

BRYAN SPEAR

SAMPLES

Morey & Waddell

ADVERTISING





**DON'T SETTLE FOR HALF-BRAINED
ADVERTISING SOLUTIONS.**

Our **ideas** balance creativity with fiscal responsibility.

Morey & Waddell  **Creative Thinking**

IF YOU'RE NOT HAPPY WITH OUR WORK, YOU DON'T PAY A FEE FOR OUR SERVICES. GUARANTEED.



**BORING ADVERTISING IS
THE KISS OF DEATH.**

We create **ideas** that avoid the blahs.

Morey & Waddell  **Creative Thinking**

IF YOU'RE NOT HAPPY WITH OUR WORK, YOU DON'T PAY A FEE FOR OUR SERVICES. GUARANTEED.



**IS YOUR ADVERTISING TAKING YOU
WHERE YOU WANT TO GO?**

We create [ideas] that help you reach for the stars.

Morey & Waddell  **Creative Thinking**

IF YOU'RE NOT HAPPY WITH OUR WORK, YOU DON'T PAY A FEE FOR OUR SERVICES. GUARANTEED.



TURN YOUR COMPETITION INTO TOAST.

Our [ideas] will help you turn up the heat.

Morey & Waddell  **Creative Thinking**

IF YOU'RE NOT HAPPY WITH OUR WORK, YOU DON'T PAY A FEE FOR OUR SERVICES. GUARANTEED.



EXCELLENCE IN OUR MARKETPLACE

Everywhere we look, our marketplace is changing. The rise of new retailing formats, changes in the role of traditional food stores and even mail order has impacted the way we distribute our products. With the increased globalization of retailers, we've recognized the need to better service our customers around the world. That's why the people of DowBrands from Asia, Europe and North America are working together to employ new strategies which will enhance our global capability in the years ahead.

Helping our customers achieve success is one of our top priorities. We won't prosper unless and until our customers prosper. Thus, DowBrands strives to develop a better understanding of our customers' needs and business goals. One of our recent initiatives was a comprehensive research study of our top fifty customers. By identifying our strengths and weaknesses as seen through their eyes, we've taken a positive step toward getting closer to our customers and building successful partnerships with them. We plan to periodically repeat this customer survey to measure the progress we're making in addressing their concerns.

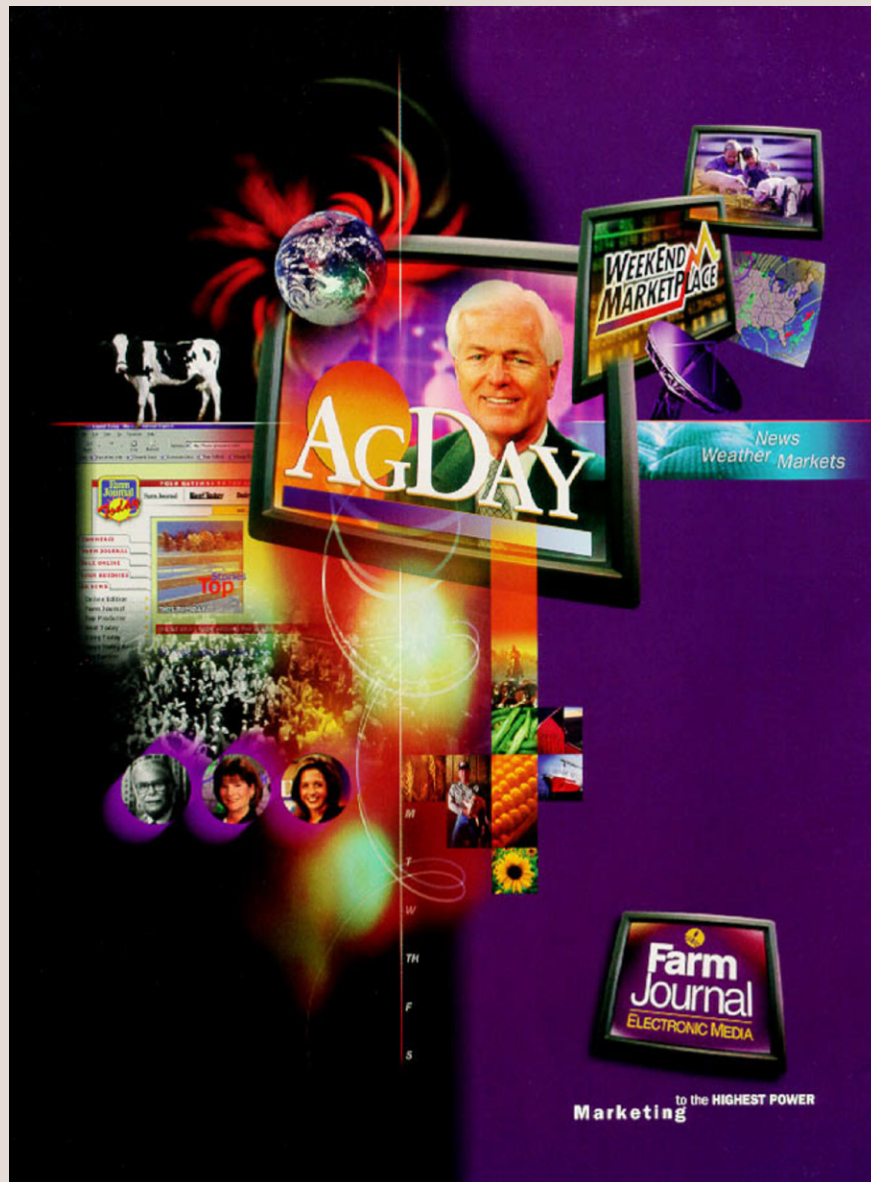
Frequently, the results of our research activities help us in developing programs to improve our overall performance. One example is our Trade Reengineering process. In order to better serve our customers and operate our company more efficiently, we left our trade promotion process needed to be reengineered. So, we developed a cross-functional team to define, identify and design a better way to manage it. When the project is completed, we'll be able to better utilize trade promotion dollars to focus on the consumer through our customers. That's our idea of a win-win situation.



