Hew Year's Resolution...

e've decorated the holiday trees, mailed the greeting cards, hosted and attended parties with family and friends, and generally enjoyed the festivities of the season. The holidays are a wonderful time to share with others, but December is also a time to reflect on the past year and set goals for the future.

Only yesterday, we were looking toward the challenges of the new Millennium. It arrived with great celebration around the world as we reflected on our past and anticipated our future. Fortunately, our fears concerning Y2K did not materialize, but many other challenges have tested our strength and resilience in the past few years. One of the most daunting of these for our industry is the plight of the underinsured and the uninsured.

There is a critical need for appropriate Medicare supplements and life coverages among our Senior community. In addition, our underage health policies can offer stability and a sense of financial security to the ranks of the currently uninsured.

There are many things in life over which you have no control, but you can affect the healthcare challenge this country faces. "As an Agent of United American, I resolve in 2004 to do all I can to offer our affordable Med-Supp, life and health insurance to all who need it." Isn't that a powerful New Year's resolution and a challenging goal for 2004? You bet it is, and it's a goal that has the total support of your management team!

In a free market economy, nothing happens until somebody sells something! It can be argued that the sales profession is the most noble job of all. It is a fact that sales is the highest paying and certainly one of the most satisfying ways to make a living. Because the markets for United American products are massive, your future as a United American Agent is bright and strong!

Positively impacting our nation's healthcare crisis is a formidable task. Yet the talent and dedication you've shown throughout 2003 tells us it's not an impossible one. You've had an amazing year, and we're very proud of your success. We know 2004 will be even better. Set your goals, stay focused on those goals, and make that New Year's resolution a reality. You have the power!

Thank you for being part of United American. May you be richly blessed, both personally and professionally, this holiday season and in the year ahead.

Ment S. Millian

Vem D. Unlas