

Anniversaries

First Half, 2004

Celebrating Decades of Combined Service

1959

1964

1974

1979

1984

1989

1994

1999

2001

Service Award Program

Perhaps the greatest assets of Combined Insurance Company are its career agents and field managers. That is why the company recognizes the tenure of its valued field personnel with a Service Award Program exclusively for agents and field managers.

QUALIFICATIONS

- This program recognizes all active, full-time commissioned employees. The program is open to all of Combined's field salesforces. If you have a salaried position you are not a part of this program.
- Only continuous service is recognized. Agents or managers who left the company at any time, for any reason, and returned will be recognized from their most recent rehire date.
- Assuming a staff or salaried management position and returning to a commissioned position is not considered a break in service. Those individuals will be recognized on their original anniversaries.
- We begin recognizing service upon the third year anniversary.
- There are no substitutions for the prizes offered.

3 Years of Continuous Service

Receive ... Your Service Award Plaque
Plus ... You will have your name listed in *Anniversaries Magazine*

5 Years of Continuous Service

Receive ... Your Wooden Desk Set
Plus ... Your letter of Congratulations from your Divisional Manager in a Combined display album
Plus ... You will have your name featured in *Anniversaries Magazine*

10 Years of Continuous Service

Receive ... Your Tumi® Leather Carrying Case
Plus ... Your congratulatory letter from Richard Ravin, Alastair Cumming or David Knight
Plus ... Your name will be featured in *Anniversaries Magazine*

15 Years of Continuous Service

Receive ... Your Tumi® Carry-on with Suiter
Plus ... Your congratulatory letter from Richard Ravin, Alastair Cumming or David Knight
Plus ... Your name will be featured in *Anniversaries Magazine*

20 Years of Continuous Service

Receive ... Your Atmos Clock OR \$1,200 Gift Check
Plus ... Your congratulatory letter from Richard Ravin, Alastair Cumming or David Knight
Plus ... Your name and photo will be featured in *Anniversaries Magazine*

25 Years of Continuous Service

Receive ... Your 11" x 14" Portrait
Plus ... Your \$1,500 Gift Check
Plus ... Your personalized, congratulatory letter from Richard Ravin
Plus ... Your name, photo and a special quote from you will be featured in *Anniversaries Magazine*

30 Years of Continuous Service

Receive ... Your \$2,000 Gift Check
Plus ... Your personalized, congratulatory letter from Richard Ravin
Plus ... Your name, photo and a special quote from you will be featured in *Anniversaries Magazine*

35, 40, 45, 50 Years of Continuous Service

Receive ... Your \$2,000 Gift Check for each additional five-year increment you continue with the company
Plus ... Your personalized, congratulatory letter from Richard Ravin
Plus ... Your name, photo and a special quote from you will be featured in *Anniversaries Magazine*



3
Years



5
Years



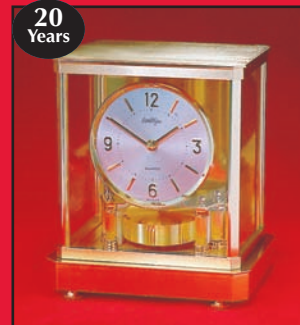
10
Years



15
Years



20
Years



John Bruni

45 Years of Service
Sales Representative, Life/Health



"I was always goal oriented. In one of Mr. Stone's books he indicates when you go after something don't come back until you get it. That stuck in my mind throughout my career with Combined and in personal business. I've always kept that philosophy.

"If people want to be successful badly enough, they should work in the manner in which they were taught to do it. Don't deviate. Set daily goals and don't go home until you achieve your daily goals. They, eventually, will become successful.

"I like the people I work with. It's a fun-loving business. I can honestly say that I have enjoyed my career, otherwise I would not have stayed the 45 years that I have."

Chaim Tintenfass

40 Years of Service
Sales Manager, 7th Essential



"I love to work. I like my job because I make a nice beautiful living. I can afford anything that I want. I make good money. I hope to work however long I'm able. I enjoy it very much. The people enjoy me. I am very well known.

"I was the first person to earn the first Grand Diamond when the program was started."

Bernie Shorter, Jr.

30 Years of Service
Sales Manager, 7th Essential



"To be successful in management you simply need to help those under your supervision to develop and achieve their goals. When they achieve their goals, you usually hit or exceed your goals also. Then we all win.

"I achieved all of my goals without bending the rules or adversely affecting others. That is something Mr. Stone was always big on.

"I am who I am and achieved what I did thanks to my mom and dad. Thank goodness I had them."

Richard Snavely

30 Years of Service
District Manager, 7th Essential



"For my family it was a great career. It confirmed the PMA Philosophy and made me a better person. In 1969, the same day I received my Ring of Diamonds, my one and only son was born.

"There is a learning curve involved for anyone who comes in. It takes more than a year; there is more to learn today than 30 years ago. Too many get discouraged too early.

"I had one long-term goal: to have a ranch and raise horses and cattle. Now I have a 100-acre ranch. Take advantage of the 401(k) plan."

1959 45 years

- * Combined operations are extended into New South Wales on the continent of Australia.

