



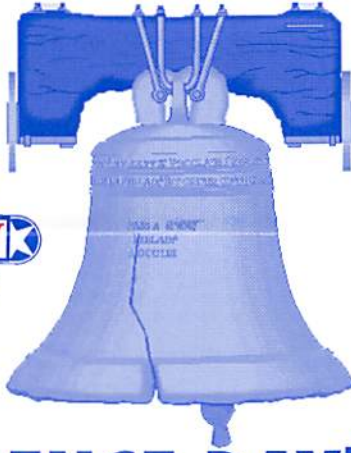
Sullivan's

# AMERICAN INSURANCE AGENCY

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

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

IN OUR 73RD YEAR - JULY 1995



## Celebrate INDEPENDENCE DAY!

*"Posterity - you will never know how much it has cost my generation to preserve your freedom. I hope you will make good use of it."*

**JOHN QUINCY ADAMS, 1767-1848**  
6th President of the United States

For the ninth year American Insurance Agency is proud to be a major sponsor of the Independence Day aerial fireworks display over the valley this July 4th! Each generation of Americans has made the supreme sacrifice to preserve our independence as a nation. WWII - Victory +50 years is now upon us as we celebrate this Independence Day in peace and freedom.

### WWII - Victory Plus 50 Years!

All veterans are especially invited to join the public celebration at Adam's Field next to Clarkston High School for an evening of great entertainment, food and fun for the whole family. The schedule of events is found on page 2. Everyone is welcome!

The Sullivan's - Harry, John, and Shawn - and all our staff here at American Insurance Agency hope you and your family will enjoy all the activities including the aerial fireworks display on the 4th of July.

### INSIDE THIS ISSUE:

**PAGE 1** Celebrate Independence Day  
Proper Coverage Pays Off

**PAGE 3** Protect Your Business  
Re-Evaluate Your Life

**PAGE 2** Community Spirit  
Fireworks Schedule  
Cellular Phones  
Need Insurance

**PAGE 4** New Choices In  
Medical Insurance  
Promises To  
Our Clients

## FIRE INSURANCE!

### Proper Coverage Pays Off For Local Business Owner.



**Kirk Stedman**  
Owner of  
Inland Auto Glass

When Kirk Stedman's 15,000 square foot warehouse on Snake River Avenue in Lewiston went up in flames last April - initially he was shocked. But after the smoke cleared - he was thankful he spent the time necessary - before the fire - with American Insurance Agency to insure he was adequately covered.

"It's amazing the emotions you go through when a catastrophe hits you," said Stedman. "Initially, I couldn't believe that the fire had happened to me - but I was confident of my insurance coverage. American Insurance Agency worked closely with me to insure I was completely covered in the event of a catastrophe

Stedman worked closely with agency president Harry Sullivan in thoroughly covering and fine tuning his commercial insurance policy to fit his needs. "Harry pointed out several gaps in coverage and inadequate limits that I had in my previous insurance policy. Harry basically saved

**Continued on page 2**

### 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



# Community Spirit 4th of July Fireworks Celebration Schedule

**5:00pm:** BBQ Chicken Dinners - **\$5.00 each** from the Clarkston Chamber served at Vernon Park until 7pm.

**6:00pm:** Adams Field gates open to the public. Bring your lawn chairs and blankets to sit on the field or in the stands. (A donation to Community Spirit is requested). Concessions (hamburgers, Pepsi & candy) will be served inside. BIG air filled jumping room for kids to play in!

**7:00pm:** Community Concert Band will play your favorite marches and patriotic songs.

**7:45pm:** Old Time Fiddlers perform on stage.

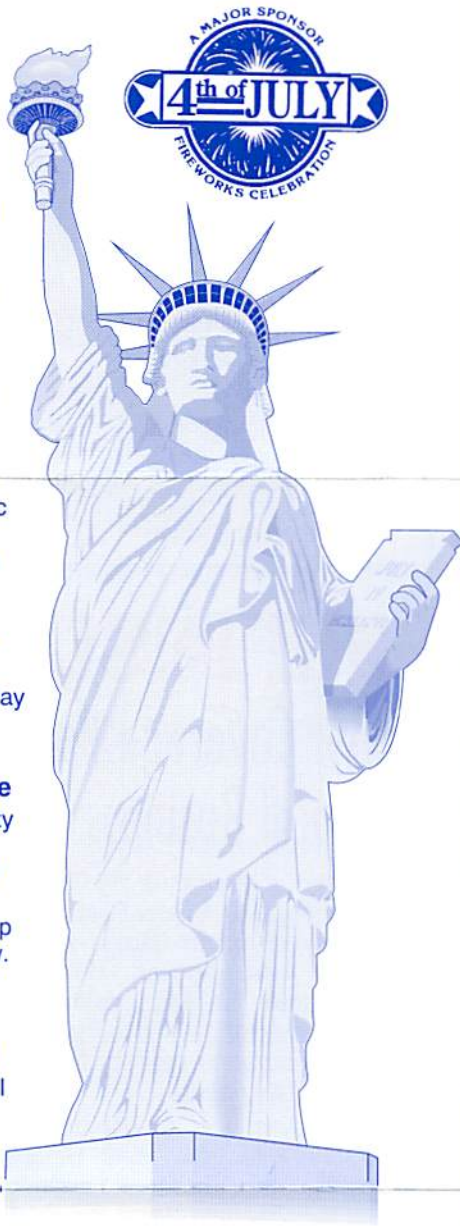
**8:30pm:** Twin River Band performs country music on stage.

