



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

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

**IN OUR 72ND YEAR - JULY 1994**



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For the eighth consecutive year, American Insurance Agency is a major financial sponsor of the Independence Day Fireworks on the 4th of July. The Sullivan's and staff hope your entire family enjoys the show!

**You Can Sponsor An Ooooh!, Aaaah!, Oh!**

John Sullivan, President of Community Spirit, the group that organizes and raises funds for the fireworks, says there are two ways you can show your individual support.

*First, buy your safe & sane fireworks from a Community Spirit/VFW stand.* Both stands are in Clarkston - one at Hay's Produce on Bridge Street and the other at Food City on Appleside in the Clarkston Heights. These are the only fireworks stands where profits help fund the aerial Community Spirit Fireworks Display!

*Second, you can sponsor a fireworks shell to make the aerial show bigger and better!* An "Ooooh!" is \$10 for a 2" shell. An "Aaaah!" is \$15 for a 3" firework shell. And an "Oh!" is \$25 for a 4" finale shell. Please make your donations to...

**Community Spirit, P.O. Box 235 Clarkston, WA 99403**



**Community Spirit Fireworks Celebration Schedule:**

- 5:00pm:** BBQ Chicken Dinners \$5.00 from the Clarkston Chamber 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, hotdogs, pop & candy) will be served inside.
- 7:30pm:** Community Concert Band will play your favorite marches and patriotic songs.
- 8:15pm:** Valley Christian Center 30 person choir sings patriotic songs.
- 9:00pm:** Chris Driesbach performs on stage. Great music, impersonations, and fun!
- 10:00pm:** Independence Day Fireworks Display.

**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



# VACATION INSURANCE CHECKLIST!

▲ **Shawn Sullivan**

Have us review all your insurance coverages before you travel. This review may save you money, answer any questions concerning your coverage, flag gaps in coverage, and relieve some of your worry that need not be present in the already taxing endeavor of vacation planning.

✓ **Do any of your insurance policies renew while you are gone?**

Call us to verify renewal dates to guarantee no lapse in coverages.

✓ **Traveling outside the continental United States?**

Verify the scope of your health insurance coverage and claims administration. If you are driving your car, we'll verify that your auto coverage is applicable to the area in which you will be staying. Standard auto policy territories include U.S.A., it's territories or possessions, Puerto Rico, and Canada. If your visit includes the use of a rental car, we will make clear how your coverage applies to it's use.

✓ **Are you renting a car during your vacation?**

Your Personal Auto policy provides liability and physical damage coverage for your rental car provided you carry comprehensive and collision on at least one vehicle insured under your policy. Even with this coverage you still may consider buying "Damage Waiver" from the rental car company for the following reasons.

- **1. Convenience** -- you may be detained by the rental car company in order to verify your insurance coverage and to make financial arrangements. This could delay a plane connection or other travel plans.
- **2. Loss of rents** to cover the financial loss to the rental car company while the car is out of service to be repaired is not a covered expense under a personal auto policy.
- **3. Any physical damage loss** is subject to your policy deductible and the loss would go against your own policy, which may cause the loss of certain premium credit.

*Continued Next Column*

# C.D.s AND I.R.A.s NOW LOCK IN...

**"I'm losing interest in my bank!"**



	<b>Rate*</b>
▶ CD-I.....	<b>5.00%</b>
▶ CD-III.....	<b>5.50%</b>
▶ CD-V.....	<b>6.00%</b>
▶ <b>TAX DEFERRED ANNUITY.....</b>	<b>6.25% Flexible or Single Deposit</b>

Current rates guaranteed 12 months

## Renew Your IRA or CD With Us! 746-9646

\*Interest rates are quoted effective 6/1/94 and are current effective annual yields, guaranteed for 12 months. Annuities are issued by Old Standard Life, a legal reserve life insurance company. Principal and interest is fixed and guaranteed by Old Standard Life Insurance Company. There are no fees or sales charges. There is a small penalty for early withdrawal. For complete details and disclosures please request a brochure available through American Insurance Agency.

## From Previous Column

It would be wise to rent the car using your major credit card as some cards provide additional insurance coverage automatically. Before you decide - call us for a review. We will provide you with a copy of your policy coverage and a 24 hour claim packet to make your travel plans worry free.

✓ **What if my luggage or personal property is stolen during the trip?**

Your personal property is covered worldwide under your Homeowners policy, subject to some Special Limits of Liability and your deductible. We'll check to verify how your personal articles are covered while you are away from home.

*Call us before you go on a trip, ask for our Vacation Review. This review is free and so is the peace of mind from it, and this is just another value added service we provide at American Insurance Agency.*



## Traveling?

Take Our Toll Free Number With You!  
**1-800-735-6355**  
Call for 24 hour claims assistance

# INCREDIBLE CLAIM STATEMENTS

For your amusement - below is a list of actual claim statements received by one of our national insurance companies..

