

Summer 2013

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Down Under Perspectives

Yep, that's me in the photo! There I am standing triumphantly at the top of Uluru (Ayers Rock), the largest single rock in the world rising out of the isolated red center of the Australian outback. Impressed? I was until I noted that a Japanese grandmother made the climb in flip-flops. This was a once-in-a-lifetime trip for my wife Pamela and I to visit our grandchildren and new grandson, Parker, born to daughter Michelle and her Aussie husband Geoff. There's nothing like a trip halfway around the world to alter your perspectives.

Everything is upside down in Australia! Traveling north gets warmer toward the equator, south colder toward Antarctica. We traveled in January so our winter was their summer and it reached 114 degrees in the outback. You gain 19 hours from LA to Sydney and gain a day as you cross the international date line. Going home you lose 19 hours and live the longest day of your life – I lived the same day, 43 hours long. Their money is funny (plastic currency, no pennies, \$1 & \$2 coins); Celsius not Fahrenheit; Kilos not Pounds; Kilometers not Miles per Hour; they drive on the left side of the road; you see wallabies, kangaroos, camels, and an endless variety of new animals and plants unique to the continent; but thankfully, they speak English (sort of, mate).

What is amazing to realize is how adaptable we all are! Pamela was speaking with an Australian accent by the time we landed in Sydney (ha). In short order, we adapted to our new surroundings. In a world that is constantly changing around us it was a good reminder that we can adapt quickly. (continued on Pg 3)

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 vote of confidence!

AMERICAN INSURANCE,
 Lewiston and Moscow, were voted "Best of the West" Insurance Agency 2013.
 We are very proud to be chosen and always strive to be worthy of your
 continued trust. (More info at www.klewte.com/bestofthewest)





Health Care Reform – Update

What you didn't know about the Affordable Care Act

Visit www.Am-Ins.com for these stories and more....

- Quiz Yourself On Health Reform
- Health Care Reform – A Closer Look
- Health Care Reform Overview – ADP
- Health Reform Hits Main Street - Kaiser
- Hospital Charges Exposed & Vary Widely
- 32% Rise In Health Claims Projected

Comments or Questions ?

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or 1-800-735-6355



Health Agents Play Critical Role

Free help understanding the Affordable Care Act

On October 1st enrollment opens in the Health Insurance Exchanges for coverage that begins January 1, 2014 under the Affordable Care Act (ACA). Health care reform is complicated and confusing to say the least.

AMERICAN INSURANCE will have trained and certified health agents ready to help you understand your coverage options, determine if you qualify for rate subsidies, compare plans and enroll in coverage. Individuals, employers and employees can get personalized assistance from agents they know and trust. And, the service of our agents will be free to the consumer because product pricing will be the same with or without using an agent. Building a relationship with an agent has the added advantage of providing personal service after enrollment. There are likely to be ongoing questions and service needs as things change rapidly with a new distribution system.



Get Prepared and Get Answers!

Visit www.Am-Ins.com and click on **Health Care Reform**.

- ✓ Get answers to common questions about health insurance and the new Exchange.
- ✓ Find out if you might qualify for a monthly premium credit to reduced your premium cost.
- ✓ Learn how to enroll this fall when the Affordable Health Insurance Exchange opens on October 1, 2013.

OUR SERVICES ARE FREE!

Call now for your personal appointment with a Licensed health insurance agent.

Mike Everett, Tim Gleason, Dave Root
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Celebrating 28 Years as Major Sponsor Independence Day Fireworks

July 4th at
Adams Field
Clarkston High School

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Community Spirit Schedule of Events

6:00pm
Gates Open

7:00pm
COLD CREEK
Live Music

10:00pm
FIREWORKS
Aerial Display

Suggested gate donations:
\$1.00/person or \$5.00/family

"Thank You" to all who have served our country!

This Independent Day we remember the sacrifices of "The Greatest Generation" of Americans. We honor one of our own today - Frank "Sully" Sullivan, age 90, retired President of AMERICAN INSURANCE. He is one from the "Greatest Generation" who served on a B-17 in Europe, was shot down on September 5, 1944, and survived as a German POW. Read his interesting story, "THE RAT & THE WIND", as a printed insert with this newsletter or on-line at www.Am-Ins.com



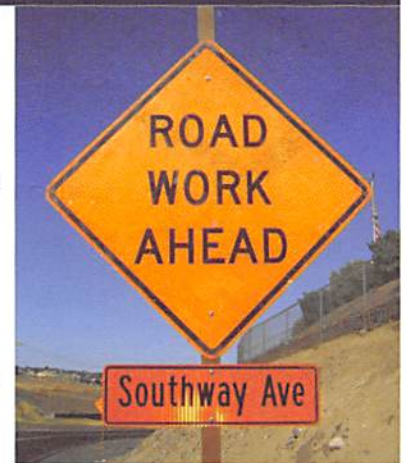
Gunnery Sgt - Frank "Sully" Sullivan circa 1944

Roundabout We Go!

