

The news and ideas magazine for UA's Branch Office Division.

V
VISION
Magazine

August 2006

*Honoring
Excellence*

2005

TOP PRODUCERS





UNITED AMERICAN
 For over a half century, United American Insurance Company has been meeting the public's life and health needs. We are a leader in individual life and health protection. We are totally committed to meeting customer needs through personal one-on-one Agent service and complete Home Office customer support. You can count on UA to do what it says it will do.
www.uabrand.com
www.unitedamerican.com
 Home Office (972) 529-5085

VISION

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V
EDITOR'S PAGE

UAATWORK UPDATE
ATTN: TEXAS AGENTS

Critical Illness Accelerated Benefit Rider Approved for UACB Life Sales. Good News! You may immediately resume sales of the Critical Illness Accelerated Benefit Rider (CILACL) with UAatWork Life policy forms UATGC, 20-Year Renewable Term or UAPTL, Term Life to 100.

Always submit completed form ABRICD1 with applications for this rider, and be sure the applicant retains a copy of the form.

UNITED AMERICAN...still the "Best"

On June 8, 2006, A.M. Best, insurance industry rating specialist, reaffirmed its financial strength rating for UA. United American has been rated A+ (Superior) by Best for more than 30 consecutive years. When creating your own print ads and flyers, make use of the Best rating. Be sure to indicate it as A+ (Superior) with a source date of 6/06. The 2006 A.M. Best mini brochures are now available to order for UA Agents through Agent Supply. As always, the brochures are free and are an outstanding marketing tool.

ADVERTISING

Any variation on Company-provided material or any individual piece an Agent desires to use for customer solicitation must be submitted to the Home Office for written approval prior to publication or use. *Advertising is any material used with potential customers to promote interest in the Company, its products or its producers, such as print ads, TV or radio scripts, flyers or direct mail lead pieces.*

Please submit your advertising materials to the Compliance Department, attention Mary Johnson. Submissions may be faxed to 972-569-3728 or e-mailed to mjohnson@torchmarkcorp.com. Advertising materials are reviewed every Wednesday afternoon by Home Office representatives from Legal, Compliance and Marketing.

INTEREST RATES SET

The Lifestyle Annuity new money interest rate for the month of August is 4.75 percent. Rates will continue to be reviewed and adjusted accordingly. The Deposit Fund Rider new business interest rate for 2006 has been set at 3.00 percent.

REMINDER . . . PLANS K & L

If you are selling Medicare Supplement Plans K or L, you must use an MA14 application. **If Plans K and L have been approved in the state(s) in which you sell, but the MA14 has not been approved, you may not sell Plans K or L until the MA14 application has been approved and released.** A box at the top of the MA14 allows you to select the plan for which your customer is applying: A,B,C,D,F, HDF, G, K or L. Once it is approved in the states in which you sell, the MA14 is the correct application to use for all Medicare Supplement Plans.

MA14 APPROVALS

MA14 IS APPROVED FOR USE IN STATES MARKED WITH AN "X" AT PRESS TIME.											
AK	-	GA	X	MA	-	NJ	-	SD	X		
AL	X	HI	-	MD	X	NM	X	TN	X		
AZ	X	ID	X	MI	X	NC	X	TX	X		
AR	X	IL	X	MN	-	ND	X	UT	X		
CA	-	IN	X	MS	X	OH	X	VA	X		
CO	X	IA	X	MO	X	OK	X	VT	X		
CT	X	KS	X	MT	X	OR	X	WA	X		
DE	X	KY	X	NE	X	PA	-	WI	X		
DC	X	LA	X	NV	X	RI	X	WV	X		
FL	X	ME	X	NH	X	SC	X	WY	X		



John Gore

*Senior Vice President,
Branch Office Division*

Speaking on behalf of United American's management team, we value YOU!

About six weeks ago, United American had a wonderful opportunity to show just how much we value you when we hosted the 2005 Branch Convention in Lake Tahoe. Can there possibly be a more beautiful spot on the face of the planet? If there is, I haven't found it. Everything about Tahoe just takes your breath away! We had the opportunity to spend three wonderful days together renewing friendships, telling a few war stories and just having a plain old good time! If you all enjoyed Convention half as much as I did, I know it was a roaring success! This being my first Convention as your leader, it's one I shall never forget!

Why do we have a Branch Convention every year? Because recognition and rewards are important and meaningful. There is something very special about being on a stage in front of your peers, holding in your hand a solid, beautifully engraved representation of your past year's achievement, feeling the firm congratulatory handshake or warm embrace from your management team and hearing the resounding applause of your fellow Agents and spouses. That presents a thrilling moment for all of us, no matter how many Conventions we've attended or awards we've given or received. The magic doesn't diminish!