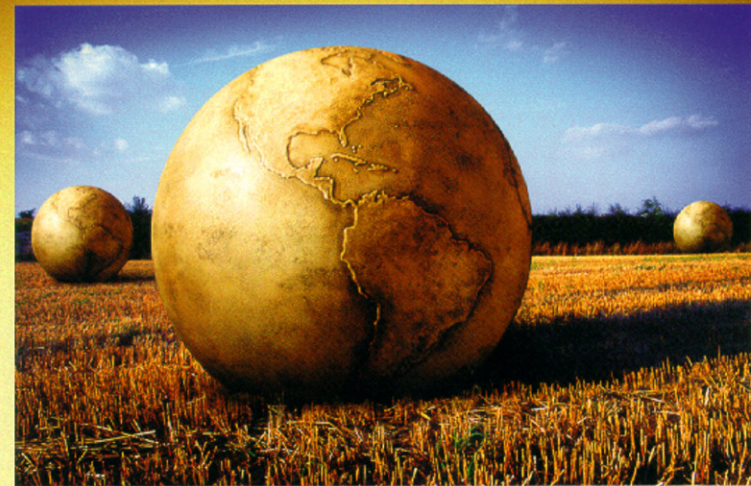
EXCELLENCE IN PRODUCTIVITY

Today's consumers are seeking improvements in both quality and value in the products they purchase. To achieve success in this time of increased competition, DowBrands has a passion for continuous improvement. We examine every aspect of the way we operate, searching for opportunities to improve. We're constantly measuring and evaluating all our processes in an effort to improve our quality and value for the consumer. The results of our efforts can be seen everywhere you look.

Good decision making requires good information. So, DowBrands is currently undertaking a complete integration of our business systems. A very sophisticated computer software package has been developed. It serves as a catalyst for reengineering many of our business processes. Streamlining and automating our business with the new software will enable us to accomplish instantaneous and integrated communication of information among our various functions. This will allow DowBrands to make better and more timely decisions in managing our business. Ultimately, the consumer will benefit by getting DowBrands products that are a better value.



MEDIA KIT » COVER



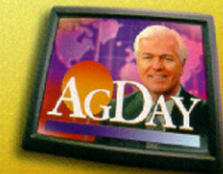
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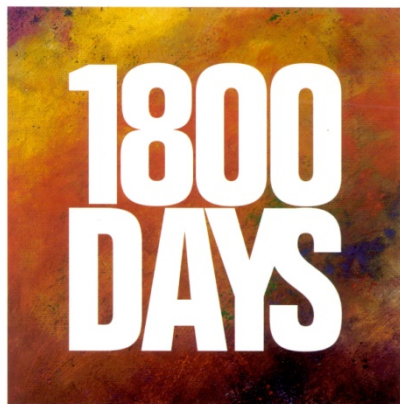
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AD



THE ASSOCIATED GROUP

'91

ANNUAL REPORT

1800 DAYS HIGHLIGHTS



Each of the past 1800 days was a building block in the transformation of The Associated Group. We have built a company with the strength to handle the needs of customers today and the flexibility to reshape itself for what lies ahead.