**10:00pm:** Independence Day Fireworks Display!

## Buy your safe and sane fireworks

from Community Spirit and the Clarkston VFW Auxiliary at Food City on Appleside in the Clarkston Heights. Proceeds help fund the big fireworks show. Corporate sponsors fund about 60% of the big fireworks show. You can help make the show bigger and better by sponsoring a shell too. An "Ooooh!" is \$10.00 for a 2" shell. An "Aaaah!" is \$15.00 for a 3" firework shell. And an "Oh!" is \$25.00 for a 4" finale

Please make your donations to: Community Spirit, P.O. Box 235  
Clarkston, WA 99403



Call Now

## Interest Is High In Our Tax-Deferred CDs And IRAs

**PRISM I  
Bonus IRA 10.65%\***

\*6.65% plus 4.00% first year bonus.

<b>CD/ANNUITY I</b>	<b>6.75%</b>
<b>CD/ANNUITY III</b>	<b>7.00%</b>
<b>CD/ANNUITY V</b>	<b>7.25%</b>

No fees or expenses, small penalty for early withdrawal. Minimum deposit required. Annuities are issued by Old Standard Life, a legal reserve life insurance company. Interest rates are quoted as current effective annual yields and are guaranteed for the term of the certificate. Principle and interest is fixed and guaranteed by Old Standard Life Insurance Company.

## Cellular Phones Need Insurance

If you listen to tapes or CDs while you drive, or have a portable phone or CD player in your car, you should know that such items are not covered automatically by your auto insurance if they are stolen. A standard auto policy covers only permanently installed equipment, such as in-dash radios. **You can reduce the chances of theft if you:**

- Keep valuables out of sight
- Lock all your doors
- Parked in secured, well-lighted areas



If you wish, you can purchase coverage for your musical media at a minimal charge. Specific electronic equipment, such as phones or televisions, can be protected on a per-item basis. Please feel free to give American Insurance Agency a call about coverage for portable electronics.

## "Fire" Continued From Page 1

me from a potentially disastrous situation. You can't be careful enough when it comes to protecting your assets," said Stedman. "You have to anticipate all types of scenarios and make sure you have proper coverage in all situations. You have to give your insurance agent a lot of time to do a thorough analysis. You simply can't afford mistakes or have insufficient insurance coverage."

Stedman has spent the last year rebuilding the burnt warehouse and is amazed at the length of time it takes to rebuild from a catastrophe. "Even though the settlement on my disaster was paid quickly by American Insurance Agency - it's taken over a year to rebuild the warehouse since it burned in April of 1994. It's expensive to rebuild! But, I feel fortunate that I was adequately covered and able to rebuild at today's costs," he said. "You simply can't afford

not to be covered. There are so many factors - such as loss of income, loss of rent, replacement costs...that can haunt you if your not properly covered."

Stedman said that insuring proper coverage also means reviewing your insurance policy on an annual basis. "You can't give your insurance coverage the 'Step-Child' treatment. Business doesn't stay static. As you grow it's easy to overlook insurance issues - which need to be reviewed every year," he said. "You can't stop a fire - but you can prepare yourself so that if you have a catastrophe - you can minimize your loses. I'm very fortunate to have had the proper insurance coverage in my catastrophe. Harry Sullivan really did a great job in assuring that I had and still have the proper coverage."



# Protect Your Business From The Costs Of Rebuilding After A Catastrophe

By Harry Sullivan



If a building burns down current building codes can create substantial additional costs above the replacement cost of rebuilding. A commercial fire insurance policy will repair or replace a structure but will not pay for improvements unless a special endorsement is included.

The Ordinance or Law Coverage Endorsement is applicable to Commercial Real Property (Buildings) & Personal Property (Contents). This coverage will protect you against loss due to the enforcement of existing building or zoning laws that result in additional costs to rebuild or demolish an insured building. Coverage for loss of any undamaged portion of such buildings can also be insured.