Convention is an outstanding opportunity for United American to demonstrate to each of you that what you do day in and day out during the year is very important to us and to the success of our Company. Without the efforts of our dedicated teams of Branch Managers, Unit Managers, Agents, and clerical staff, the rest of us wouldn't even need to come to work in the morning. We support your efforts, and those efforts are what make United American and our Branch Offices strong and successful.

This issue of *Vision* is our awards issue, a tribute to our top producers. With our top Branch Managers, Unit

What Do We Value?

Managers, Agents and First Year Producers we have also pictured their spouses. The support of husbands, wives and loved ones is just as critical to success as following through on leads and setting appointments. Our annual Convention also provides a time to pay tribute to those who love and support us. Behind every successful Agent is a family member who believes in him or her and stands ready with a kind word and a hug to celebrate the victories and lessen the agony of our defeats.

Tangible recognition of success is important to most of us, whether it be money, plaques, or trips to exotic locations. But, what is equally important are the words and acts of encouragement and support from our fellow Agents and Managers. It's important that others tell you you're doing a good job. It might be a pat on the shoulder, an encouraging word by the coffee machine or even a promotion. Whatever it is, it tells you that your efforts are appreciated and that we couldn't do this job without you.

So which is most important? The money or the recognition? Realizing that different things are meaningful to different people, the answer will depend on you personally. From my perspective, I believe one is just as important as the other and that one generates the other. If you earn the recognition and the rewards, the money will be there. And if you earn the commissions, the recognition and the rewards will come with it.

Thank you for your hard work in 2005 and for your efforts thus far this year as we strive to break all records! We look forward to seeing all of you next year amid the glitz and excitement of Hollywood! I promise you it will be the most dynamic Convention ever!

So let's work collectively and take this Division to the top!

United American Congratulates Our *2005* *Top Producers*

Branch Managers



#1 Branch Manager of the Year
JEFF MILLER WITH WIFE AGNES



#2 Branch Manager of the Year
JOHN HAMILTON WITH WIFE REGINA



#3 Branch Manager of the Year
DON GIBBS, CLU WITH WIFE CAROL



Branch Manager
JOHN HAMILTON WITH WIFE REGINA

Unit Managers



#1 Unit Manager of the Year
ROBERT HOLKER WITH WIFE SHANTELL



#2 Unit Manager of the Year
PENNEY FRAZIER-PARHAM WITH HUSBAND TODD



#3 Unit Manager of the Year
RICHARD BYRD WITH WIFE JENNIFER



Unit Manager
ROBERT HOLKER WITH WIFE SHANTELL

Agents



#1 Agent of the Year
GRANT WALTON WITH WIFE SHELLY



#2 Agent of the Year
ZANE MILLER WITH WIFE ELIZABETH



#3 Agent of the Year
BRIAN HOLKER WITH WIFE NICOLE



Agent
JOANNE HOFFMAN

Rookies of the Year

2005 *First Year Agent Production*



**BRANCH MANAGER RON SEROKA
WITH WIFE KELLY**



**UNIT MANAGER ROBERT HOLKER
WITH WIFE SHANTELL**

Round Tables

Chairman's Round Table

\$1,000,000
or more
in force
premium



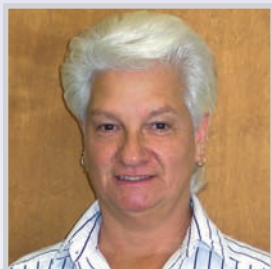
MIKE MCKINNEY
\$1,472,612



VESTER WALKER
\$1,267,113



CHRIS VILLWOCK
\$1,111,098



JANET TUMMINIA
\$1,010,082



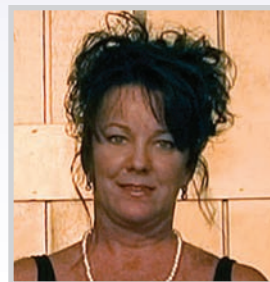
DON CRONIN
\$1,027,811

President's Round Table

\$750,000
to \$999,999
in force
premium



LESLIE SUSSMAN
\$934,342



KIM FULTZ
\$757,869

2005 President's Club ranking 4-10

Congratulations to this talented group of men and women. They prove every day that United American not only provides outstanding opportunity for achievement, but also the recognition that goes along with it. Their hard work, dedication and desire to be the best is a guiding force for all of us!

