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VISION
Magazine

September 2007

A NEW LOOK AT CRITICAL ILLNESS!

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UNITED AMERICAN

For more than 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.

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VISION

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ATTN: ALL AGENTS

PROCARE RATE APPROVAL

A special mailing regarding **ProCare Medicare Supplement** rate approvals for new business and renewals has been mailed to Branch Agents working in **Pennsylvania** and **Rhode Island**.

The new business effective date is October 1, 2007.

SUPPLY REQUESTS

Please follow the monthly Branch Office order schedule when placing your orders through **Agent Supply**. All Branches are assigned one week in the month in which to place supply orders.

- Please use the correct supply request form: **SOF8007 for UA** and **F4397B for UAatWork**.
- Send all supply requests in a .pdf or .tif file to **uaagentsupply@torchmarkcorp.com**.
- Please e-mail order requests no later than the **Wednesday before** your scheduled week since most orders ship on Monday or Tuesday.
- Allow 10 working days from the date Supply receives your request to receive your materials.

HDF DEDUCTIBLE WAIVER

For the remainder of the year, UA will waive a portion of the **\$1,860** calendar-year deductible amount required on our **High Deductible Plan F Medicare Supplement** policies.

For HDF policies with an effective date of October 1, 2007 – December 31, 2007, UA will waive \$1,000 of the 2007 annual deductible amount. The first \$860 must be paid by the policyholder before policy benefits begin for 2007.

The calendar-year deductible is determined by the federal government each year. The new HDF deductible for 2008 will be announced within the next few months.

ADVERTISING REMINDER

Any type of sales or advertising materials, including print ads, TV or radio scripts, e-mail messages, flyers, or direct mail pieces, must be **submitted to the UA Home Office and approved PRIOR** to publication or use. Please allow two to three weeks for the review and evaluation of your materials. Allow additional time if state approval is required. Be sure to submit a completed **Advertising Submission Form (F5985)** and the materials to be reviewed through your Branch Manager. Download the form at **www.uabranch.com/services**.

ATTN: CALIFORNIA AGENTS

UA has designed a new health policy to supplement non-UA comprehensive health insurance policies. It will be especially helpful to individuals with high deductibles. **The new TRADITION Signature Series™ – Policy Form INDEMI – is available only in California.** Agents can download required forms from the CA compliance sheet, and TRADITION rates, SBR, and underwriting manual at **UAOnline**.

The TRADITION Signature Series offers four maximum hospital benefit levels: \$12,500, \$25,000, \$37,500, and \$50,000. Each benefit level is subject to daily dollar limits.

Optional add-ons include cancer, critical illness, and accident riders, physician visits benefit, and term and whole life policies.

UA will consider applicants with health conditions named in the SBR manual.

California restricts supplemental health policy sales to individuals with existing comprehensive health insurance.

ATTN: ALL UAATWORK AGENTS

A special mailing and e-mail regarding a UAatWork underwriting change has been mailed to all UAatWork Agents.

Effective immediately, you must have a minimum of five eligible employees with three or more employees being billed, whether writing a Section 125 or a standard voluntary benefits case.

Use a worksite bank draft for employers with fewer than five eligible employees. It will improve persistency on these small cases. Agents will be issued one worksite number for all cases with fewer than five employees.

If you have any questions, please contact the **Voluntary Benefits Coordinator** at **vbc@torchmarkcorp.com**.

INTEREST RATE SET

The **Lifestyle Annuity** rate for **September** is **4.20 percent** and for **October** is **4.35 percent**. Rates will continue to be reviewed and adjusted accordingly.

The **Deposit Fund Rider** new business interest rate for **2007** has been set at **3.00 percent**.

Please contact Branch Service if you have any questions or do not receive mailings where applicable.



John Gore
Senior Vice President
 Branch Office Division

You Can Make a Difference!

