

**"Our self
image,
strongly
held,
essentially
determines
what we
become."
-Maxwell
Maltz**

A Millennium Message

The holiday season is upon us and another year is drawing to a close for our T.E.A.M. As the millennium nears, reflections of the year to come are imminent. However, we cannot move forward without thought of where we've been.

In 1947, with only four employees, United American opened its doors providing life, health and accident coverage. We are now more than 500 strong in the Home Office with more than 45,000 Agents leading the nation's insurance industry in the individual senior market. Without your dedication and support, we could have never accomplished what we set out to do 53 years ago.

Your successes have been our successes, and at UA, we are committed to you and your goals. In fact, UA's Branch Office Division has proven itself once again by setting another all time sales record with \$3,177,281 through December 10, 1999!

It was once said, ***"The great thing in this world is not so much where we are, but in what direction we are moving."*** So as we move forward into the new year we invite you to set goals and plan to attain them.

"Do not go where the path may lead, go instead where there is no path and leave a trail," said Emerson. Now is our time to go forth into the new century and blaze the trail as we become THE competition for all to follow.

Wishing the best to you and yours for a happy holiday season and a profitable new year.

R.B. Hudson

Mark S. McAndrew

Arthur W. King