Branch Managers



4. RON SEROKA



5. ROSS TAYLOR



6. JACK CURTIS



7. RANDY BYRD



8. JASON GSOELL



9. JUSTIN WHITE

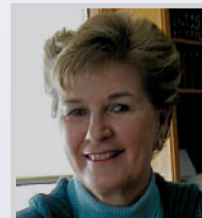


10. ALAN SPAFFORD

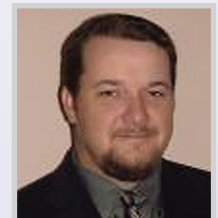
Unit Managers



4. CODY WEBSTER



5. KAREN DOLAN



6. KEN KING



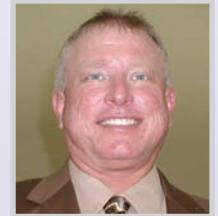
7. GENE LOVE



8. JASON EVERETT



9. CHRIS VILLWOCK



10. JAMES SHORT

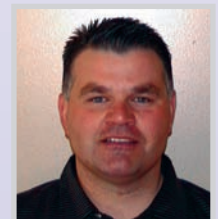
Agents



4. CHRIS VILLWOCK



5. DON ARNETT



6. ROBERT HOLKER



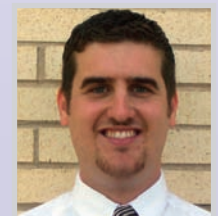
7. WES PATTERSON



8. JOANNE HOFFMAN



9. PAM PATE



10. STEVE HARGIS

2005 Honor Club

ranking 11-20

Branch Managers



11. CHRIS JONES



12. LANCE TAYLOR



13. PAT GIACHETTI



14. CRAIG VILLWOCK



15. ANDY LAUDENSLAGER



16. RICK KROUT



17. JOHN PAUL CASWELL



18. TIM MCGUIRE



19. SHERI SISLER



20. GREG GORMAN

Unit Managers



11. STEWART ROSS



12. KEVIN LORDS



13. JIMMY SWINDALL



14. JULIE GORMAN



15. BRIAN PEDERSON



16. JAMES TAYLOR



17. JOSHUA BYRD



18. CHARLES DOTSON



19. JON FOX



20. LYNN GIACHETTI

Agents



11. JUAN RAMIREZ



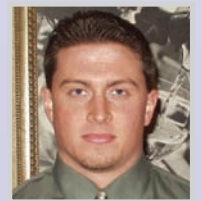
12. TAMBERLY STORY



13. MARK HARGIS



14. DON CRONIN



15. BRIAN VERCH



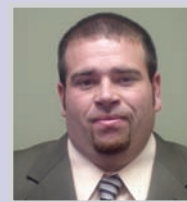
16. CHARLES WEBSTER



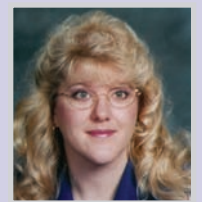
17. DONNA LOUPE



18. LYNN GIACHETTI



19. SHAWN DRIGGERS

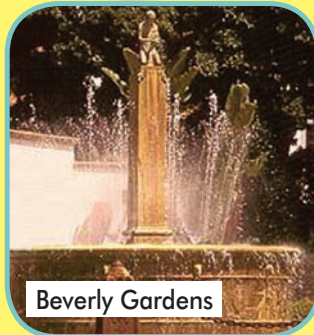


20. RENAE HUGHEY

HURRAY FOR Hollywood!



Egyptian Theater



Beverly Gardens

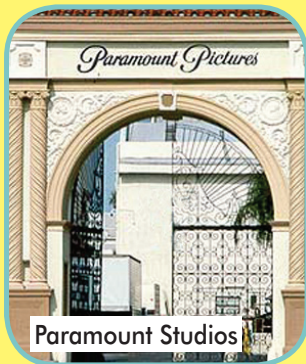


Griffith Park

The year is more than half over, and those Hollywood lights are beckoning to us – bigger and brighter than ever! Are you on target to rub elbows with the rich and famous next year when United American hosts the 2006 UA Branch Convention at the world-famous Beverly Hilton in Beverly Hills? Yes, that infamous 90210 area code will play host to the elite of United American. You'll be wined and dined at one of the most prestigious properties in Beverly Hills and have access to a world of luxury and glamour.

