



## *Set Your Sights High In 1999*

*A*s the weather cools and department stores transform into winter wonderlands, there's no doubt the holidays are upon us — and another year is coming to a close.

At United American, we view each passing year as a building block to success. And looking back on 1998, we see a year of great accomplishment which has set a strong foundation for a fruitful 1999.

UA is proud of what you have helped make this company — a respected organization and a leader in the senior market. We challenge you to set goals that allow you to surpass your achievements in 1998. It's really simple, visualize what you consider success and tell yourself — "1999 will be my year!"

You can count on United American to always offer our continued support of your endeavors. From all of us to all of you, have a happy and safe holiday season and a profitable new year!

*Ken Finkal*      *Mark S. McAdams*  
*Ron Polston*      *C.B. Hudson*  
*William E. Smallwood*

**“Goals become the action plans and game plans that winners dwell on in intricate detail, knowing that achievement is almost automatic when the goal becomes an inner commitment.”**