According to Risa Lavizzo-Mourey, president of the *Robert Wood Johnson Foundation*, a healthcare research and advocacy organization, "Everywhere you turn, in communities, at statehouses, and in Congress, discussions are taking place about how to fix the troubled state of our fractured healthcare system. When millions of hardworking men and women do not have health insurance themselves, and cannot cover their children, it raises serious clinical, economic, and moral concerns about how we as a nation will meet the needs of our people." And that is what it is all about ... meeting the health insurance needs of every man, woman, and child in this country. Take a look at these statistics recently released from the U. S. Census Bureau:

- The number of people in the United States without health insurance rose to a record high of 47 million in 2006. As a percentage, those without health insurance rose from 15.3 percent in 2005 to 15.8 percent in 2006.
- The number of uninsured children (those under age 18) increased from 10.9 percent in 2005 to 11.7 percent in 2006. Children living at the poverty level were more likely to be uninsured than all other children.
- The percentage of workers covered by employer-sponsored health insurance dropped from 60.2 percent in 2005 to 59.7 percent in 2006. There was also a slight drop between 2005 and 2006 among the number of people covered by government health programs. It went from 27.3 percent to 27 percent.
- Many of the 2.2 million, who were added to the U.S. ranks of the uninsured in 2006, reside there because of last year's further drop in employer-sponsored coverage. It's a trend that has been consistent for several years and is likely to continue.

When I look at these statistics in relation to the vast resources of the United States, I feel it's regrettable that we are not doing a better job of providing adequate and affordable health insurance protection for our citizens. Yet, at the same time, I realize this serious issue represents a profound opportunity for change. As Agents of United American, you are in a position to affect positive change. You *can* make a difference!

You have an opportunity to change the face of the uninsured – to deplete its ranks – one satisfied policyholder at a time! That's power, my friends!

But, the insurance crisis goes far beyond a lack of basic health insurance. What about critical illness and cancer coverage? Our center spread this month brings home the fact that we need to become active in promoting and selling these valuable products. Statistics from The American Heart Association and the American Cancer Society leave no doubt that there's an enormous number of prospects who need this coverage.

And then there is life! Lack of life insurance coverage, though not as hot a topic with the media as the lack of health coverage, is another important issue we face (see page 5). Statistics detailing the lack of life insurance protection in the United States are just as troubling as those surrounding the health insurance crisis. There are 68 million people in this country lacking basic life insurance protection according to *LIMRA International*. But our country has become so caught up in the health insurance crisis that life coverage has been swept under the rug. Well, it's time to push that broom in the other direction! We need to start singing the praises of life insurance protection, and there is not a better time than September, *Life Insurance Awareness Month*, to do just that.

Ask Jason Gsoell, Branch Manager in Daytona Beach, how he feels about the *life bonus* if you need convincing about the value of selling life. In a recent e-mail he sent me, Jason said, "*I want to tell you how pleasant it was to walk into my office this morning and find 13 life bonus checks for my Unit Managers and Agents. I can't believe how many bonuses there were and for the amounts they were. This office has been doing very well with life, and I'm sure I will see more sales from the Agents who didn't get a check this time. VERY motivating!*"

The importance of adequate life insurance cannot be overstated. Whether you are a young family, a baby boomer, or a Senior, you never know when the unexpected will strike. It is important to protect ourselves in time of illness. But, isn't it just as important to have protection for our loved ones against financial loss when life takes a tragic turn?

I don't remember a time in my long industry career with greater potential for success. We literally have millions of prospects all across this nation, who need to get acquainted with United American and our outstanding product portfolio.

What does it mean? Health, critical illness, and life coverage create a dynamic team, and your prospect base is almost unlimited. Offer your customers protection they need and deserve!

Isn't it great to represent an insurance company that offers so much – to so many?

WANT YOUR ADVANCE FASTER THAN A FERRARI?

There's a shiny, new, red Ferrari sitting in your driveway ... *and it's all yours*. This car's worth a lot of money — *your hard-earned money*. You take excellent care of it. You detail it by hand with a Q-tip! You avoid rain puddles, no matter how small, and you never, ever park too close to other vehicles to protect the integrity of its exterior. And the interior — *man, this car is fully loaded!* No options were overlooked when you went shopping. This car is a reflection of you! So are the new business applications you send to the Home Office.

MORE THAN JUST THE BASICS

When you paid cash for your shiny, red Ferrari, you expected the salesperson to deliver it **fast** and in mint condition. Think how disappointed you would be if there were no power windows! You expected everything you wanted and needed to be there.

The hardworking men and women in our new business department are no different. When they receive your new business applications, they expect everything to be accurate. And when it's not, they are disappointed, too.

IT'S A TEAM EFFORT

The first Ferrari was built in 1947 — the same year United American started doing business. But neither a Ferrari nor a UA policy are built by one person. It is a team effort. Agents can't issue policies without the new business department, and the new business department would have no policies to issue if there were no Agents. If you send accurate and complete applications, you will get your advances faster. The Home Office staff is here to help you, but they can only work with what information you give them.

