



**"Our People
Make The
Difference"**

HELPING PREPARE AND PROTECT YOUR FUTURE

IN OUR 63RD YEAR, DEC 1991

*Merry Christmas
&
Happy New Year*

Our 63rd year is coming to a close but not before we extend our warmest seasons greetings of "good health, good fortune, good will and peace to you and yours in 1992". Thank you for your continued confidence and support.

SELECTION, BENEFITS, SERVICE

In an effort to provide each of you with a full range of choice as to benefits, service and competitive pricing for your insurance protection we aggressively review hundreds of insurance companies licensed to do business in Idaho and Washington. As an Independent Insurance Agency we truly "shop for you" to a multitude of financially sound insurance companies.

We want you to have true alternatives for your insurance protection from the "Chevrolet to the Cadillac" of your choice. Having the ability to pick and choose what is best for you will make your final selection more personal as to benefits and cost. Our goal is to see that you are adequately protected for the financial impact of unforeseen disaster.

ALL POLICIES ARE NOT THE SAME

Not all personal or business policies are the same. They have a variety of features and benefits that fit each individual's needs

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WHO INSURES INSURANCE COMPANIES?

Most Americans who deposit money in a commercial bank know that if the bank runs into financial difficulty they will not lose a cent of that money. Thanks to the Federal Deposit Insurance Corporation, a government agency, all individual accounts up to \$100,000 are fully insured.

But is there similar protection for people who purchase insurance? Are they safe-guarded if something happens to the insurance company? Will their claims be paid?

THE ANSWER IS "YES"

The association for this consumer protection is known as the property/casualty guaranty fund. Despite careful oversight on the part of state regulators, financially troubled insurance companies can become insolvent. State guaranty funds are designed to protect policyholders and claimants when an insurance company is unable to meet its obligations.

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HELP!

I

NEED

HIGHER

C.D. INTEREST RATES!



It's shocking to see how low Certificate of Deposit (C.D.) rates have dropped in recent months. Most rates have dropped under 6%. And, when you consider income taxes your actual net yield is perhaps only 4%! If you are living on a fixed income today's news about lower interest rates is particularly distressing.

LOCK IN HIGHER RATES AND SAFETY TOO

More and more conservative savers are choosing a CD/Annuity Account. There are many powerful advantages when using an annuity for your savings.

* HIGHER INTEREST RATES: Consistently higher than bank CD's. Current CD/Annuity interest rates are:

7.50%	1 year CD/Annuity
7.75%	3 year CD/Annuity
8.00%	5 year CD/Annuity
8.50%	8 year CD/Annuity

(these rates may be locked-in until 12/31/91 after which new rates may apply)

* SAFETY: Your principal and interest are guaranteed!

* TAX-DEFERRED GROWTH (OPTIONAL): If you don't need current income you may defer all taxes until withdrawn. If you need income then you

may withdraw all or part of your interest which is taxable. You choose when you pay taxes.

* NO FEES OR EXPENSES: All your money earns a top rate of return. There is a minimal penalty for early withdrawal.

* LOW MINIMUM DEPOSIT: Begin with as little as \$1,000 (just \$250 in the 8 year plan).

MORE CD/ANNUITY FACTS TO CONSIDER

To find out more information about a CD/Annuity just write or call our Benefits Department. They will send you more complete information by mail without obligation.

SELECTION, BENEFITS, SERVICE

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and wants. It is our responsibility as your "One Professional Agency" to communicate with you effectively to uncover just what your needs and wants are and then fulfill them with the best insurance product at the best available price. This is an additional way we contribute "Value Added Service" to our relationship with you as our client.

The people employed by Sullivan's AMERICAN INSURANCE AGENCY make the difference in how your insurance needs are met. "Our People Make The Difference" in every aspect of fulfilling our promises to you each and every day toward quality insurance protection to ensure your financial security.

Please do not hesitate to call on me at anytime to provide personal service. I want to listen to any concerns that you might have about how your insurance needs are being met or how our agency and insurance company personnel are fulfilling their obligations. I sincerely want to provide you with the service you deserve and have every right to expect in the delivery of your financial protection.