Intersection closures, detours, & delays!

The roundabout construction project at Southway / Snake River Ave intersection is in full swing and we have a birds-eye view out our Lewiston office windows. In case you haven't driven in this area lately here is what you need to know to minimize any inconvenience. Construction will last through November 2013.

VISITING AMERICAN INSURANCE - There will be access to our Lewiston office at all times during construction – but getting here might prove challenging sometimes. When the intersection is closed or impaired the best access will be approaching from the east side driving down Southway Ave west toward Snake River Ave. When approaching us from the west side and traveling east through the intersection up Southway Ave we would recommend you enter the Southway Plaza by using the east entrance (closest to Zip Trip). You then drive through the parking lot to our office.



SERVICE OPTIONS – We love to see you but you have other service options available to you rather than an inconvenient personal visit. Just call us 208-746-9646 and we can handle most service requests by phone or online - payments by check or credit card, report claims, make policy changes and more. Just call or visit us on-line at www.Am-Ins.com and select the Service Center. **You can follow construction updates and closures on the City of Lewiston website /public works projects page – <http://www.cityoflewiston.org/index.aspx?>**

Philip Sullivan Promoted

Philip Sullivan, CIC has been named Personal Lines Department Manager at AMERICAN INSURANCE. As manager, Philip directly

supervises the sales and service of more than 10,000 personal lines policies – auto, home, boat, motorcycle, RVs, ATVs, and classic cars. Philip joined the Agency in 2004 and is a licensed agent for property, casualty, surety, life and health insurance. Philip served as Assistant Manager in Personal Lines the last three years. Philip has advanced his insurance knowledge through various industry schools and has earned and maintains his **Certified Insurance Counselor (CIC)** designation.

Philip is the son of agency owner John Sullivan and is a 4th generation family insurance agent. He grew up in Lewiston and graduated from Lewiston High School in 1997. Philip then received his Bachelor's Degree from the University of Idaho in 2004. He has served on the Boys & Girls Club's Scholarship Committee since 2006 and co-chaired various fund raising projects to raise money for area youth.

Philip and his wife LeeAnne have one son, Maxim, who turned one year old on July 1st.



John & Pamela with daughter Michelle's family

(Cont from Pg 1)

Helping you adapt to changes in the insurance world is our mission every day. One big change that is coming for all of us is Health Insurance under the Affordable Care Act. You can rely on us to provide you resources, information, and personal assistance to make insurance easy.

**John B Sullivan, President
AMERICAN INSURANCE**

Sully's Sillies



- ◆ Just think how deep the ocean would be if sponges didn't live there.
- ◆ Isn't Disney World a people trap operated by a mouse?

Frank "Sully" Sullivan, retired President of American Insurance has been handing out jokes and smiles his entire life. Enjoy!

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Fireworks Show
- "Best of the West"
Winner
- *Health Agents Play
Critical Role*
- *Roundabout We Go!*

CURRENT RESIDENT OR

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THE RAT & THE WIND

B-17 Bomber Shot Down – Sully a Prisoner of War!

Frank "Sully" Sullivan enlisted in the US Air Corps immediately after graduation from high school on June 3, 1942. He was inducted at Fort Des Moines, IA and completed his basic training at Jefferson Barracks, St Louis, MO. He completed radio school at Sioux Falls, SD. Then Morse Code school - 25 words/minute and printed out - to qualify as a radio operator on a B-17 bomber. Next was Gunnery school at Harlingen, TX to qualify as an aerial gunner (50 cal machine gun). A B-17 had a crew of 9 if fully staffed. Sully became a radio operator/gunner on a B-17. He skipped two grades and went from Private to Gunnery Sergeant.

In the summer of 1944, to support Operation Overlord which began with D-Day on June 6, 1944, Sully was deployed to England. He first flew to Gulf Port, Miss, then to Atlanta, GA and on to Bangor, MN for the hop across the Atlantic. They hit really bad weather as they crossed the Atlantic and had to jettison everything on board (food, liquor, supplies, even their clothes) to save altitude. Sully was the communications officer on the plane and let out trailing-wire antenna of 100 ft and sent coded messages as to flight's condition and position. They struggled

to make it to Valley, Wales on the two remaining engines. Even considering his later bombing runs Sully said it was the worst flight he ever experienced in the war!

B-17 BOMBING MISSIONS

Bury St Edmonds, in the southwest county of Suffolk, England (*see map with location dot*) was the airfield used for B-17 bombing runs across the English Channel. Sully said they had to live underground due to frequent German bombings and above ground worked out of Quonset huts. From Bury St Edmonds Sully made B-17 bombing missions east to Germany.



(Side Story) *On the family farm back home in Bloomfield, Iowa his grandparents and Uncle Bob worried daily about Frank and prayed he would survive the war. As a young boy they called him "Buddy" and he was farmed out to live and work on the family farm. As boys do, he had killed a rat, skinned it with his little pocket knife and stretched the skin out on a wire hanger. For years that dried rat skin had hung on a nail in the barn.*

It was a windy day on September 5, 1944 when his Uncle Bob went to the barn and found that the rat skin had blown off the nail and fallen to the ground. As he picked it up and put it back on the nail he wondered silently if Buddy was still OK.