IT ALL BEGINS WITH YOU

To get your advances faster, download and review the following field underwriting tools:

- Go to www.uabranh.com/services.
- Click the 'Office Forms' link.
- Under **Agent Training & Underwriting**, click the 'General Underwriting Guidelines' link. Download the General Underwriting Guidelines (F5836).
- Under **Licensing And Commissions / Office**, click the 'New Business Submission Requirements' link. Download the New Business Submission Requirements (BO-NBCL).

Here are some helpful tips from the new business department that will help you get your advances faster.

UNDERWRITING TIPS

- Mark the correct **Line of Business**.
- **Balance** the payments.
- Send the appropriate form of **premium payment**.
- Get all required signatures on all forms.
- Send all forms, payments, and required paperwork.
 - Do not mix** in your applications with other mail for the Home Office.
 - Do not staple or tape pages** of the application if you separate the pages. Do not staple anywhere on the PASS form.
- Use **blue or black** ink only.
- **Send only originals** of the application or PASS form. **DO NOT SEND PHOTOCOPIES!!**
- Have another Agent, your spouse, or an associate **proofread** your application for accuracy before submitting to the Home Office.
- When filling in an application, **NEVER list the prospect's occupation as self-employed**. Be specific as to what the individual does for a living.
- Always include the **New Business Submission Requirements Form (BO-NBCL R0306R)** with your application submissions. Download the form at www.uabranh.com/services under Licensing and Commissions.
- **Check the compliance sheet routinely** to cross-reference any and all forms needed for the sale.

LOVE LIFE!!



Love life! Those are wonderful words to live by whether you're talking about the time you spend on Mother Earth or the insurance you sell. Loving life makes great sense from every perspective! September is *Life Insurance Awareness Month*, and there's not a better time to review the importance of selling life insurance.

WHY?

According to *LIMRA International*, in 2006, the sale of life insurance policies neither increased nor decreased from 2005. Why? The answer is twofold:

1. Death and dying are uncomfortable issues for many people. To a great degree, we're like the ostrich with its head in the sand. Until someone pulls our head out with a dose of reality (such as a death in the family), we're content to avoid the issue. And by then, it's too late.

2. For several years, media attention has been directed to the millions of people in the United States who are without health insurance. At first glance, health issues have an immediacy that life issues don't have. After all, we get sick a lot more often than we die! Yet, in many instances, death is often much more sudden and unexpected than illness.

WHAT'S THE SOLUTION?

Educate your prospects. Help them to understand the necessity and importance of life insurance. Testimonials are an effective way to hit home. Molly Shannon, well-known comedienne and actress, is the national spokesperson for *Life Insurance Awareness Month*. Her mother, sister, and cousin were killed in an auto accident when Molly was only four years old. Her mother had been a financially contributing member of the family, but had no life insurance. After her mother's death, Molly's father struggled for years to provide for Molly and her remaining sister. Life insurance could have made a difference!

Adequate life insurance protection gives your customers and their families greater control in their lives. When a death occurs, survivors can have fewer financial worries. The loved one who is gone can still continue to care for his or her family and provide protection from life's financial burdens. Life insurance is a valuable legacy to leave; that value can never be emphasized enough.

According to *LIMRA International's Facts About Life 2007*, the potential for life insurance sales is massive. Look at the facts related to families:

- **28%** of wives have **NO LIFE INSURANCE**.
- **15%** of husbands have **NO LIFE INSURANCE**.
- **10%** of families with children under the age of 18 (3.6 million households) have **NO LIFE INSURANCE**.
- **56%** of married parents believe their current life insurance coverage is inadequate to protect their families.
- Today, insured adults are more likely to have lower-benefit group insurance than individual life protection.
- **68%** of parents in the United States have no personal life insurance Agent to advise them.
- Parents find buying life insurance complex and confusing. Half of them don't know how much to buy, and **39%** worry about making the wrong decision.
- **25%** of married parents say they haven't purchased life insurance because **no one has ever contacted them**.
- **45%** of married parents would like to speak with a professional about life insurance products.
- Compared with the general U.S. population, fewer minority-group individuals have life insurance protection.
- Among insured households, many, if not most, are underinsured.

Increase your commitment to selling life with the optional life add-ons of *FLEXGUARD Plus* or the *RT10 Renewable Term*, *SWL Whole Life*, and *URL-CBP 21-Pay*. Help your prospects to embrace life to its fullest!

What's in Your Prospect's Future?