HEALTH INSURANCE AND MANAGED HEALTH CARE



Today more than ever, wellness and managed health care are important health insurance program components. Lifestyle awareness programs, such as Anthem's Stay Alive and Well, can reduce insurance claims and save employers money.

1988

- New strategic plan and corporate mission statement are conceived and adopted.
- A new corporate identity, The Associated Group, is created to herald our diversification and geographic expansion efforts.
- To diversify product lines, we acquire Professional Administrators Limited, a Kentucky-based insurance group specializing in products for the construction industry and Ballenger, Hughes & Co., an Indiana-based investment banking firm.
- To strengthen the core health insurance business, Key Care Health Resources, a health care management company specializing in case management and wellness products, is formed. Partnerships are also formed with Carmark to provide case management, home health care, and mail order pharmacy services, and with American Red Cross to provide mental health services to health maintenance organization customers.

1987

- A new, market-focused corporate culture is created by restructuring claims systems and launching dedicated service units in preparation for strategic decentralization.
- A Department of Culture Institute to provide utilization review and quality assurance for the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS) is won.
- Managed care becomes increasingly important. Health maintenance organizations enrollment doubles. Premium income from managed care programs more than doubles.
- Diversified insurance and financial services capabilities are demonstrated by providing risk management and employee benefits for the Tenth Pan Am Games, held in Indianapolis.
- A decentralization plan is adopted.

1986

- Market-focused strategic business units begin operating as independent companies, beginning decentralization.
- A second CHAMPUS contract to administer benefits for 800,000 military personnel and their dependents in 17 states is awarded.
- Digital Insurance Systems Corporation (DISC), a software development company, is acquired.
- Health Networks of America is created to develop new health insurance products and provider networks.

1985

- The purchase of American General Group Insurance Companies adds \$400 million in health and life revenue and \$750 million in assets, plus 17 sales offices in nine states.
- The marketing and administrative operations of the Indiana health insurance business are organized into eight independent, container-oriented subsidiaries called Acordia companies.
- L. Ben Little succeeds the retiring David J. Reed as chief executive officer.
- "A" Excellent rating is received from A.M. Best, the nation's leading insurance rating service.

1984

- American General Group Insurance Companies are merged and placed in a holding company known as Anthem Companies, Inc.—the third largest health insurer in Florida, eighth largest in Texas, and thirteenth largest in California.
- The Acordia companies begin selling products from several other insurance companies, becoming one insurance brokerage company. Two new Acordia companies are created.
- Commercial paper is issued.
- The holding company, Novadix, is created to provide systems technology, benefits design, and clinical expertise to the managed care industry.

1983

- Robinson-Cramer, the 11th largest property and casualty insurance brokerage firm in the United States, is acquired. Locations in 12 states provide a total of \$46 million annually in commissions and fees.
- The Shelby Insurance Group, an Ohio-based property and casualty insurance underwriter with \$97 million in revenue, is acquired.
- Seven new Acordia companies are created.
- Government services operations are consolidated in a company called AdminStar and subordinated for strategic expansion.
- Service performance reaches all-time high.
- Revenue approaches \$2 billion.
- Decentralization is completed with the move to new national headquarters in downtown Indianapolis.
- Nearly 40% of revenue comes from outside Indiana.

1982

- One of the primary objectives of The Associated Group's strategic plan was to strengthen our core health insurance business. Another was to seek new markets outside Indiana. Today, The Associated Group is one of the 30 largest health insurance companies in America. Our commitment to the health care industry is stronger than ever.

1981

- Blue Cross and Blue Shield of Indiana Products

1980

- Our company is licensed to use the Blue Cross and Blue Shield names and marks for the state of Indiana. We provide Blue Cross and Blue Shield of Indiana insurance to 1.5 million Hoosiers, making us the largest health insurer in the state.

1979

- Anthem

1978

- The Anthem network of insurance and managed health care companies offers a full range of life, health, and disability insurance; managed care; provider networks; third-party administration; and contractual financing arrangements. Through Anthem Life, The Associated Group has become the third largest health insurer in Florida, the eighth largest in Texas, and the thirteenth largest in California.
- Through Anthem Health Plans, Anthem also operates health maintenance organizations serving more than 80,000 people in Indiana, Texas, and Florida and provides a number of managed care options, including point-of-service products.
- Anthem Health Systems develops provider networks, case management, utilization management, wellness programs, and related support systems for its clients. One well-known product in particular, the Stay Alive and Well program, has been shown to save employers as much as \$2.51 for every dollar invested. Currently, Anthem Health Systems serves insurers and administrators covering more than 2 million people.

