



**"We're There  
When You  
Need Us Most"**

**108 9TH - LEWISTON, ID 83501 (208) 746-9646**

**IN OUR 70TH YEAR - DEC 1992**



*Merry  
Christmas  
& Happy  
New Year*

**KEEPING OUR PROMISES**

One year ago in this newsletter we first published Our "Every Year New Year's Resolution." It contains our 10 promises that guide us in providing you with the best possible service.

Now it's time to ask some questions! How have we done? Have we kept our service promises to you? During 1993 we will be asking for your response when we send your Annual Review. Your honesty with us will help us to continue to meet and exceed your expectations for great service.

Thank you once again for the trust and confidence you have placed in Sullivan's American Insurance Agency. Please accept our warm greeting and best wishes to you as we enter 1993. "We're There When You Need Us Most."

*Harry C. Sullivan*

Harry C. Sullivan  
President

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**THREE WAYS TO REDUCE TAXES NOW!**

**John Sullivan**



INTEREST RATES FOR SAVERS AND RETIREES HAVE HIT A 30 YEAR LOW with US three month Treasury bills yielding less than 3%. Sadly, retirees' incomes have been cut in half. After taxes it is an incredibly low return.

**CUT TAXES & GET HIGHER INTEREST**

It's easier than you think to increase income by 50% with safety. There are three tried and true methods that are available to most Americans.

**METHOD #1: TAX DEDUCTIONS**

Who wants a tax deduction? Anyone who is working and saving for future retirement should

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**Sullivan's AMERICAN INSURANCE AGENCY SERVICES:**

**Personal Coverages**

- ▲ Automobile & Motorcycles
- ▲ Homeowners, Mobile Homes & Renters
- ▲ Motorhomes, Boats & Travel Trailers
- ▲ Liability - Personal Umbrella
- ▲ Duplex - Rental Homes

**Business Coverages**

- ▲ Business Auto
- ▲ Packages Policies Save Money - Retailers & Contractors
- ▲ - Manufacturers & Service
- ▲ Property & Liability
- ▲ Workers Compensation & Bonds
- ▲ Farms

**Benefits:**

- ▲ Life Insurance
- ▲ Disability & Medical
- ▲ Medicare Supplements
- ▲ Group Insurance Benefits
- ▲ Individual Retirement Accounts
- ▲ CD's/Annuities
- ▲ Mutual Funds

**No Cost Services**

- ▲ Photocopying
- ▲ Fax Machine Use 208-746-9640
- ▲ Toll Free Calling 800-735-6355
- ▲ Notary Service
- ▲ 24 Hour Personal Assistance



## RESPONDING TO PERSONAL CATASTROPHE!

**Harry Sullivan**

Since 1988 the insurance industry has incurred the 10 worst catastrophe losses in its history. And even when adjusted for inflation, their severity and frequency have increased dramatically in recent years as evidenced by Hurricane Iniki, Hurricane Andrew, Oakland Hills firestorm, L.A. Riots, Downtown Chicago flood, San Francisco earthquake and lesser events such as killer floods in Texas, hail storms in the Denver area and freezing conditions in Montana.

We are riveted in the media by the enormity of these events and thank God that they do not occur where we live. Within weeks, as the focus of the media shifts to other events, we tend to forget the devastation of these catastrophes and the impact that they have had on countless individuals and families.

### **WHEN CATASTROPHE HAPPENS TO YOU**

However, as large as these catastrophes are, not one of them has the impact to you as a serious auto accident, home fire, disabling injury or death of a bread winner. The devastation of a much smaller event becomes much more serious when it happens to you. This is the time when you need the services of your insurance agent most and when the people who provided you with protection make the difference.

"We are here when you need us most." As a local independent insurance agency, we have the personal resources of a local business with 10 insurance professionals who live in your community. In addition to being available to you during regular business hours from 8am-5pm on weekdays, we provide 24 hour personal assistance for any emergency that may arise. Each of the companies we represent has a professional claims department with local

representatives available in our area to help manage the result of any personal catastrophe. The companies themselves have the financial resources to compensate you for the maximum personal catastrophe that can occur to you and your family. By bringing these resources together in our office, we assure you that the financial impact of your personal catastrophe will not be borne by you. This is peace of mind.

### **WE'RE THERE WHEN YOU NEED US MOST**

We intervene aggressively to be certain that your claim is handled and managed promptly by explaining the process and helping coordinate resources until an adjuster is on the scene.

In the meantime, we can get authorization for advance payment of out-of-pocket expenses or use our agent draft authority to pay your claim immediately, up to certain maximum limits. If there is a disagreement in regards to the applicability of coverage or the amount that you should be compensated - we become your advocate to see that your interests are aggressively represented.

We are not satisfied until you are satisfied and have received the compensation for which you believe you are fairly entitled. Only then have we truly made the difference as your insurance representative.