WHAT IS CRITICAL ILLNESS?

It's a life-threatening illness such as heart attack, stroke, cancer, end-stage renal failure, major organ transplant, total loss of hearing, and total loss of eyesight. Critical illness insurance provides a lump-sum benefit based on written satisfactory proof of first diagnosis by a licensed physician of one of these covered illnesses. Whether the insured recovers from the illness or disease – and whether the insured is able or willing to return to work afterward – have no effect on the benefit payment. In addition, there is no restriction on how the benefit is used.

NEW KID ON THE BLOCK!

By industry standards, critical illness (CI) is a new insurance coverage. Developed by heart surgeon, Dr. Marius Barnard, brother of world-famous Dr. Christian Barnard, and introduced in South Africa in 1983, critical illness insurance has gained avid followers in many other countries. It's the most popular type of insurance sold in the UK and is a sought-after coverage in most European countries. Its popularity has increased in the United States in recent years, but why is it taking so long? The answer is simple. CI insurance is not actively marketed in the United States to the extent it is in other countries. You'll see it advertised on billboards and marquees in any European airport the way we advertise car rental companies.

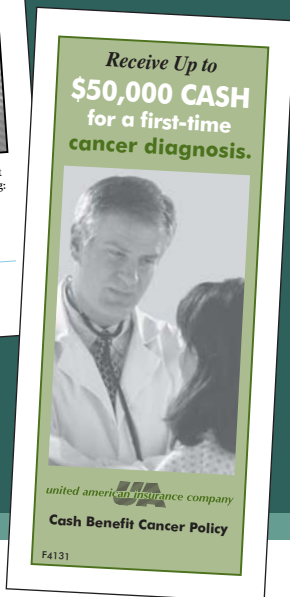
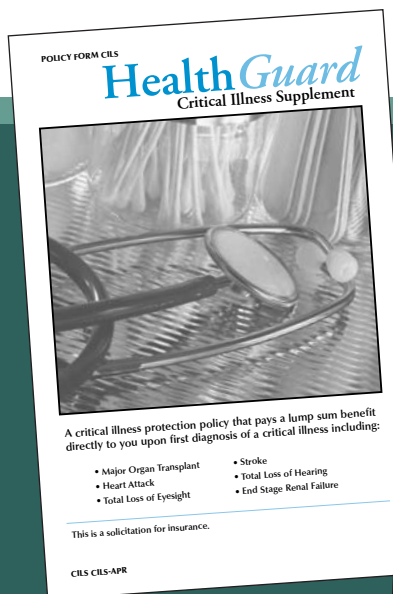
PROGRESS IS SLOW IN THE UNITED STATES.

Americans tune out when we think about critical illnesses, such as heart disease, cancer, or stroke. We don't want to think about a critical illness happening to us. Consequently, we ignore what we should do to protect ourselves from financial loss if it strikes.

Consider the facts:

- Routine expenses like college tuition, mortgages, car payments, and utility bills continue even when an individual is unable to work because of a critical illness.
- Non-covered medical expenses can bankrupt individuals and families, even if they have health insurance.
- The continuing cost of recovery can limit both care and the ability to generate income, which adds to the financial stress.
- The likelihood of being a victim of this type of illness increases dramatically as we age.

Media coverage hasn't helped either. It typically examines the millions of Americans who are without basic, affordable health insurance. Remember the final documentary special that Peter Jennings did? It was titled, "Breakdown - America's Health Insurance Crisis." He filmed it shortly before he was diagnosed with lung cancer, the critical illness that took his life. Had he realized what he was facing, perhaps his final documentary would instead have exposed the need and value of critical illness insurance.



SOUND FAMILIAR?

- One in three adults suffers from some form of cardiovascular disease (CVD).
- Heart disease is the #1 cause of death in the United States.
- Someone in the United States suffers a stroke every 45 seconds.
- Cancer is the #2 cause of death in the United States.
- One in two U.S. men will develop cancer.
- One in three U.S. women will develop cancer.

WHAT DOES IT MEAN TO YOU?

If you haven't been actively selling critical illness and cancer coverage, both to individuals and in the workplace, you are leaving money on the table and shortchanging your prospects. The need is there, and you can help to fill it!

Sources: American Heart Association and American Stroke Association, Heart Disease and Stroke Statistics - 2006; American Cancer Society, Cancer Facts & Figures 2006; Benefits Selling, February 2006; <http://asset-aid.com/critical-illness-probability.html>

UNITED AMERICAN'S SOLUTIONS ...

