

## *Focusing on the Future*

*This is the season for sending holiday greetings to friends and family. It is also a time of reflection and giving thanks for the good fortune this year has brought each of us. There is a saying, "In order to succeed we must first believe that we can."*

*In the insurance industry, experience has taught us that success comes when you develop the ability to put into effect what is in your mind. At United American, we view each passing year as through a prism. Looking back on 2000, we see a year of multi-faceted achievements preparing us for a brilliant future.*

*Sometimes, opportunities are things we did not notice the first time around. A change of perspective, a second look, can help us see things in a whole new light. As we recall shared moments of victory, and milestones met, let us resolve to meet and exceed even more challenges in 2001.*

*At United American, we want to send best wishes for a happy holiday season. Thank you for your efforts throughout 2000. It's been a growth-filled, prosperous year. And we are confident that with the support of producers like you, 2001 will be an even better year.*

*Mark S. McAndrew*

*Tom Trimal*

*C.B. Hudson*

*William E. Smallwood*

*Ron Polston*