be remiss to conclude this report without providing information on the activities of this first group of trained participants. During Winter-Spring

1985, a majority of the summer workshop participants joined in a series of shorter implementation workshops. The first of these workshops dealt, in great detail, with the curricular implications of proficiency testing. The participants' first task was to choose the expected levels of proficiency in listening, speaking, reading, and writing for both the University's Entrance Standard and the Exit Requirement. Based on those designated proficiencies, participants wrote specific language learner outcomes for French, German, and Spanish. Both the first and the second workshops were followed by one-day sessions to review and edit materials drafted in the initial session.

The second workshop focused on the testing of the four language modalities. Participants used the statements of learner outcomes to prepare sample test items and to discuss the capabilities, deficiencies, and efficiencies of those sample items. Some of the procedures for the evaluation of student proficiencies at both the Entrance and Exit levels were discussed and debated. We invited Pardee Lowe, as an outside expert in testing, to aid in our discussions and debates.

A third workshop was held in the first week in June. It was devoted entirely to the development of a bank of test items in the four language modalities for both the Entrance and Exit levels for the three languages: French, German, and Spanish. Enough items were created to prepare two forms of a test for listening, speaking, reading, and writing. These testing instruments will be pilot-tested during the Fall of 1985 and the Winter of 1986. The results will be evaluated so that standards and tests are ready for the first large-scale testing of incoming Liberal Arts students in Spring 1986. And that is our deadline. We must test incoming CLA students for proficiency in Fall 1986. We are on schedule. This is a rendezvous that we intend to keep.

Questions to be Addressed in Another Report

There are still many questions that need to be addressed as we proceed toward the specific implementation of the testing program. The question as to the feasibility of a proficiency Entrance Standard and Exit Requirement has largely been answered by the Task Force. The issues which remain are those of implementation and means, such as:

- 1) How will proficiency tests in listening, speaking, reading, and writing be constructed? Will the ACTFL Guidelines be used in developing all tests?
- 2) How will speaking be tested for large numbers of students? Is the oral interview really practical and economical?

- 3) Who will administer the tests?
 4) How will the tests be most efficiently scored? Who will give and score Oral Interviews?
 5) Where and when will the tests be administered?

It is our intent to deal with these questions in another report when we feel we have sufficient experience with

the answers as they apply to the University of Minnesota.

REFERENCES

1. *ACTFL Provisional Proficiency Guidelines*. Hastings-on-Hudson, NY: The American Council on the Teaching of Foreign Languages, 1982.
2. Liskin-Gasparro, Judith E. *ETS Oral Proficiency Testing Manual*. Princeton, NJ: Educational Testing Service, 1982.

APPENDIX A

UNIVERSITY OF MINNESOTA COLLEGE OF LIBERAL ARTS SECOND LANGUAGE REQUIREMENT AND SECOND LANGUAGE ENTRANCE STANDARD

APPROVED BY THE COLLEGE OF LIBERAL ARTS FACULTY ASSEMBLY
 MARCH 6, 1984

Second-Language B.A. Graduation Requirement

All candidates for the Bachelor of Arts degree shall demonstrate proficiency in at least one language other than English at the level of proficiency usually attained after six quarters of college study. This graduation requirement shall apply to freshmen (students with fewer than 39 credits) entering CLA fall 1986 and thereafter and to new advanced standing students (those with 39 or more credits) entering CLA fall 1988 and thereafter.

Second-Language Entrance Standard

Students who wish to register for credit in the University of Minnesota in the most commonly taught languages, French, German, and Spanish, must meet a second-language entrance standard, demonstrating the proficiency usually attained after three quarters of college study (usually three years in high school). Students meeting the standard may continue their study at higher levels in the same language or credit. Or they may begin study of any other language for credit. Students not meeting this standard who register in beginning French, German, or Spanish must do so without credit.¹ Or they may register for credit in a language other than French, German, or Spanish.

Phasing in the Entrance Standard

The second language entrance standard shall be phased into operation by requiring a one quarter (high school) proficiency for freshman entering college fall 1986, a two quarter (two high school years) proficiency for fall 1987, and the full three quarter (three high school years) proficiency for fall 1988. (Entering freshmen are those with fewer than 39 credits.)

New advanced standing students (those entering the University with 39 or more credits) must follow the same phasing schedule, and their transfer credits for beginning foreign language courses will be evaluated accordingly.

Committee on Second-Language Study

There shall be a standing committee of Second-Language study to give general overview to second-language study in the College and to provide liaison and communication with the State Department of Education, the

¹(Credit sections of beginning French, German, and Spanish will have as prerequisite "meets second-language requirement standard;" no-credit sections will have no prerequisite.)

public and private schools of the state, the language teachers' organizations, the state university system, the community colleges, and the state's private colleges on matters related to second-language study. The committee shall attend to:

- the nature of the language requirement in the College of Liberal Arts at the University of Minnesota;
- the means by which designated proficiencies have been determined and how they are to be evaluated;
- articulation of precollegiate and collegiate programs;
- maintenance of data base and periodic publication of statistics bearing on the College's language progress;
- second-language requirements for other CLA degrees: B.S., B.M., B.F.A., B.I.S., and A.L.A.

