



Enjoy Dogwood Festival * April 1 - April 30, 2017

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Celebrating 95 Years - Agency Pioneers – Harry & Blanche Christy



Harry W. Christy and Blanche (Sullivan) Christy - 1928

AMERICAN INSURANCE is celebrating 95 years in business during 2017. Our history has become an inseparable part of the communities we serve and covers four generations of Sullivans. We were founded in 1922 by AL Lyons and OM Mackey, principals in the American Bank & Trust Co, to explore the emerging opportunities of real estate, insurance and consumer loans. The bank connection naturally led to our name as American Insurance. How the business came into the Sullivan family is the story of our agency "Pioneers", Harry and Blanche

(Sullivan) Christy.

Harry W. Christy served in the artillery during the Great War (WWI). In 1919, after the war, he returned to the Stanwood schools in Iowa and continued as Superintendent until 1926. But, the big guns of WWI had made him nearly deaf which made teaching and administration of a school difficult. At the urging of a friend, Harry decided to leave his education career in Iowa to pursue new opportunities in the great Northwest.(continued on page 3)

FREE DOCUMENT SHREDDING EVENT (M-F April 10-14)

AMERICAN INSURANCE customers are invited to bring their sensitive personal and confidential documents for free shredding.

Deposit your documents in a locked, secure bin that will be shredded under the NAID AAA Certification Program by Lewis Clark Recyclers of Lewiston, ID. No one will see your documents and they will be held under secure conditions until shredded. Guard against identity theft by keeping sensitive documents out of the trash.

WHEN? Monday, April 10th through Friday, April 14th between the hours of 8:30am and 4:30pm

WHERE? Both American Insurance offices

- ▶ **Lewiston office, 55 Southway Ave (at the roundabout corner of Southway & Snake River Ave)**
- ▶ **Moscow office, 203 E 3rd St (across from City Hall, next to Moscow Realty)**

WHAT? Old tax returns, medical records, bank or credit card statements and offers of credit – anything with personally identifiable information like social security numbers, birthdates, account numbers, cancelled checks, etc.

QUANTITY? Limit is one box (banker box size) or about 20 lbs by weight of paper records per person or household address.

RESTRICTIONS? Please remove steel binder clips or any thick metal clips but staples and regular paper clips are OK.

QUESTIONS? Call Stephanie, our Event Coordinator, at 208-413-6242 for more details.



Customer Service Reviews

Abby Whiteside, of Moscow, ID said: "I was worried about being able to insure the manufactured home that I just purchased. I was directed to call and speak with **Jeremy (Van Houten)**. He was very helpful and answered all of my questions. Jeremy got back to me via email or phone very quickly, and was able to get me a quote for my place very quickly that I was satisfied with. He was friendly and courteous. Cheers."

Lori Forest, of Lewiston, Idaho, said: "I was just reading your newsletter and want to underscore to your clients how beneficial it is to periodically see if there are better auto and home insurance rates out there. My rates through (my last company) went up significantly, so I called **Tina (Heitmann)** and am delighted that she saved me over \$400/year by switching. It costs nothing to ask, and can really pay off, as in my case."

Kerry & Sue Reed, of Lewiston, said: "We gratefully thank **Tim Gleason** for spending so much time with us getting Kerry set up for Medicare and his Supplemental insurance, and Sue's insurance needs as well. He is so knowledgeable, compassionate, and humorous to help get through everything. We highly recommend him for anyone needing help with medical insurance!"

Thank you for your kind comments!

Make or read reviews at www.Am-Ins.com

IDENTITY THEFT - Not if, but when!



All our personal information has been exposed one way or another, because of hacking done by sophisticated international theft rings of American businesses – banks, retailers, even the Federal Government databases.

The latest high profile data breach hack was disclosed by Yahoo where more than 1 billion user accounts were stolen purportedly done by Russian intelligence agents and others. This personal information is sold on the dark web for various criminal enterprises to eventually use to file fake tax returns for refunds and other identity theft purposes.

WHAT CAN YOU DO?

✓ SHRED SENSITIVE DOCUMENTS

Come to our free shredding event (details on Page 1).