Individual Market:

HealthGuard (CILS), UA's stand-alone policy, covers major organ transplant, heart attack, stroke, total loss of eyesight, total loss of hearing, and end-stage renal failure. Customers can choose a lump-sum benefit up to \$50,000.

Cash Benefit Cancer (CANLS-2) is stand-alone, cancer-only coverage and pays a lump-sum benefit up to \$50,000 upon written satisfactory proof by a licensed physician in the United States of a first diagnosis of cancer.

FLEXGUARD Plus (LCGP) application makes available two separate riders related to critical illness. The Critical Illness Benefit Rider (R-CIX) provides coverage up to \$50,000 for first diagnosis of critical illness including heart attack, stroke, major organ transplant, and end-stage renal failure. The Cancer Benefit Rider (R-CANR) offers a lump-sum benefit up to \$50,000 upon written satisfactory proof by a licensed physician in the United States of a first diagnosis of cancer.

Worksite Market:

UAatWork Cash Cancer (CANB) offers a lump-sum benefit up to \$50,000 upon written satisfactory proof by a licensed physician in the United States of a first diagnosis of cancer. *(UAatWork also offers a cancer expense policy.)*

UAatWork Critical Illness (CILS), UA's stand-alone policy, covers major organ transplant, heart attack, stroke, total loss of eyesight, total loss of hearing, and end-stage renal failure. Customers can choose a lump-sum benefit up to \$50,000.

UAatWork Term Life Series, which includes both the 20-Year Renewable Term to 70 and the Term Life to 100, offers an optional Critical Illness Accelerated Benefit Rider (ABRCI-R). The rider covers the same critical illnesses as those covered by the FLEXGUARD Plus CI Rider; offers a benefit amount up to \$50,000, and provides two options for collecting payment:

1. 50 % Acceleration gives the insured half of the selected benefit amount upon acceptable proof of the critical illness.
2. 100 % Acceleration gives the insured the full amount of the selected benefit upon acceptable proof of the critical illness.

WHO ARE GOOD PROSPECTS FOR CRITICAL ILLNESS/CANCER INSURANCE?

- Critical illness or cancer can strike anyone at any age. Everyone is a potential candidate for this type of coverage, but especially people over the age of 40.
- Individuals with a family history of critical illness are especially good prospects. They know the financial and emotional devastation a critical illness can bring and may fear falling victim themselves. Purchasing a stand-alone critical illness policy or adding a rider offers one more layer of protection against financial loss.
- Many individuals, who may not be receptive to a traditional supplemental health policy, may be receptive to lump-sum critical illness or cancer coverage. These policies offer much-needed financial assistance when a critical illness strikes.

HOW CAN YOU SELL MORE CRITICAL ILLNESS/CANCER INSURANCE?

- Get passionate about critical illness and cancer insurance. Promote their value in every sales presentation.
- Our critical illness product is simple, and that's how you should market it to your prospect. Make its simplicity a selling point!
- Our cancer products offer a lump-sum policy for the individual market or a lump-sum or cancer-expense policy for the worksite market ... great selling points.
- You've probably known someone who has suffered a critical illness or cancer, so share your personal experiences with your prospects. Promoting critical illness and cancer insurance may help to protect a family's financial future.

Seven Steps to Success

SEVEN STEPS TO SELLING SUCCESS:

1. Generating Leads
2. Qualifying Leads
3. Preparing the Presentation
4. Delivering the Presentation
- 5. HANDLING OBJECTIONS**
6. Closing the Sale
7. Account Maintenance

STEP 5: HANDLING OBJECTIONS

No. Not interested. I'm not ready to make a decision today. I want to see what else is out there.

Do any of these sound familiar? If so, you are not alone! Every sales professional has heard or will hear one of these objections at some point in their career. What matters most is how you handle the objection.

KEEP IT IN PERSPECTIVE

Don't let an objection be the pin in your balloon. It's not the end of the world, and it doesn't mean you have lost the sale. Look at your prospect's objection as a new challenge or opportunity. Stay motivated, be positive, and show that smile. Think of how much more this particular sale will mean if you have to work even harder to close the deal!

EXPECT THE UNEXPECTED

Voicing an objection is really just a negative way of asking a question. If you suspect your prospects are stuck on a particular point, it is best to address their question before it turns into a flat-out objection. If you avoid addressing your prospects' concerns, you are shortchanging them and may be hand delivering the sale to your competition.