APPENDIX B

THE DIRTY DOZEN PRINCIPAL IMPLICATIONS FOR CURRICULUM AND INSTRUCTION AS DERIVED FROM THE ACTFL PROVISIONAL PROFICIENCY GUIDELINES

1. Since function, content, and accuracy work together in both developing and assessing proficiency, any one of them taken to excess forms an imbalance in development or assessment of proficiency.
2. It appears that some development of accuracy is needed for learners to develop functionally. Thus, developing grammatical control needs to accompany developing functional ability.
3. Curriculum and instruction can be directed specifically to proficiency outcomes, keeping a balance among content, function, and accuracy. No particular method is implied. Method, strategies, and activities are used to fit the particular teaching objective and the instructional situation.
4. Natural texts for practice and evaluation of listening and reading are helpful in developing proficiency from the beginning of instruction, although texts created for classroom use may be substituted, provided that the language resembles natural language.
5. There is a natural continuum from achievement toward proficiency. Classroom activities may be organized along this continuum so that students progress toward increasing functional language use.
6. The stress on and practice of single language modalities (listening, reading, writing, speaking) is as important as the integration and practice of linked modalities (listening and speaking, reading and writing, listening and reading, etc.). Class time may be devoted to "practice" in proficiency-oriented activities where there is stress on both separated and integrated modalities.
7. In the typical language classroom, proficiency-oriented practice may be maximized through directed student-to-student activities.
8. Language proficiency does not equal either time spent in the classroom or letter grades. Functional proficiency levels designated by the ACTFL Guidelines (Novice, Intermediate, Advanced, Superior) are not closely associated with current secondary school level designations (Level 1, 2, 3, 4) or with college/university designations (quarter/semester 1, 2, 3, 4). Thus, our present yardstick for measuring language ability is no longer valid (time spent in the classroom).
9. Even though it appears that culture may not be a crucial element of language proficiency until the advanced level of the ACTFL Guidelines, culture can be integrated into instruction from the beginning of a program with the use of authentic texts, cultural topics, native speakers available in the community, and the use of comparison and contrast of the native and target cultures.
10. For commonly-taught languages such as French, German, and Spanish, students will most likely show proficiency at different levels in different modalities.
11. In beginning a new topic/content area not previously experienced, learners may find themselves reverting temporarily to functioning at a lower proficiency level.
12. Achievement-oriented and proficiency-oriented tasks call for different teacher correction strategies. Achievement-oriented tasks suggest specific correction strategies, while proficiency-oriented tasks suggest global feedback.

APPENDIX C

WORKSHOP EVALUATION

NUMERICAL RATINGS (Scale = 0-5; 5 is highest)

| | |
|---|-----|
| Oral Interview Week | 4.8 |
| Listening-Reading-Writing Evaluation Week | 4.0 |
| Curriculum and Instruction Week | 3.7 |

WRITTEN RESPONSES (Total Responses = 29)

| | |
|--|----|
| MOST USEFUL ACTIVITY DURING ORAL INTERVIEW WEEK | |
| Doing Practice Oral Interviews | 28 |
| MOST USEFUL ACTIVITY DURING LISTENING-READING-WRITING EVALUATION WEEK | |
| Writing Experimental Tests | 8 |
| MOST USEFUL ACTIVITY DURING CURRICULUM AND INSTRUCTION WEEK | |
| Writing Class Proficiency Activities | 9 |
| LEAST USEFUL ACTIVITY DURING ORAL INTERVIEW WEEK | |
| Nothing Specified | 22 |
| LEAST USEFUL ACTIVITY DURING LISTENING-READING-WRITING EVALUATION WEEK | |
| Nothing Specified | 14 |
| GENERAL COMMENTS | |
| Strongly Positive | 18 |
| SHOULD THE WORKSHOP BE CONTINUED FOR OTHER TEACHERS? | |
| Yes! We need our colleagues' support. | 28 |

Catastrophe Major Medical Plan Offered Maximum Benefit: \$1 Million

A Special Enrollment Period is now in progress for the ACTFL \$1,000,000 Catastrophe Major Medical Insurance Plan. During this time, enrollment is open to all members and spouses regardless of age. Unmarried dependent children from birth to age 25 also qualify. Acceptance is guaranteed. Enrollment closes June 15.

The Catastrophe Major Medical Insurance Plan provides insurance protection designed to take over after basic health insurance benefits are exhausted. Since this plan is supplemental coverage for serious, long-term illnesses and accidents, it includes a \$25,000 deductible. All eligible expenses for an illness or accident are applied toward the deductible in full whether paid out-of-pocket or by other insurance.

Once the deductible has been reached, the Catastrophe Major Medical Plan pays 100 percent of all eligible hospital-medical-surgical-convalescent expenses up to \$1,000,000 for up to 10 full years. A period of two years is given to reach the deductible amount.

Should more than one insured family member be injured in the same accident, or contract the same disease within 30 days, only one deductible will apply for those involved. Yet, each insured is eligible for full benefits. This is just one of the outstanding features of this low-cost plan.

All members will receive complete information on the ACTFL \$1,000,000 Catastrophe Major Medical Insurance Plan in the mail. Or, members may contact the ACTFL Insurance Administrator: Albert H. Wohlers & Co.; ACTFL Group Insurance Plans; 1500 Higgins Rd.; Park Ridge, IL 60068.