You'll definitely want to take in some of the famous Hollywood sights! Check out the world-famous "Hollywood" sign nestled

atop Mount Lee, the highest peak in Los Angeles. Its letters are 45 feet high and it measures 450 feet in length. Drive by the Witch's House, which looks like a haunted fairy tale cottage smack in the middle of Beverly Hills. It was built in 1921 for a movie studio in Culver City and later moved to its present location. Stroll through Beverly Gardens Park, home to several annual area festivals. Take a tour of Paramount Studios, the only remaining big-name studio still located in Hollywood. Dine at The Pig 'N Whistle located near the Egyptian Theater – both long-time Hollywood landmarks. And don't forget Sunset Strip or the Kodak Theatre, which annually hosts the *Academy Awards* and most recently the *American Idol* finals.



Paramount Studios

If you haven't already, kick it up a notch and join us July 5-8, 2007! Experience the fun, adventure and glamour that is only found in Hollywood!



Hollywood Sign

Factoids:

- Celebrities pay \$15,000 for a spot on the "Walk of Fame."
- Griffith Park is the largest municipal park and urban wilderness in the United States. The movie, *Jurassic Park*, was filmed among its 3,000 acres.
- Los Angeles has more plastic surgeons than any other city in the world!

V

ACHIEVEMENT PRESIDENT'S CLUB

Through July 2006, the following producers represent the Top Agents, Unit Managers and Branch Managers with the highest net-net premium for the year. To be listed here, you must have a Quality of Business rate of at least 60% as determined by the 4th month persistency report (or Decline/Cancellation rate of less than 25% from the convention report if no QOB rate is available), be above minimum standards, have a credit balance on your personal account (Branch Managers must have credit in the Z account as well), and have growth of inforce premium over 12/05.

BRANCH MANAGERS

1. Chris Jones
Branch 93
\$2,841,545



2. Jeff Miller
Branch 50
\$2,562,103

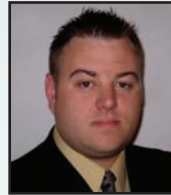


3. Don Gibbs, CLU
Branch C9
\$2,435,931



UNIT MANAGERS

1. Shaun Snovel
Branch 06
\$810,011



2. Mark Acre
Branch 09
\$751,516



3. Robert Holker
Branch C9
\$697,722

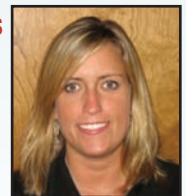


AGENTS

1. James Adams
Branch 50
\$234,858



2. Amanda Richards
Branch 09
\$213,651



3. Zane Miller
Branch 92
\$194,480



4. Justin White, Branch G7 \$1,557,026
5. John Paul Caswell, Branch 06 1,530,107
6. Ross Taylor, Branch 92 1,476,414
7. Lance Taylor, Branch 18 1,467,377
8. Ron Seroka, Branch 90 1,338,350
9. Jack Curtis, Branch 25 1,264,232
10. John Hamilton, Branch 61 1,259,812

4. Jason Everett, Branch 50 \$693,050
5. Stewart Ross, Branch 68 675,659
6. Michael Hyman, Branch 93 634,053
7. Cody Webster, Branch 50 590,041
8. Donovan Dock, Branch C9 532,161
9. Dawn Moore, Branch H4 482,764
10. Wes Patterson, Branch C9 480,950

4. Mario Garcia, Branch G9 \$179,262
5. Brian Holker, Branch C9 178,843
6. Jennifer Crawford, Branch H1 166,524
7. Casey Cramer, Branch F8 159,470
8. Wes Patterson, Branch C9 153,807
9. Michael Saenz, Branch G9 152,485
10. Lynette Harris, Branch 93 146,147

HONOR CLUB

Through July 2006, the following producers represent the Top Agents, Unit Managers and Branch Managers with the highest net-net premium for the year. To be listed here, you must have a Quality of Business rate of at least 60% as determined by the 4th month persistency report (or Decline/Cancellation rate of less than 25% from the convention report if no QOB rate is available), be above minimum standards, have a credit balance on your personal account (Branch Managers must have credit in the Z account as well), and have growth of inforce premium over 12/05.