In many other significant ways we make a difference from the initial review of your risks of financial loss, to the marketing of your risk to the right insurance company at the right cost, to ultimate settlement of any claim. We are highly involved in each step of the process to see that you receive the most value for your insurance dollar.

## UNCLAIMED REWARDS!

There is money waiting to be claimed by anyone who has quit smoking cigarettes this past 12 months or longer!



If you've quit smoking cigarettes you can get discounts of up to 50% on your life insurance and 10% on your individual medical insurance plan. Over the years it adds up to a sizeable pot of gold!

Visit with the Benefits Department about how to apply for a reduced non-smoker rate.

## **THREE WAYS TO REDUCE TAXES NOW** **- Continued From Page 1 -**

take maximum advantage of available pension plans. Re-examine your employer sponsored pension, 401(K), or profit sharing plan.

**DON'T GIVE UP ON YOUR INDIVIDUAL RETIREMENT ACCOUNT!** The fact is, the vast majority of Americans qualify for a \$2,000 deduction from income even if they are covered by a company pension.

### **7.5% GUARANTEED IRA INTEREST NOW**

IRA funds are long term retirement assets and should not be invested in low yielding bank CD's or Credit Unions. Guaranteed interest with a safe and secure insurance company ranges from 7.0% to 7.5% today. For younger investors willing to take some risk a good mutual fund is an excellent choice.

Remember, IRA funds can be easily consolidated and transferred into a higher yielding account. For information about your individual options call our Benefits Department.

### **METHOD #2: TAX DEFERRED INTEREST**

Who needs tax deferred interest? If you are not living off your savings, but paying taxes on your interest, you need tax deferral! Not only do you lose 30% of your earnings, you also dramatically lose the compounding effect on your savings.

**SO FORGET WHAT YOU THOUGHT YOU KNEW ABOUT A TAX DEFERRED ANNUITY AND TAKE A NEW LOOK!** An annuity account is quite simply a savings account with a legal reserve life insurance company. Millions of individuals and businesses use annuity accounts for their pension, IRA and savings. You have full control of your account and your principal and interest earnings are guaranteed.

### **7.0% CD/ANNUITY 12 MO. GUARANTEE**

The CD/Annuity is absolutely the best way to increase your interest earnings safely and reduce needless taxes.

This annuity has been redesigned with features commonly associated with a Certificate of Deposit. The CD/Annuity is short term (1, 3 or 5 years). No sales charges or fees of any kind. There is a small penalty for early withdrawal.

Your interest earnings can be sheltered from current taxes or you can withdraw your interest as monthly income. It's simple, easy and safe.

### **METHOD #3: TAX FREE INCOME**

Who needs tax free income? Usually someone who is retired and still is paying significant taxes from their investments and pension income.

Municipal bonds are an excellent way to receive tax free income. "Munis" have been attracting investment dollars in growing numbers. Why? Simple, bottom-line math. Because municipal bonds pay income free from federal taxes!

Municipal bonds are debt securities of states, municipalities and their agencies and used to raise money for public projects like building roads, public buildings, developing water resources, transportation and other civic projects.

Because there is credit risk associated with a municipal bond, many investors choose a Municipal Bond Mutual Fund for their tax free investment. A mutual fund provides professional management, credit analysis, broad diversification, and capital growth potential not available to an individual investor.

Before investing in a mutual fund you must obtain a prospectus from the Fund which contains more complete information, including all charges and expenses. Read the prospectus carefully before you invest or send money.



## **PETERSON & JOHNSON RECEIVE CPSR**

CONGRATULATIONS to Jackie Peterson and Patricia Johnson for receiving the Certified Professional Service Representative (CPSR) designation.

Both are veteran Commercial Lines Service Representatives; Jackie - 29 years, and Pat - 25 years with Sullivan's American Insurance Agency.

## 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!

*"We're There When You Need Us Most"*



John B. Sullivan was recently named a "1992 Preferred Broker" by Medical Service Bureau of Idaho, Inc., Blue Shield of Idaho in recognition of his outstanding sales production.

In order to qualify for Preferred Broker status, an agent must meet sales and retention standards established by MSB, Blue Shield of Idaho. Sullivan was recognized for his performance this year in a recent article in the company's agent newsletter, THE BROKER'S CHOICE.

John Sullivan is Vice-President of Sullivan's American Insurance Agency and manages the Benefits and Investment Services Departments. Through the Benefits Department, the agency provides both group and individual major medical plans and Medicare Supplements with Medical Service Bureau and Blue Cross of Idaho. For the latest ideas on reducing medical costs, quotations, or obtaining coverage, be sure and call John in the Benefits Department.



*"We're There  
When You  
Need Us Most"*

Bulk Rate  
U.S. Postage  
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Permit #114