It was on that day, the 5th of September 1944, on Sully's 15th bombing mission that his B-17 reduced altitude to 20,000 ft and dropped their bombs on the marshaling yards (train hub) in Nuremburg, Germany. Their plane, *Southern Comfort*, was hit by German flack and fighters causing the engines to catch on fire. They tried to limp back to England but were progressively losing altitude. The plane's four engines were on fire and acrid smoke came through the bomb doors filling up the plane. The oxygen tanks strapped to legs were exploding from the fire heat. The parachutes were burning. There was no way to make it home across the English Channel so they were forced to crash land the plane, skidding wheels-up on the belly into a brushy swamp area in Holland. With every bounce of the plane men began jumping out. Two men went out the waist door and were injured by the plane. Sully stayed with the plane to the end and then got out the waist door.

PRISONER OF WAR

Covered in black soot he moved away from the burning airplane but was immediately pinned down by enemy gunfire. German SS Officers captured them, took all their jewelry, rings, ID, watches and took them to an underground potato cellar. No food or water for 72 hours. The German Army (Wehrmacht) took over and put them on an old bus that burned wood for power to travel to Frankfurt, Germany for interrogation. The interrogators were so proud of themselves about the information they knew about you. They knew your mom & dad's name, where you were from, and every military training school you completed. From there he was bused to Keel,



Germany, then marched to Amsterdam, Holland, then down to Rotterdam, Holland, and finally back up to a monastery in Aalsmeer, Holland (tulip capital of the world). There, in the basement of the monastery, he remained a prisoner of war with an estimated 200 prisoners – mostly air corp. They lived on flower bulbs, blue cabbage, and ginger tea. Conditions were tough and some POWs died due to stomach problems and dysentery. They were starving and Sully at 6 foot tall went from 190 lbs down to about 140 lbs while in captivity.

VE DAY – FINALLY FREE & GOING HOME



On the eve of VE day, May 8, 1945, Canadian and British troops in fierce fighting liberated the 200 prisoners from the monastery. Sadly, the battle cost around 200 Allied casualties that would have been spared if the battle had been one day later. So, nine months after being taken prisoner, Sully was free! He was taken to Brussels, Belgium where he stayed in a hotel and had some medical treatment. He was fed eggnog to help gain some weight. Next he was transported to Namur, Belgium, then to a hospital in Reims, France and later to camp “Lucky Strike” northeast of LeHavre, France, where troops were processed and waited for a liberty ship to return to the states. Finally, he went to Southampton, England and then was loaded onto a railroad car for Gourock, Scotland where *The Queen Elizabeth* had been converted to a troop transport ship for the voyage home to the USA. Sully remembers that all the luggage had been put in the swimming pool area and there was a full deck of nurses to take care of the wounded and POWs. For something fun to do the nurses took condoms and filled them with water (like water balloons) and bounced them on the heads of soldiers on lower decks – ha! He arrived in US at Camp Kilmer, New Jersey and soon after took a train to Dalhart, TX to rejoin his young bride, Betty. After more than a year of separation the reunion was sweet except that Betty had a collie dog and it wouldn’t let him get into bed with her. He was not dissuaded for long!

A DELAYED HONOR

It took another 45 years before Congress honored Prisoners of War with a special medal recognizing their honorable service and sacrifice for our country. This special POW medal was presented to Sully on September 9, 1989 in a military ceremony at the National Guard Armory in Lewiston, Idaho.



Major General Darrell V. Manning, the Idaho National Guard adjutant general, and Brigadier General Billy L. Smouth, assistant adjutant general, presented Sully with the nation’s Prisoner of War Medal.

The event was witnessed with pride by family and members of the National Guard. Getting a hug from your granddaughter Krista was just icing on the cake!

He remained active in the National Guard until 1978 when he retired as an Army Lt. Colonel.

Untold Story - After WWII Sully’s military service continued as a member of the Idaho National Guard while he built a successful career at AMERICAN INSURANCE. His unit was called up for active duty in the Korean War and Sully again went to war in 1951 and 1952. But, that... as they say... is a different story.



Author’s Note: For 66 years my dad remained silent about details of his WWII POW experience. Finally at age 88 he began telling me his story and I took these notes. I then wrote this story and attempted to fact check places and dates. My dad then helped me correct and fill in my understanding of events to the best of his ability and memory. Now 90 years old, my dad is proud of his service to his country but knows he was lucky to survive. Others paid the ultimate sacrifice and he felt privileged to be able to live the best life he could while continuing to serve his country, his community, and his family. Oh, and by the way...I still have that rat skin of my dad’s. John B. Sullivan



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John, Shawn, Philip - the Sullivans & Staff
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