BRANCH MANAGERS

11. Craig Villwock, Branch H1 \$1,184,740
12. Randy Byrd, Branch 74 1,178,403
13. Greg Gorman, Branch 86 1,083,618
14. Alan Spafford, Branch 60 1,059,160
15. Jason Gsoell, Branch F8 1,049,478
16. Ken King, Branch K5 993,098
17. Tim McGuire, Branch 33 968,780
18. Rick Krout, Branch 66 933,765
19. Irene Burns, Branch G9 917,719
20. Sheri Sisler, Branch G8 899,334

UNIT MANAGERS

11. Ashley Anderson, Branch 86 \$478,324
12. Penney Frazier-Parham, Branch 61 466,922
13. Kevin Lords, Branch 22 459,986
14. Karen Dolan, Branch 63 451,144
15. Don Arnett, Branch C9 433,050
16. Richard Byrd, Branch 74 426,569
17. Tanner Smith, Branch F8 418,640
18. James Graham, Branch H1 407,158
19. Tony Veit, Branch 93 402,965
20. Mark Hargis, Branch 60 398,368

AGENTS

11. Fred Davis, Branch 86 \$142,806
12. Gwen Campbell, Branch 22 142,182
13. Scott Taylor, Branch C9 141,734
14. Beau Moore, Branch 50 140,201
15. Brett Muniz, Branch 39 135,113
16. Karen Hammer, Branch 09 135,023
17. Gariddy McEwen, Branch C9 134,712
18. Timothy Smith, Branch 06 132,596
19. Aline Dinoia, Branch K3 130,140
20. Mike Cohn, Branch K5 127,188



ACHIEVEMENT



Rookie Manager

The Top Rookie Manager has been a Manager for less than one year and is recognized by United American for the Branch's combined net-net premium. **ANDY BLISS**, of Branch K6 is July's **ROOKIE MANAGER OF THE MONTH**. Andy's team produced **\$196,171** of net-net annualized premium in July.

Great job, Branch K6!

First Year Agent Production

Through July 2006, the following represent the Top Five Branch and Unit Managers with the highest First Year Agent production for the year.

**Top 5 – 1st Yr. –
Branch Manager**

- 1. Chris Jones, Branch 93.....\$2,533,355
- 2. Jeff Miller, Branch 50.....2,009,714
- 3. Don Gibbs, CLU, Branch C9.....1,658,215
- 4. Lance Taylor, Branch 181,435,226
- 5. John Paul Caswell, Branch 06.....1,413,921

**Top 5 – 1st Yr. –
Unit Manager**

- 1. Shaun Snovel, Branch 06\$806,509
- 2. Mark Acre, Branch 09 647,858
- 3. Jason Everett, Branch 50..... 627,946
- 4. Michael Hyman, Branch 93 579,489
- 5. Donovan Dock, Branch C9 476,426

Looking good! Keep recruiting and producing!

Welcome

Kevin Vincent has been promoted to Branch Manager of Branch G2. Kevin was previously a Unit Manager in Branch 40.

Marion Parker Jr. has been promoted to Branch Manager of newly opened Branch K9. Marion was previously a Unit Manager in Branch 46.

Stephanie Harris has been promoted to Branch Manager of reopened Branch 85. Stephanie was previously a Unit Manager in Branch 25.

Bonnie Coffel has been promoted to Branch Manager of newly opened Branch M1. Bonnie was previously a Unit Manager in Branch G8.

Diego Escobar has been promoted to Branch Manager of reopened Branch 24. Diego was previously a Unit Manager in Branch 90.

Production Goals

When the monthly combined net annualized premium for your Branch exceeds the established record, a new goal will be established at the next \$25,000 increment above the actual production.

Branch	Production	New Goal
Branch K6.....	\$196,171	\$200,000
Branch K8.....	80,646	100,000
Branch 85.....	63,342	75,000
Branch J9.....	50,649	75,000

Million Dollar Milestones

as of July 2006.

Jason Gsoell.....Branch F8\$3,044,606

QUALIFIERS ON SCHEDULE

(Continued on next page)

BRANCH 01

Arnold Zarate

BRANCH 02

Bridgett Holt
Tara Loyd

BRANCH 06

David Barbee, U. Mgr.
John Paul Caswell, Mgr.
Patrick Cuningkin
Timothy Douglas
Forrest Elliott
Jesse Ginn
Melvin Jones
Blaine Lewis
Landon Lucas, U. Mgr.
Tom Nilsson
Timothy Smith
Shaun Snovel, U. Mgr.

BRANCH 08

Derick Smith
Travis Tolliver, Mgr.

BRANCH 09

Mark Acre, U. Mgr.
Gilbert Ballenger
Tony Cain
Karen Hammer
Pamela Pate
Amanda Richards
Mickey Tolliver, Mgr.
Valerie Walker

BRANCH 10

Angie Jones

BRANCH 12

BRANCH 15

Brian Pederson, U. Mgr.