To safeguard against crimes of opportunity continue to guard and shred sensitive personal documents.

✓ IDENTITY RECOVERY INSURANCE

For as little as \$1 per month you can add this protection to your Homeowners Insurance policy. Coverage includes the personal assistance of an identity recovery assistant, up to \$25,000 for related expenses; and, lost wages, child and eldercare assistance of \$250 per day up to \$5,000.

Contact your American Insurance agent for more information.



Next 25 new "Likes" will received a \$5 Coffee Gift Card.

Limit one per household address

www.facebook.com/AmericanInsurance/



WELCOME - Shelly Abel, Personal Lines Agent



We are delighted to introduce you to Shelly Abel. She is working in our Lewiston office and providing excellent customer service for our Personal Lines customers – auto, home, boat, motorcycle, RV and ATV insurance. Shelly is ready to help you with new quotations, policy changes, billing questions, payments, and claim services.

Shelly is a long-time valley resident and is currently licensed as a Property-Casualty and Life & Health agent. Prior to joining us at American Insurance she worked two years in a property-casualty agency and the previous 15 years for Regence BlueShield of Idaho in various customer service and claims positions. She is married to Dennis Abel and has four grown sons. She enjoys outdoor activities including boating, fishing, hunting and camping with her husband and friends. Please join us in welcoming Shelly to American Insurance.

AUTO WINDSHIELD GLASS COVERAGE

Glass Repair, Replacement and \$0 Deductibles



Philip Sullivan, CIC
Personal Lines Mgr

After the harshest winter in recent memory your windshield is under attack! The snow is now gone but the gravel remains on our roadways. Odds are, there is a rock with your name on it flying toward your windshield.

Comprehensive (also known as “other than collision”) is a required coverage on any vehicle in order to cover the expense of windshield repair or replacement. Did you know that **windshield “rock-chip” repair is included with no deductible** and no negative impact on your claims experience? If your windshield, unfortunately, suffered greater damage and is cracked or broken then it will be replaced subject to the deductible you have chosen (normally \$100 up to \$500).

Optional \$0 Deductible Glass is now offered by many companies. For a small additional premium, you can reduce the glass deductible to \$0 or just \$50. Reducing the glass deductible makes glass replacement a breeze on your pocket book. You can choose a higher deductible for the other Comprehensive losses like hitting a deer, auto theft or vandalism while having an optional \$0 glass deductible.

When I get to tell a client that their windshield replacement is going to cost them nothing (\$0), I can hear the smile on their face and relief coming through the phone. Remember, you must select this option before you have a windshield loss. So, I recommend you call or email your American Insurance Customer Service Agent today to inquire if a reduced glass deductible is an option available on your auto policy. When you need it, you’ll be glad you did.



Agency Pioneers (Cont from Pg 1)

So, in 1926 with his wife, Blanche (Sullivan) Christy and two children, Roger and Harriet Ruth, the Christys headed out west for a business opportunity. With courage, hope and a pioneering spirit, they first came to Lewiston, ID.



Harry & Blanche Christy - 1940's

Soon after arriving in Lewiston, Harry took a job opportunity in banking, in a then thriving Starbuck, WA. (think Jimmy Stewart in the film classic, *It's a Wonderful Life*). Although successful, Harry still hadn't found what he really wanted until he heard through his banking connections two years later that American Bank & Trust Co. was selling their insurance and personal loan operation. Harry sold his interest in Bank of Starbuck and moved back to Lewiston to buy American Insurance & Loan Co. from O.M. Mackey on August 15, 1928.

Here, Harry and Blanche Christy staked their claim and worked side by side, building a successful insurance business and making personal loans until retiring in 1955. When asked about his success, Harry said that he turned his hearing loss into an asset as an insurance salesman because... **“I couldn't hear the word 'no'”** Learn more about the history of American Insurance at www.Am-Ins.com/about/

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 Insurance rates are constantly changing and over time your rates may become uncompetitive in relation to what is now available in the marketplace.

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Shawn D. Sullivan
 CIC - VP

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