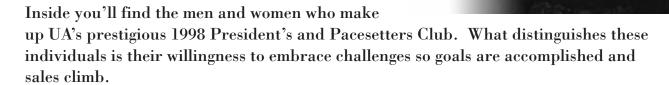
eadership is lifting a person's vision to higher sights, raising of a person's performance to a higher standard, the building of a personality beyond its normal limitations."

At United American we are especially privileged to work with a knowledgeable, committed group of individuals everyday. We recognized a long time ago that it is our fine Independent Agent force that helps make this company better.

So to show our appreciation each year, we dedicate a special issue of the *UA News* to our top General Agencies and Agents.



Special recognition has also been paid to the Top 10 Agencies who proved themselves worthy of becoming Eagles. This elite group will represent you as an advisory panel to UA management throughout 1999.

To further honor your achievements, UA is also rewarding qualifiers with an exciting trip to the Fairmont Hotel in beautiful San Francisco. Final attendees are listed on page 10. In addition, you'll find details about next year's sales conference trip to Las Vegas on pages 11-12.



We applaud your efforts in 1998 and look forward to working with you for years to come.