BRANCH 17

BRANCH 18

James Brantley
Shawn Driggers, U. Mgr.
Ann Fuhrman, U. Mgr.
Eric Fulmer
John Kimbrough, U. Mgr.
Anna Lowe
Larry Moore
Shannon Motes
Michael Nettles
William Privette, U. Mgr.
Travis Ray
James Reid
James Taylor Jr., U. Mgr.
Lance Taylor, Mgr.

BRANCH 20

BRANCH 21

Tina Nelson

BRANCH 22

Gwen Campbell
Scott Christianson, Mgr.
Jared Emerick
Val Harrison
Dennis Jorgenson
Kevin Lords, U. Mgr.
Zandra Perkins
Bret Schneider

BRANCH 23

BRANCH 24

Rodney Andino, U. Mgr.
Richard D'Ambra
Alfredo Padron

BRANCH 25

Kenneth Barnes
Jack Curtis, Mgr.
Jackie Decoux

BRANCH 25 (CONT.)

Trevor Ireland, U. Mgr.
Harold Schmidt
Kevin Simpson
Laura Weaver

BRANCH 28

BRANCH 30

Carrie Dalton

BRANCH 32

Everett Cape, U. Mgr.
Margaret Newton
Donald Pollard
Jenice Train

BRANCH 33

Andrew Bagley, U. Mgr.
Joshua Baxter, U. Mgr.
Varton Berian
Carl Carlson
Bernard Ellebrecht, U. Mgr.
Craig Ellebrecht
Tim McGuire, Mgr.

BRANCH 38

Cynthia Cummins
Tom Fenske, Mgr.
Allison Reed
Paula Reeves, U. Mgr.
Andrew Sheehan
Ronald Stone

BRANCH 39

Latesia Brinson
James Gehlbach
Brett Muniz
Gregory Orlacchio
Peter Schettini, Mgr.
Luis Suarez, U. Mgr.

BRANCH 40

Roshanda Artis
Todd Baxter, U. Mgr.
Sandy Bourque
Alma Bruno, U. Mgr.
Kimberly Castille
Ashley Frieden
Polly Perrodin

BRANCH 43

BRANCH 45

BRANCH 46

James Conn
Marion Parker Sr., Mgr.
Jeremy Toler
Ronald Withrow, U. Mgr.

BRANCH 47

Jared Adair
Sook Jung
Kyle Putnam

BRANCH 49

Robin Nelson
Eric Sellors, Mgr.
Michele Sellors, U. Mgr.
Carol Stiles

BRANCH 50

Jason Adams
Jennifer Burks
Judith Cunningham
Courtney Davis
Shalon Doney
Jason Everett, U. Mgr.
Tracy Manners, U. Mgr.
Stephen Mattison
Jeff Miller, Mgr.
Beau Moore
Timothy Nuckolls, U. Mgr.

BRANCH 50 (CONT.)

Lenora Reynolds, U. Mgr.
Bryce Weathers
Cody Webster, U. Mgr.
Ruby Weyrauch

BRANCH 53

Johnny Salyers, U. Mgr.

BRANCH 54

BRANCH 55

James Greene, U. Mgr.

BRANCH 59

BRANCH 60

Glenn Brown
Mark Hargis, U. Mgr.
Claudia Rel
Alan Spafford, Mgr.
Joann Spafford-Paak, U. Mgr.
Tyrone Stacy

BRANCH 61

Timothy Clark
Robert Farris
Penney Frazier-Parham, U. Mgr.
Trey Guenard, U. Mgr.
Jeana Halter
John Hamilton, Mgr.
Stacy Johnson
Stevie Mauldin, U. Mgr.
James Robertson

BRANCH 62

Gerald Berger
Benjamin Clark, U. Mgr.
Gary Deese, Mgr.
Carmen Godinez
James Howeson
Thomas Meissner
Marla Palazzo, U. Mgr.
Richard Roberts, U. Mgr.
Lori Ryan
Isaac Shachar
Louis Smith

BRANCH 63

Karen Dolan, U. Mgr.
Pat Giachetti, Mgr.

BRANCH 66

Kyle Daylong
Tara Griffin
Rick Krout, Mgr.
Shawna Prisk
Julia Yip

BRANCH 68

Devin Bannon
Julie Beale
Tracy Crumbly
Alexander Malykhin
George Muse, Mgr.
Stewart Ross, U. Mgr.
Tamberly Story

BRANCH 69

William Woods

BRANCH 73

Philip Barry, U. Mgr.
Lynn Giachetti, U. Mgr.
Nick Giachetti, Mgr.
Edward Vanrens

BRANCH 74

Jennifer Byrd
Joshua Byrd, U. Mgr.
Randy Byrd, Mgr.
Richard Byrd, U. Mgr.
Kevin Conley
Cory Stanford

BRANCH 74 (CONT.)

