



Sullivan's

AMERICAN INSURANCE AGENCY

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

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

IN OUR 71ST YEAR - JULY 1993



OOOOHS, AAAAHS, & OHS!



For the seventh year American Insurance Agency is a major sponsor of "Oooohs, Aaaaahs, & Ohs!" at the Community Spirit 4th of July Fireworks Celebration. The Sullivans and staff here at American Insurance Agency hope your entire family enjoys the show.

NEW ENTERTAINMENT, FOOD & FUN

Adam's Field at Clarkston High School is the place to be for great entertainment, food and fun for the whole family. Please turn to page two to find out the schedule on Sunday, July 4th and for more details.

CONTINUED ON PAGE 2

INSIDE THIS ISSUE:

PAGE 1 Oooohs, Aaaaahs & Ohs!

Cutting Medical Insurance Costs

PAGE 2 Investment Yardsticks

Oooohs, Aaaaahs & Ohs! Continued

PAGE 3 We Made A Mistake?

Cutting Costs Continued

PAGE 4 Dave Root Profile

Client Letter Deanna Vickers

CUTTING MEDICAL INSURANCE COSTS



John Sullivan

The cost of medical care has become so expensive that medical insurance premiums are beyond the reach of some individuals. The rest of us are insured but the cost is a significant and burdensome outlay.

If you have had to make significant use of your insurance in the last three years or have a chronic medical condition your options to reduce insurance costs are very limited. But if you are reasonably healthy there are some steps you can take to reduce rates.

TAKE A CLOSE LOOK AT INDIVIDUAL PLANS

Individual medical plans in most cases are actually lower in cost than group plans. This may

CONTINUED ON PAGE 3

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

OOOOHS, AAAAHS, & OHS! - Continued From Page 1 -

Community Spirit 4th Of July Fireworks Celebration Schedule:

5:00pm: BBQ Chicken Dinners \$4.50 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, hotdogs, pop & candy) will be served inside. BIG air filled jumping room for kids to play in!

7:30pm: Community Concert Band will play your favorite marches and patriotic songs.

8:45pm: Chris Driesbach performs on stage. Great music, impersonations, and fun!

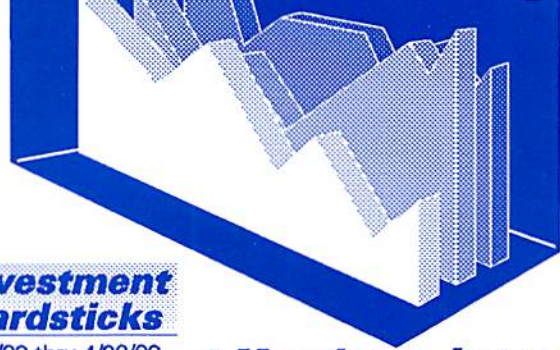
10:00pm: Independence Day Fireworks Display with 725 shells (50 more in finale than last year).

Buy your safe & sane fireworks from Community Spirit and the Clarkston VFW at two locations - Bridge Street at Darling fuel across from Gateway Plaza and 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 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.**

INVESTMENT YARDSTICKS



Investment Yardsticks

1/1/93 thru 4/30/93

	4 Months 1993	Latest 12 Months
▶ S&P 500 INDEX.....	2.0	9.1
▶ DOW JONES INDUSTRIALS.....	4.9	5.1
▶ NASDAQ-OTC COMPOSITE.....	2.3	14.3
▶ CONSUMER PRICE INDEX▲.....	0.0 for 3 months 1993	
▶ T-BILL RATES.....	2.88%, 13 weeks 2.98%, 26 weeks	

IRA and CD/Annuity Rates

Current rates guaranteed
12 months

	Rate
▶ CD-I.....	5.50%
▶ CD-III.....	5.75%
▶ CD-V.....	6.25%
▶ TAX DEFERRED ANNUITY.....	6.75% Flexible or Single Deposit

Renew Your IRA or CD With Us! 746-9646

*Interest rates are quoted effective 6/1/93 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.

OOOOH!



