



Summer 2013

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Down Under Perspectives

Yep, that's me in the photo! There I am standing triumphantly at the top of Uluru (Ayers Rock), the largest single rock in the world rising out of the isolated red center of the Australian outback. Impressed? I was until I noted that a Japanese grandmother made the climb in flip-flops. This was a once-in-a-lifetime trip for my wife Pamela and I to visit our grandchildren and new grandson, Parker, born to daughter Michelle and her Aussie husband Geoff. There's nothing like a trip halfway around the world to alter your perspectives.

Everything is upside down in Australia! Traveling north gets warmer toward the equator, south colder toward Antarctica. We traveled in January so our winter was their summer and it reached 114 degrees in the outback. You gain 19 hours from LA to Sydney and gain a day as you cross the international date line. Going home you lose 19 hours and live the longest day of your life – I lived the same day, 43 hours long. Their money is funny (plastic currency, no pennies, \$1 & \$2 coins); Celsius not Fahrenheit; Kilos not Pounds; Kilometers not Miles per Hour; they drive on the left side of the road; you see wallabies, kangaroos, camels, and an endless variety of new animals and plants unique to the continent; but thankfully, they speak English (sort of, mate).

What is amazing to realize is how adaptable we all are! Pamela was speaking with an Australian accent by the time we landed in Sydney (ha). In short order, we adapted to our new surroundings. In a world that is constantly changing around us it was a good reminder that we can adapt quickly. (continued on Pg 3)

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 vote of confidence!

AMERICAN INSURANCE,
 Lewiston and Moscow, were voted "Best of the West" Insurance Agency 2013.
 We are very proud to be chosen and always strive to be worthy of your
 continued trust. (More info at www.klewtv.com/bestofthewest)





Health Care Reform – Update
What you didn't know about the Affordable Care Act

Visit www.Am-Ins.com for these stories and more....

- Quiz Yourself On Health Reform
- Health Care Reform – A Closer Look
- Health Care Reform Overview – ADP
- Health Reform Hits Main Street - Kaiser
- Hospital Charges Exposed & Vary Widely
- 32% Rise In Health Claims Projected

Comments or Questions ?

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or 1-800-735-6355



Health Agents Play Critical Role

Free help understanding the Affordable Care Act

On October 1st enrollment opens in the Health Insurance Exchanges for coverage that begins January 1, 2014 under the Affordable Care Act (ACA). Health care reform is complicated and confusing to say the least.

AMERICAN INSURANCE will have trained and certified health agents ready to help you understand your coverage options, determine if you qualify for rate subsidies, compare plans and enroll in coverage. Individuals, employers and employees can get personalized assistance from agents they know and trust. And, the service of our agents will be free to the consumer because product pricing will be the same with or without using an agent. Building a relationship with an agent has the added advantage of providing personal service after enrollment. There are likely to be ongoing questions and service needs as things change rapidly with a new distribution system.



OUR SERVICES ARE FREE!

Call now for your personal appointment with a Licensed health insurance agent.

Mike Everett, Tim Gleason, Dave Root
746-9646 • 1-800-735-6355

Get Prepared and Get Answers!

Visit www.Am-Ins.com and click on **Health Care Reform.**

- ✓ Get answers to common questions about health insurance and the new Exchange.
- ✓ Find out if you might qualify for a monthly premium credit to reduced your premium cost.
- ✓ Learn how to enroll this fall when the Affordable Health Insurance Exchange opens on October 1, 2013.

Celebrating 28 Years as Major Sponsor
Independence Day Fireworks
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Adams Field
Clarkston High School

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Community Spirit Schedule of Events
6:00pm
Gates Open
7:00pm
COLD CREEK
Live Music
10:00pm
FIREWORKS
Aerial Display

Suggested gate donations:
\$1.00/person or \$5.00/family

"Thank You" to all who have served our country!

This Independent Day we remember the sacrifices of "The Greatest Generation" of Americans. We honor one of our own today - Frank "Sully" Sullivan, age 90, retired President of AMERICAN INSURANCE. He is one from the "Greatest Generation" who served on a B-17 in Europe, was shot down on September 5, 1944, and survived as a German POW. Read his interesting story, "THE RAT & THE WIND", as a printed insert with this newsletter or on-line at www.Am-Ins.com



Gunnery Sgt - Frank "Sully" Sullivan circa 1944

Roundabout We Go!

Intersection closures, detours, & delays!

The roundabout construction project at Southway / Snake River Ave intersection is in full swing and we have a birds-eye view out our Lewiston office windows. In case you haven't driven in this area lately here is what you need to know to minimize any inconvenience. Construction will last through November 2013.

VISITING AMERICAN INSURANCE - There will be access to our Lewiston office at all times during construction – but getting here might prove challenging sometimes. When the intersection is closed or impaired the best access will be approaching from the east side driving down Southway Ave west toward Snake River Ave. When approaching us from the west side and traveling east through the intersection up Southway Ave we would recommend you enter the Southway Plaza by using the east entrance (closest to Zip Trip). You then drive through the parking lot to our office.



SERVICE OPTIONS – We love to see you but you have other service options available to you rather than an inconvenient personal visit. Just call us 208-746-9646 and we can handle most service requests by phone or online - payments by check or credit card, report claims, make policy changes and more. Just call or visit us on-line at www.Am-Ins.com and select the Service Center. **You can follow construction updates and closures on the City of Lewiston website /public works projects page – <http://www.cityoflewiston.org/index.aspx>**

Philip Sullivan Promoted

Philip Sullivan, CIC has been named Personal Lines Department Manager at AMERICAN INSURANCE. As manager, Philip directly

supervises the sales and service of more than 10,000 personal lines policies – auto, home, boat, motorcycle, RVs, ATVs, and classic cars. Philip joined the Agency in 2004 and is a licensed agent for property, casualty, surety, life and health insurance. Philip served as Assistant Manager in Personal Lines the last three years. Philip has advanced his insurance knowledge through various industry schools and has earned and maintains his [Certified Insurance Counselor \(CIC\)](#) designation.

Philip is the son of agency owner John Sullivan and is a 4th generation family insurance agent. He grew up in Lewiston and graduated from Lewiston High School in 1997. Philip then received his Bachelor's Degree from the University of Idaho in 2004. He has served on the Boys & Girls Club's Scholarship Committee since 2006 and co-chaired various fund raising projects to raise money for area youth.

Philip and his wife LeeAnne have one son, Maxim, who turned one year old on July 1st.



John & Pamela with daughter Michelle's family

(Cont from Pg 1)

Helping you adapt to changes in the insurance world is our mission every day. One big change that is coming for all of us is Health Insurance under the Affordable Care Act. You can rely on us to provide you resources, information, and personal assistance to make insurance easy.

**John B Sullivan, President
AMERICAN INSURANCE**

Sully's Sillies



- ◆ Just think how deep the ocean would be if sponges didn't live there.
- ◆ Isn't Disney World a people trap operated by a mouse?

Frank "Sully" Sullivan, retired President of American Insurance has been handing out jokes and smiles his entire life. Enjoy!

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- **28 Year Sponsor -
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Winner**
- **Health Agents Play
Critical Role**
- **Roundabout We Go!**

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