Harry C. Sullivan
President

WHO INSURES INSURANCE COMPANIES?

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IDAHO INSURANCE GUARANTY FUND AND IDAHO LIFE & HEALTH GUARANTY ASSOC.

In 1970, the National Association of Insurance Commissioners (NAIC) proposed its Model Law. The guaranty fund concept was gradually adopted by all the states. At the end of 1982, all 50 states, the District of Columbia and Puerto Rico had established procedures under which solvent property/casualty insurance companies absorb the losses of claimants against insolvent insurers.

All licensed insurance companies in the state writing specified lines of insurance to be covered by the fund, are required to be members. The fund is obligated to pay covered claims of insolvent licensed companies. The maximum amount of recovery in Idaho is \$300,000.



MAXIMUM RECOVERY IS \$300,000

State insurance department regulators monitor the financial condition of all insurance companies. If a company appears to be in poor financial health, regulators are empowered to take certain steps to strengthen the insurer's position and, if all else fails, to liquidate it.

Under the state guaranty fund system, the insurance industry has accepted a unique obligation to protect the public from insurer insolvency. Since the funds were established they have been effective in accomplishing this objective.

For more information about Idaho's Guaranty Associations please write:

Idaho Insurance Guaranty Fund, 1536 Cole, Bldg #4, Suite 165, Golden, CO 80401. Or, Idaho Life & Health Guaranty Assoc., P.O. Box 4655, Boise, ID 83711.

IRP

TAX FREE GROWTH

AND

TAX FREE INCOME

Have you made New Year's resolutions about saving money that lasted only as long as your diet did? Perhaps you are no longer eligible for an (IRA) Individual Retirement Account or have found an IRA too restrictive.

A FLEXIBLE ALTERNATIVE TO AN I.R.A.

An (IRP) Individual Retirement Plan is an exciting alternative to an IRA. The IRP allows all individuals to make flexible contributions that compound income tax free and includes a tax free pre-retirement death benefit. Tax free growth means lower taxes now and more money to spend later.

GUARANTEED BETTER RETIREMENT IN IRP

- * GUARANTEED FLEXIBILITY: contributions are voluntary.
- * GUARANTEED PRINCIPAL: There is no market risk.
- * GUARANTEED INTEREST: All deposits compound daily and earn a current interest rate of 8.25% tax free.
- * GUARANTEED SELF COMPLETING: If disabled the plan automatically makes your planned deposits for you. A pre-retirement death benefit pays survivors a tax free income to make up for pension funds lost due to death.

HOW TO START YOUR I.R.P. PLAN?

An (IRP) Individual Retirement Plan should coordinate with your social security and company pension benefits. Call John Sullivan our Benefits Department Manager for complete details 746-9646 or toll free 1-800-735-6355.

Our "Every Year"
New Year's Resolution



WE PROMISE

1. Courteous, friendly, and personal service!
2. Prompt and accurate premium quotations
3. To seek options and discounts that reduce your costs
4. To take time to listen to your needs and concerns
5. To give professional advice on your insurance and benefit program
6. Quick claims handling
7. To return your phone calls promptly
8. To contact you annually for an insurance and benefits review
9. To invest in our community's stability and quality of life
10. To keep our promises!

"Our People Make The Difference"



Dear Sullivan's American Insurance:

We have had the pleasure of doing business with your agency for over 40 years. I can say you are the best I have had the pleasure of doing business with period. Your customer service representative, Tina, is a very exceptional employee. In my recent claim, she went far beyond normal expectations to see that things were settled to our satisfaction. She is a jewel!

Sincerely,
Ralph W. Baker

THANK YOU FOR YOUR LETTERS

All of us at American Insurance Agency want to say a special "thank you" to those who have taken the time to write us this year: Ronald Robson, Brent & Nancy Thomson, Ralph Baker, Steve Willett, Vern & Shirley Dimke, and Dick McMillen to name a few. We have featured several of these letters in our promotion called "Our People Make The Difference". Again, thank you for your generous and kind comments.

*"Our People
Make The
Difference"*

Bulk Rate
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Permit #114