- *I thought my window was down, but I found out it was up when I put my head through it.*
- *A truck backed through my windshield into my wife's face.*
- *A pedestrian hit me and went under my car.*
- *The guy was all over the road. I had to swerve a number of times before I hit him.*
- *I pulled away from the side of the road. Glanced at my mother-in-law and headed over the embankment.*
- *In my attempt to kill a fly, I drove into a telephone pole.*
- *I was on my way to the doctor with rear end trouble -- when my universal joint gave way causing me to have an accident.*
- *I had been driving for 40 years, when I fell asleep causing the accident.*
- *An invisible car came out of nowhere, struck my car and vanished.*
- *I was sure the old fellow would never make it to the other side of the road when I struck him.*
- *The pedestrian had no idea which direction to run, so I ran over him.*
- *I saw a slow moving, sad faced old gentleman as he bounced off the roof of my car.*

## PAT JOHNSON - SERVING YOU FOR OVER 26 YEARS

### Profile

In 1959 Charlton Heston won the Academy Award for best actor, Fidel Castro took over as leader of Cuba, Hank Aaron was professional baseball's National League Batting Champion and Pat Johnson began her career with American Insurance Agency.

"I started working with the agency in 1959," said Johnson, who took one break from working at the agency from 1970 to 1978 to raise her only child, Todd. "I'll have been with the agency for a total of 27 years later this year."

With such a long history with the agency, Johnson has become very familiar face to many of the agency's business insurance clients. "Pat is very familiar with the operations of the agency and our clients and the community," said agency President Harry Sullivan. "She is a very important asset to our agency."

Johnson, who is a Commercial Lines Customer Service Representative with the agency, enjoys her job. "It's never boring," she said. "There's always something new to learn and I really enjoy talking with clients and helping them solve their insurance needs."

Johnson and her husband Mike spend their spare time camping and she is fond of sewing, craft work, and reading.



## THE "PACKAGE" MORTGAGE PROTECTION PLAN

The recent flurry of home purchases and refinancing have focused attention on our biggest personal debt - the home mortgage. What are the chances you won't be able to pay your mortgage?

Age	Chance of Dying Within 30 Yrs.	Chance of Disability Within 30 Yrs.
20	1 in 10	1 in 3
25	1 in 8	1 in 3
30	1 in 5	1 in 3
35	1 in 4	1 in 2
40	1 in 3	1 in 2
45	1 in 2	1 in 2
50	Almost Certain	Almost Certain

We are pleased to offer a Mortgage Protection Program from American States that is the perfect answer to your mortgage insurance needs. In the event of death, the Guarantee Mortgage Payoff Rider, included with the Mortgage Decreasing Term policy, will pay the amount of insurance in force or the current outstanding balance of your mortgage in effect at the time of policy issue, whichever is greater. Additionally, a Disability Income policy can be used to make your mortgage payments if you become disabled.

These policies can be custom-

ized to match your mortgage. Special features include level premiums and savings for additional insureds. An optional Social Insurance Rider allows you to receive full monthly benefits while totally disabled, without reductions for other benefits derived from Social Insurance.

Protecting your home doesn't have to be expensive or complicated! Call our agency today to find out how the Mortgage Protection Program from American States can be tailored to fit your mortgage insurance needs.

# Thank You! FOR YOUR LETTERS!

Every month Sullivan's American Insurance Agency receives letters of praise and occasionally problems from our clients. We appreciate your correspondence, which is a wonderful indicator for letting us know how we're servicing your insurance needs!

## Client Letter



Dear American Insurance Agency:

I have had my car insurance with your agency for many years. I now have my home insurance with you. In the last year I have had questions and one small problem. All I had to do is call Tina at your agency or drop by your office and she took care of it. She is so friendly and cheerful and is really there to help. I am a senior citizen and I guess we older people like that friendly and personal caring touch. That is what I get from Tina and would never consider changing my insurance to anyone else. I feel its people like Tina that make your business a great place to do business.

Thank You,  
Frankie Anderson

## SHAWN SULLIVAN - CARRYING ON THE TRADITION



### ▲ Profile

How does someone with a degree in Microbiology from the University of Idaho end up choosing a career as an insurance agent?

*It's called tradition.*

### **"I'm extremely excited to have a chance to work with my family"**

"I'm extremely excited to have a chance to work with my family - this is a great business opportunity for me," said Shawn Sullivan, the son of agency Vice-President John Sullivan. "It's not often that people get to build on a family legacy."

Shawn is the fourth generation of Sullivans' who have worked at American Insurance Agency. Shawn's father John and his Uncle Harry, who is the president of the agency, have been with the agency since the 1970's. John and Harry's father Frank W. Sullivan, who is currently retired, began his career at the agency in 1946. Frank's Uncle, Harry Christy, purchased the business in 1928.

Since starting with the agency in February of this year, Shawn has found helping clients to be a rewarding part of his job. "Interacting with people and helping them solve their insurance problems has been an enjoyable experience for me," Shawn said. "And with the years of tradition and expertise around me, the ability to help solve clients needs is always at my disposal."



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



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