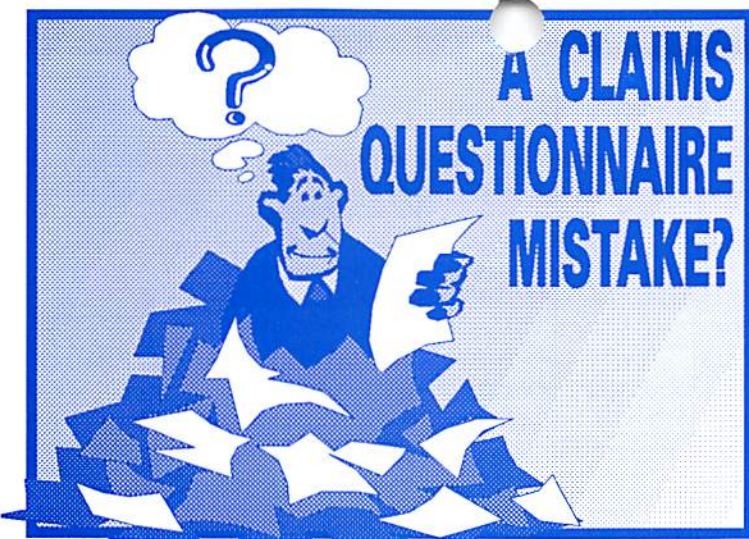
AAAAAH!



OH!!



Wishing Your Family lots of oooohs, aaaahs & ohs!
Enjoy The Show!



You buy insurance to pay claims. Perhaps you're one of the lucky ones who has never experienced a claim and can only imagine what it is like. If you have a vivid imagination you may think your claim would be a "horror movie"! Well you can stop biting your nails after you see what American Insurance Agency customers said about their claims.

We apparently made a mistake on the CLAIM SATISFACTION QUESTIONNAIRE that we send to every claimant after their claim is settled. We asked - *Was our office courteous, prompt, and efficient in taking care of your claim...?*

 GOOD **FAIR** **POOR**

I guess the above were not sufficient choices because claimants routinely added their own blank...

EXCELLENT!

And comments like...

- ▲ *"Helen has always done excellent work for us. She is very courteous, prompt, and always very happy to answer our questions and help us. We appreciate your excellent service."*
Ron and Kim Kottkey
- ▲ *"Excellent! If you ever lose Tina you will lose a great asset!"*
James and Judy Higgins
- ▲ *"I am amazed how easy the claim process is after the many stories I heard. Your company is professional and very easy to work with."*
Matthew and Elizabeth Lysne
- ▲ *"I am very pleased with the prompt, courteous service I received. Thank you."*
Frances Pederson
- ▲ *"Very good. Prompt/efficient the way it should be!"*
Dr. James Fisher
- ▲ *"As always Tina is timely and puts us at ease with her professional service."*
Rick and Pat Gallardo
- ▲ *"Prompt and very good. Settlement was quick."*
W.E. Van Vranken
- ▲ *"Excellent! Very courteous. Tina is a wonderful person. I couldn't have a better insurance agency."*
Donna Campbell

The effusive praise has left Tina and Helen red faced and very thankful for the kind words. The fact is out of the 40 Claims Questionnaires returned so far in 1993 not one negative comment about our agency. Wow!

Well, I'm sure we'll get a poor grade on a claim eventually. 'Cause we ain't perfect!' But, when we do be assured we will go out of our way to make it right - and that's a promise we aim to keep everyday!

CUTTING COSTS

- Continued From Page 1 -

surprise you but the reason is clear. Many group plans must accept an employee or dependent regardless of current health. There are also state mandated benefits like pregnancy coverage that must be provided. Despite the coverage differences an individual medical plan may be the most affordable solution for cost.

EXAMPLE: Your employer covers you with group insurance but you must pay the cost of group insurance on your dependents. The group

insurance premium for dependents may be very high compared to an individual plan. Switching to an individual medical plan for your dependents may reduce your costs.