Jayce Summerlin
Sean Summerlin, U. Mgr.

BRANCH 76

BRANCH 77

Steven Espy, U. Mgr.
Jessica King

BRANCH 80

John Davis, U. Mgr.
Marilyn Emanuel
Caren Gertner Fritts, U. Mgr.
Dennis Mitchell, Mgr.

BRANCH 82

BRANCH 85

Stephanie Harris-Dunlap, Mgr.
Michael Ross

BRANCH 86

Ashley Anderson, U. Mgr.
Fred Davis
Steven Deboer
Greg Gorman, Mgr.
Alan Hall, U. Mgr.
Mary Harper
James Newnam
Richard Warren
Kevin Woo

BRANCH 87

BRANCH 89

Dennis McCombs
Steve Neathery, Mgr.
Tania Neathery, U. Mgr.

BRANCH 90

Dale Daniels
James Hlinka
Jacqueline Jauz
Pamela Linn, U. Mgr.
Ron Seroka, Mgr.
Robert Taggart
Carl Thompson
Steven White, U. Mgr.

BRANCH 91

Todd Bennett

BRANCH 92

Ryan Anderkin
Phillip Droesch
Alexandra Fethe
Craig Fortner, U. Mgr.
Gene Love, U. Mgr.
Daniel Midura
Zane Miller
Ross Taylor, Mgr.
Milly Whittle

BRANCH 93

Thelma Adams
Dudley Barton
Michael Blivens, U. Mgr.
Peter Briefs
Danielle Cabral
Natasha Closs
John Harris
Lynette Harris
Chrystal Hyman
Michael Hyman, U. Mgr.
Chris Jones, Mgr.
Scott Laschkewitsch
Robert Lawrence, U. Mgr.
Michele McMurray
Peggy Oles
Harold Phillips
Tony Veit, U. Mgr.
Evan Wagner
Vester Walker, U. Mgr.
William White

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QUALIFIERS ON SCHEDULE

BRANCH 94

Douglas Diamond
Aleksandr Motsnyy
John Swartzbaugh

BRANCH 97

Jason Brewer, U. Mgr.
Frank Davis
Keith Savoy
Anthony Weir

BRANCH A1

Lisa Caviness
Keith Cleveland, Mgr.
Richard Creekmore

BRANCH A4

Robert Caffey
Nicholas Kassianos, U. Mgr.
Susan Turnbull

BRANCH A8

Robin Lemmo

BRANCH B2

William Leak
Angela Sheperd

BRANCH B7

Gayle Emerson
Rachel Fenz, U. Mgr.
Melvyn Jones

BRANCH C3

John Barlow, Mgr.
Malcolm McCall
Jay Noto
Dwight Timmons

BRANCH C5

BRANCH C6

John Laino

BRANCH C9

Don Arnett, U. Mgr.
Adinah Barlow
Judy Call
Donovan Dock, U. Mgr.
Don Gibbs CLU, Mgr.
Brian Holker
Robert Holker, U. Mgr.
Matthew Jenkins
Garridy McEwen
Marty Mitchell
William Nikolaus
Wes Patterson, U. Mgr.
Lloyd Paxman
Esther Ruiz
Scott Taylor

BRANCH D8

Jerry Stolly, Mgr.

BRANCH D9

Ronald Chock, U. Mgr.
Cecile Tirel

BRANCH E1

BRANCH E4

BRANCH E6

BRANCH E9

James Biter
Ray Jetton, Mgr.
Adam McClure, U. Mgr.

BRANCH F1

Harold Grant
Sarah Masek
Michael Youngblood

BRANCH F2

Troy McCraw

BRANCH F3

Kelley Lee
Terry Pohler, Mgr.
Martin Wagner

BRANCH F4

BRANCH F8

Georges Bayardelle
Darwin Childs, U. Mgr.
Casey Cramer
Jason Gsoell, Mgr.
Keith Henderson
Joanne Hoffman, U. Mgr.
Jeffrey Ishmael
Vincent Manzo
Simone Peterson
Donna Shatley
Tanner Smith, U. Mgr.

BRANCH F9

Christopher Johnson, Mgr.
Michael Kenney, U. Mgr.

BRANCH G1

Carmen Espinaco
Shannicka Grenald
John Van Wart
Jack Whittaker, Mgr.
Jennifer Whittaker, U. Mgr.

BRANCH G2

Louis Melancon

BRANCH G4

Scott Curtis
Connie Smith, Mgr.