PUT YOURSELF IN THEIR SHOES

By addressing potential objections before the prospects have a chance to ask, they will *feel* you understand their needs. After all, purchasing a product – any product – is all about how it makes you *feel*. People buy things they *feel* they need. If they do not *feel* like you know what they need, they will not buy from you. Remember, be empathetic. Show them you truly care about what's most important to them.

WATCH FOR SIGNS

If your prospects look like any of these folks, ask if they have a question, need more details, or would like for you to repeat the information.



NEVER LET 'EM SEE YOU SWEAT

Smile and thank the prospects for their questions. Questions indicate interest, which means they *have* been listening to your presentation. But, if you don't address their concerns, they could stop listening. Some customers may be leery of all sales professionals. If they think you are just there to close a sale, your chances of achieving that goal are slim. Show them you are different. You are there because you have their best interests in mind. Depending on what product you sell, sometimes customer service is the only thing that distinguishes you from the competition.

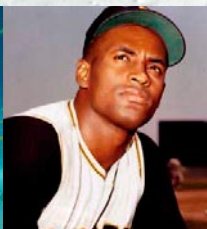
5 TIPS FOR HANDLING THE OBJECTION

1. APPRECIATE YOUR PROSPECTS' PERSONALITIES AND WHAT'S MOST IMPORTANT TO THEM.
2. KNOW YOUR PRODUCTS INSIDE AND OUT.
3. KEEP YOUR EYES AND EARS OPEN. WATCH FOR THE SIGNS SO YOU CAN AVOID THE OBJECTION BEFORE IT EVEN HAPPENS.
4. DON'T GET MAD – GET THE SALE! WELCOME THE PROSPECTS' OBJECTIONS WITH OPEN ARMS.
5. KEEP THE FAITH AND PERSEVERE.

What's your CONVENTION SITE IQ?

Puerto Rico means warm temperatures, blue skies, year-round sunshine, and a welcoming environment in which to kick back and relax. The 2007 UA Branch Division Convention location at the Westin Rio Mar Beach Resort & Spa, a Wyndham Grand Resort, will provide that and more. But, Puerto Rico is a whole lot more than white sandy beaches, friendly inhabitants, and luxury hotels. Here are some interesting or unusual facts about this tropical paradise:

- The deepest point in the Atlantic Ocean (27,493 feet), is only about 100 miles northwest of Puerto Rico.
- Because of Puerto Rico's latitude, the sun is high overhead all year long, which results in little variation between the times of sunrise and sunset each day.
- Almost 4 million people inhabit Puerto Rico, which is only 110 miles long and 35 miles wide. It has approximately 1,000 people per square mile, a ratio greater than within any of our 50 states.
- Roberto Clemente was the first Puerto Rican named to The Baseball Hall of Fame in Cooperstown, N.Y. The usual five-year waiting period was waived for Clemente, who was killed in a small plane crash while transporting relief to earthquake victims.
- Puerto Rico was ceded to the United States following Spain's withdrawal from the island in 1898 and is one of only two commonwealths (the other is the Northern Mariana Islands) controlled by the United States.
- Bats are the only mammal native to Puerto Rico.
- The Rio Camuy caves, located a short distance from San Juan, is the third largest cave system in the world and home to an unusual species of blind fish.
- The island of Puerto Rico was originally named San Juan, and the city of San Juan was originally named Puerto Rico. When Ponce de Leon founded the city in 1508, he switched the names.
- Cock fighting is legal and commonplace in Puerto Rico, unlike the United States. Tickets to view this unique entertainment are as little as \$10.
- San Juan is the oldest city under the U.S. flag.
- The Bacardi Rum Distillery, located just a 15-minute drive from San Juan, is the largest in the world and produces 100,000 gallons of rum daily.
- The temperature in this comfortable climate rarely goes above 90 degrees or below 60 degrees.
- The coqui tree frog is the national symbol of the island because Puerto Rico is its only remaining habitat. Many of these bulging-eyed creatures live in ElYunque, the only tropical rainforest in the area.
- Puerto Rico is often referred to as the "51st state."
- The island hosts 5 million tourists annually, one-third of which are cruise ship passengers.



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Sources: www.topuertorico.org; www.interesting.vaty.net/2006; www.zilvan.com/funny_facts; www.sanjuan.ichotelsgroup.com; www.daphe.palomar.edu; www.voanews.com/specialenglish/archive/2006; www.stockpickr.com/problog/279.