Combined Timeline

1964 40 years

- * Mr. Stone co-authors *The Other Side of the Mind* with Norma Lee Browning.
- * Combined expands business into Alaska.

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Ralph Duncan

30 Years of Service
Sales Manager, 7th Essential



"We need to remember that attitudes are contagious, and we need to ask ourselves if our attitude is worth catching. When you are in the field, the first thing people see is you.

People buy people. You have to create an appetite for anything that you are selling. The biggest thing I like about this job is helping people out when they need help the most, through the policies that we offer them.

"It's been a very interesting career. I have had total support from my wife and my family. Earning a Ring of Diamonds for each family member is my crowning achievement."

Wally Sudduth

30 Years of Service
Sub-Regional Manager, 7th Essential*



"[My job with Combined] is like waking up in a new world every day because of the different situations, challenges, new people and new circumstances. [This job] allows you to experience a great deal of things in all aspects

of sales and management that you would find very difficult to have in a lot of other types of employment.

"There are several things I either began or was one of the first to do. When I got into management in 1975 I started field training my new people for an entire week, as opposed to a day and a half. I was credited with inventing the increased benefit worksheet that we still use. Those are contributions I feel like others have shared in and used. They have affected a lot of people."

* Wally was a District Manager at the time of his 30th anniversary.

45 Years of Service

Life/Health

NAME	STATE
John Bruni	Connecticut

40 Years of Service

7th Essential

NAME	STATE
Chaim Tintenfass	New Jersey

30 Years of Service

7th Essential

NAME	STATE
Dale Brooks	Georgia
Ralph Duncan	South Carolina
Bernard Shorter, Jr.	West Virginia
Richard Snavely	Kansas
Wally Sudduth	South Carolina
Steve Willsey	Texas



Steve Willsey

Canada

NAME	PROVINCE
Rino Belzile	Quebec

1974 30 years

- * Mr. Stone receives the State of Israel Prime Minister's Award.

1974 30 years

- * Mr. Stone is awarded an honorary Doctorate of Public Service from Salem College (West Virginia).

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Robert Johnston

25 Years of Service
District Manager, 7th Essential



"In my career now I see where people truly respect me for what I do. They look to me for guidance in a lot of different ways, not only in Combined but outside of Combined also.

"The hardest thing we have to do is go out and talk to people each and every day. As we get to where that is comfortable for us to do, then we can be very successful. Take advantage of every opportunity that is out there for you."

Michael Burrus-Libutti

25 Years of Service
Agency Manager, Seniors



"If you are honest with yourself, with the clients and with your superiors, you will have a very rewarding career with this company. The thing they hire you for is character.

"The PMA Philosophy has helped. It has rubbed off on my family, and we are teaching it to our grandkids. Don't give up, set a goal and be positive about it. That has had a huge effect on my life."

25 Years of Service

7th Essential

NAME	STATE
Robert Johnston	West Virginia

Life/Health

NAME	STATE
William Flowers	North Carolina
Mark Sloate	Connecticut

Seniors

NAME	STATE
Michael Burrus-Libutti	Idaho

Celebrating
Decades of
Combined
Service

1979 25 years

* The W. Clement and Jessie V. Stone Foundation establishes the Endow-a-Dream Award, honoring persons who employ PMA principles to overcome adversity and contribute to the betterment of humanity.

Combined Timeline

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20 Years of Service

7th Essential

NAME	STATE
Miguel Crespo	Puerto Rico
Michael A. Davis	West Virginia
John Dixon	North Carolina
Stephen H. Myers	California
Joseph Paniagua	Texas
Rafael Rodriguez	Puerto Rico
Donald Thomson	Missouri
Gloria Wright	Georgia



Miguel Crespo

Worksite

NAME	STATE
Steve King	Indiana



Steve King



Donald Thomson

Life/Health

NAME	STATE
Wayne Kishpaugh	New York
Lee Tibbs	Maryland



Michael Baker



Lee Tibbs

Seniors

Michael Baker	Wyoming
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Canada

NAME	PROVINCE
Claude Fréchette	Quebec
Michel Robert	Quebec



Claude Fréchette



Michel Robert

15 Years of Service

7th Essential

NAME	STATE
Paulett Adkins	West Virginia
Brenda Aiken	New York
David Bunner	Pennsylvania
Hector Colon	Puerto Rico
Patricia Dipirro	Illinois
David Duke	New York
Jack Gardner	Kansas
Ronald Gay	Minnesota
James Hyson	West Virginia
Robert Mahoney	New York
Joseph Massey	New York
George McFerren	Texas
Sharon Purple	Florida
David Scherer	Connecticut
Terry Sutphen	New York
Robin Thompson	Texas
Daniel Vega	Puerto Rico

Canada

NAME	PROVINCE
Stephane Blouin	Quebec
Benoit Champagne	Quebec
Tyler Harris	New Brunswick
Gary Harrison	Ontario
Jean Levac	Quebec

1984 20 years

* Mr. Stone is awarded honorary doctorates from the University of Dubuque (Iowa), Cuttington University College of Liberia (West Africa) and Clemson University (South Carolina).

1989 15 years

* Aon reports assets in excess of \$9 billion.

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