BRANCH G6

BRANCH G7

Timothy Atherton
Marcus Battle, U. Mgr.
Katie Boudreau, U. Mgr.
John Fox, U. Mgr.
Karen Herrera, U. Mgr.
Derek Johnson
Michael Kelly
Gary Kimzey
Cindy Lippus
John Rundlof, U. Mgr.
Brenda Swinford
Timothy Underwood
Mark Wall, U. Mgr.
Justin White, Mgr.
Kelly Wuthrich

BRANCH G8

Nancy Bohnak
Kimberly Devore
Heather Falls, U. Mgr.
Alan Huddleston
Chad Nelson
Todd Newell, U. Mgr.
Sheri Sisler, Mgr.

BRANCH G9

Irene Burns, Mgr.
Robert Connell, U. Mgr.
Mario Garcia
Michael Saenz
Christopher Smith, U. Mgr.

BRANCH H1

Romina Alesci
Jennifer Crawford
James Graham, U. Mgr.
Elaine Sever-Bodziony
Craig Villwock, Mgr.
Suzanne Woodstuff, U. Mgr.

BRANCH H2

Loretta Elgren
Paul Markle, U. Mgr.
Kenneth Taylor
Michael Whatley, U. Mgr.
Deidre White

BRANCH H3

Angela Caswell
James Handy, Mgr.
Paul Ingram, U. Mgr.
Karen Lynch
Katherine Sandon

BRANCH H4

Jesse Bynon
Denelle Canterbury
Pamela Echols
Larry Hamrick
Gary Honor
Jeffrey Kistler
Dawn Moore, U. Mgr.
Eric Nilson
Steve Nilson, U. Mgr.
Rob Purtell, Mgr.
Norman Spencer

BRANCH H5

Robert Evans

BRANCH H6

Jeremiah Martin
Laura Prestridge, Mgr.
James Stanley, U. Mgr.

BRANCH H8

Mike Castellano, Mgr.
Doug Hazlewood, U. Mgr.
Janie Rucker
Ronald York

BRANCH J1

BRANCH J2

Mark Emery, U. Mgr.
Sherri Severa, U. Mgr.
Lynette Wilson
Kipp Yoak, U. Mgr.

BRANCH J3

Polly Barber, U. Mgr.
William Cummings
Nancy Donley
Dolores Fischer
Thomas Guadagno, U. Mgr.
Esteban Leal
Mike McGrath, Mgr.

BRANCH J5

Sabina Adhikari
William Amos
Malcolm Caluori
Patty Everette, Mgr.

BRANCH J6

Thomas Smith, U. Mgr.

BRANCH J7

Claire Epps
James Forster
Timothy Joyner, U. Mgr.
Michael Lathrop, U. Mgr.
Robert Maita

BRANCH J8

BRANCH J9

John Bunn
John Cabay
Michael White

BRANCH K1

Christopher Anderson, U. Mgr.

BRANCH K1 (CONT.)

Tom Botts, Mgr.
Jermey Capps
Marilyn Ingle, U. Mgr.
Robert Layton
Mitchell Phelps

BRANCH K2

BRANCH K3

Aline Dinoia
Philip Fesmire
Andrew Pinto, U. Mgr.

BRANCH K4

George Boylan
Mark Carter
Deborah Coleman
Scott Hanton
Chris Villwock, Mgr.

BRANCH K5

Mike Cohn
Joslyn Excell
Donald Farquharson
Vincent Friscia
James Glass
Charles Gordon
Joshua Jauz, U. Mgr.
Gregory Kassis
Ken King, Mgr.
Michael Liberatore, U. Mgr.
Paul Moran
Chantal Moses
Joe Palmeri, U. Mgr.
Mauricio Pilarte
Joseph Pitti
Anthony Steel
Elizabeth Willyard

BRANCH K6

Andy Bliss, Mgr.
Robert Duncan
Karen Getz
Michael Keller, U. Mgr.
Christine Krinke
Peter McCartney
James McCormick
Diane Shuhart
J.J. Smith
Dirk Werner, U. Mgr.

BRANCH K7

Tony Burkeybyle, U. Mgr.
Jeffrey Gravenstreter
William Gray, Mgr.
Kyle Meier
Doug Rawe

BRANCH K8

Paul Clive, U. Mgr.

BRANCH K9

BRANCH L3

BRANCH M1

Choice Edwards
Galen Powell
Tammy Richenberg

BRANCH M2

BRANCH M3

BRANCH M4

BRANCH M5

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