The Uniform Building Code in most local jurisdictions requires site accessibility (handicap access) be constructed into a damaged physical structure. The additional cost under the code can be as much as 25% of the value of the structure itself. This additional cost for accessibility as outlined in the Uniform Building Code is not an insured provision in the standard property insurance form. In order to pay the additional cost for this improvement to the property, the Ordinance or Law Endorsement is needed.

The applicable limits for demolition costs and increased costs of construction are individually determined for each property.

## There are three limits of coverage to be determined.

### Coverage 1:

*Covers the loss in value of the undamaged portion of the building due to demolition as required by a building ordinance or law.*

### Coverage 2:

*Demolition Costs covers the cost of demolishing or removing the debris of the undamaged portion of the building, if demolition is required by building ordinance or law. A qualified demolition contractor should be consulted in advance to estimate this limit for any particular building.*

### Coverage 3:

*Increased Cost of Construction covers the increased cost to repair, reconstruct or remodel damaged or undamaged parts of the building to comply with building ordinance or law.*

This coverage is of particular importance to pay the cost of compliance with the site accessibility (handicap access) provision of the Uniform Building Code. Determining the appropriate limit in advance is difficult.

*Please feel free to contact us at American Insurance Agency for more specific details of this coverage as respects your individual property.*

# Re-Evaluate Your Life In 1995!

It's like a mid-life crisis only different! The year of 1995 may go down in history as the last year that you can get the lowest rates on level term life insurance with long term rate guarantees.

If you now own or need additional term life insurance, now is the time to take a fresh look and lock-in the lowest rates and guarantees this year.

## 1995 IS THE YEAR TO TAKE ACTION!

On March 12, 1995 the National Association of Insurance Commissioners (NAIC) adopted the model regulation which establishes new reserving requirements for life insurance. The regulation informally known as Triple X, is expected to be adopted in most states by January of 1996. The predicted result is that new level term life insurance products will be more expensive with shorter rate guarantee periods (5 years or less). Where as today you can lock-in a lower rate for at least 10 years.

## CALL US FOR A QUICK QUOTE ON LEVEL TERM LIFE!

It only takes a few minutes to get a comparison quotation. Don't delay; just pick up the phone and call us at 746-9646 or 1-800-735-6355 and ask for Shawn Sullivan.

In most cases you can save money and lock-in the savings for the next 10 years.

**Shawn Sullivan**



# Sample Preferred Rates For A Male, Non-Tobacco User

## \$150,000 Guaranteed 10-Year Level Term Life

Age 30.....	\$174.00/yr.	or	\$15.66/mo.
Age 35.....	\$192.00/yr.	or	\$17.28/mo.
Age 40.....	\$250.50/yr.	or	\$22.55/mo.
Age 45.....	\$319.50/yr.	or	\$28.76/mo.
Age 50.....	\$460.50/yr.	or	\$41.45/mo.
Age 55.....	\$673.50/yr.	or	\$60.62/mo.

Preferred Term is issued by Allied Life Insurance Co., 701 5th Ave., Des Moines, IA. Rates vary based on age, sex, and current health condition.



**ACT NOW!**

## New Choices In Medical Insurance

Not only new choices but new opportunities to lower medical insurance premiums for Idaho residents have become available since April 1, 1995.

In a bold and progressive fashion the Idaho legislature enacted the Individual Health Insurance Availability Act (Chapter 52, Title 41, Idaho Code). The law guarantees every Idaho resident access to medical insurance at affordable rates and new restrictions were placed upon the rating practices of medical insurance companies.

### Notice To All MSB-Blue Shield Policyholders

American Insurance, agents for Medical Service Bureau of Idaho, Inc., Blue Shield of Idaho, is urging all individuals and group policyholders to review the following...

**Call Us!**



1) If you have an individual medical plan now - call us to review the new "Individual Choice" plans that provide expanded coverages and new rates. Due to the new rate regulations you may find reduced premiums available now. Do not wait for your renewal date. MSB-Blue Shield guarantees conversion now with full credit of waiting periods and deductibles.

**Call Us!**



2) If your family members are covered under your employers group medical policy - call us to review how you can reduce your medical premium with "Individual Choice" plans.

**Call Us!**



3) If you have been turned down for medical insurance in the past - call us to get guaranteed medical insurance at affordable rates (must be an Idaho resident).

# We Promise



John B. Sullivan  
Vice-President

Harry C. Sullivan  
President

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.

*The Sullivan's and Staff*

### Let Us Represent Your Medical Plan

Remember, American Insurance Agency represents MSB-Blue Shield and other medical insurance companies. Call John Sullivan for advice on your medical benefits and alternative plans with the best prices available.



Medical Service Bureau of Idaho, Inc.

## BlueShield of Idaho

An Independent Licensee of the Blue Cross and Blue Shield Association.



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



Bulk Rate  
U.S. Postage  
**PAID**  
Lewiston, ID 83501  
Permit #114