CHECK YOUR RATES & OPTIONS EVERY 3 YEARS

Even if you are currently covered by an individual medical plan you should check out your options at least every three years. New plans are continually offered. Non-smokers are now offered discounts on many plans. Your current plan may be loaded down with insureds that make big claims that are driving up

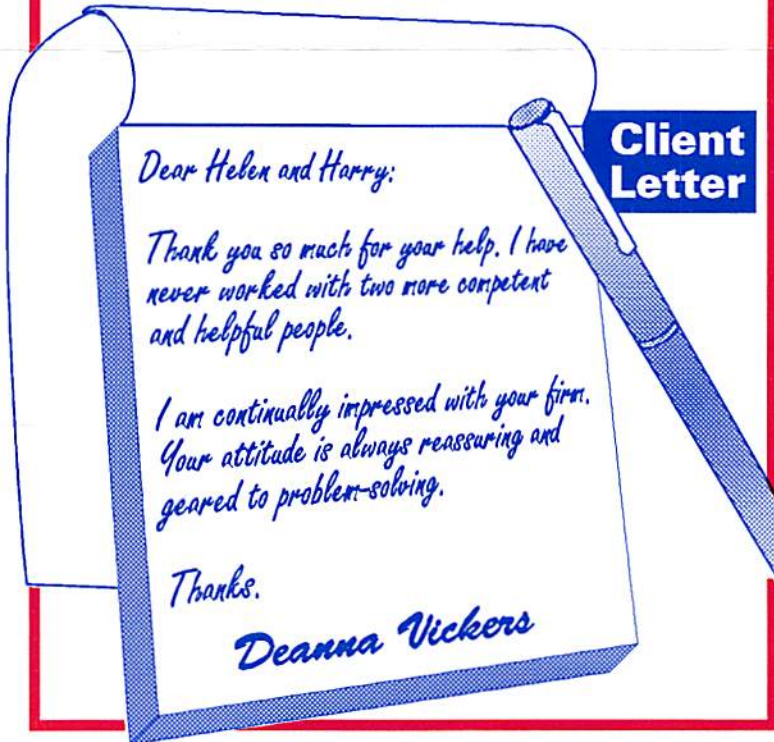
your rates. You may be able to switch plans and save money.

FOR MSB OR BLUE CROSS OF IDAHO CALL US!

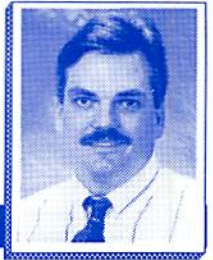
Let our Benefits Department review your situation and make a recommendation before you do anything. The review is absolutely free and independent of company bias. Let us represent your needs to MSB or Blue Cross. There is no cost or fee. The rates are the same even if you go direct to the company. Our knowledge of available medical plans and underwriting requirements has saved clients hundreds of dollars even within the same medical company.

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. Whether its giving you professional advise on your insurance and benefit program, handling your claims quickly and efficiently or just listening to your needs and concerns - we promise to make service and sincerity a priority.



DAVE ROOT - YOUR COMMERCIAL LINES CONNECTION



Profile

When it comes to getting to the "Root" of business insurance problems, concerns and other insurance needs - Sullivan's American Insurance has the answer for your business: Dave Root - our Business Insurance Specialist!

Dave has been part of the American Insurance Agency team as Commercial Lines Agent since September, 1987 and is committed to providing quality customer service. "I practice the philosophy of Sullivan's American Insurance - to always put the clients needs as the top and only priority," said Dave. "Everything else falls into place from there."

I ALWAYS PUT THE CLIENTS NEEDS AS THE TOP AND ONLY PRIORITY

Thanks to American's commitment to his insurance education, Dave is fully aware of the whole gamut of Insurance Risk Management and is an expert at commercial lines coverages. "From packaging policies to save money to assisting with workers compensation, bonding - I try to make it easy for my clients to do business through American Insurance Agency."

Dave takes time out of his busy schedule with American to serve on the Board of Directors for the Lewiston Chamber of Commerce and enjoys golf, basketball and outdoor recreation. He and his wife Jody have two daughters, Cindi and Debbie.



"We're There When You Need Us Most"