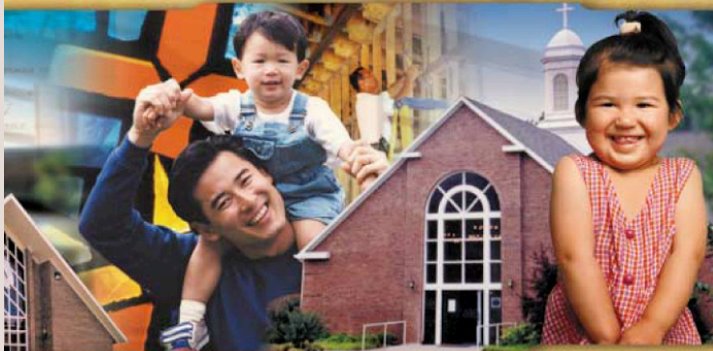
1977

- On The Horizon

1976

- As the demand for managed care grows, Anthem will continue to explore new, more efficient ways to provide these products to our clients. We have put our expertise in managed care to work developing a number of innovative services, including point-of-service programs that combine the greater cost-effectiveness of a health maintenance organization with the greater personal choice of a preferred provider organization.
- Lifestyle awareness programs are also becoming important managed care tools. Products such as Anthem's Stay Alive and Well and the Start Smart prenatal care series help clients and policyholders take full advantage of their benefits in a responsible way.
- In the years ahead, Anthem will continue to expand geographically, strengthen its position in current markets, and be a leader in providing new products and services.





2001 Annual Report



Celebration

Evergreen Christian Church is a growing Korean ministry in suburban Chicago. Currently meeting in a nearby Lutheran church, the average worship attendance reaches 40 people. According to Pastor Roh, "I wasn't sure I had enough energy to start another church but God called my wife and I here. He has given me vision and new strength. Many of our people are non-Christian and come to Evergreen Christian because they need strength and guidance. They need help with the language barriers, schools, courts and employment and we are here for them."



"We will be teaching English to Korean immigrants and will offer free musical instrument lessons and computer training."

Maison de Famille Christian Church in Bronx, NY needed adequate space to house their growing ministry.



In the summer of '96, 14 people gathered with pastor Kyle Ermonan for the first service of Celebration Community Church. With contemporary worship services, encouraging Biblical messages and a call to the unchurched, the Celebration has grown rapidly. This year the congregation converted a former trucking company building into a beautiful new worship center. A 1999 capital campaign raised \$126,000 in a one-day cash offering and \$500,000 in two-year pledges. The congregation has called on Church Extension for fund raising counsel, an interest-free loan and for the architectural vision on how the trucking company could be transformed.



For Geoffrey Mitchell, pastor of Community Christian Church in Abdo, Texas, gathering five families for Bible study in 1999, was an amazing beginning of a mighty work of the Holy Spirit. Inspired by Central Christian Church in Weatherford, Texas, this new congregation recently celebrated having more than 140 people during a worship service. Being a new church pastor appeals greatly to Mitchell. "It is a gift to be a part of the new church ministry effort. God is leading us to start 1,000 new churches in 20 years and I am thankful to be a part of this exciting ministry. Every congregation should start a new church," he added.



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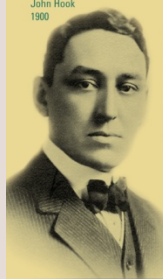
Hook's
AMERICAN
DRUGSTORE
MUSEUM
INDIANAPOLIS



Learning from the past,
living for the future.

A heritage of caring.

John Hook
1900



Born in Cincinnati, Ohio, John A. Hook was the son of German immigrants. At age 16, Hook became an apprentice druggist. And in 1898, he entered the Cincinnati College of Pharmacy. After receiving two undergraduate degrees by 1900, he returned to Indianapolis to manage one of F. J. Frye's drug stores. 19-year old John Hook resigned after

six months to open a small drug store in the city's German neighborhood. In the next 85 years his dream of bringing health and happiness to the community turned into a multi-million dollar corporation.

In 1908, Hook invited Edward F. Roesch, graduate of the Brooklyn College of Pharmacy (Arnold & Marie Schwartz College of Pharmacy and Health Sciences), to join him as manager of his second store. This was the start of their lifetime partnership. In 1950 at the Hook's Golden Jubilee, there were already 50 stores in operation. In 1956, John's son, August "Bud" Hook, took the helm. The younger Hook began a dynamic expansion program. Norman Reeves who headed



Ed Roesch and Bud Hook



Hook's Drug Store 1980's exterior

operations then, followed Hook as president. By 1975, annual sales grew to more than \$120 million as Hook expanded aggressively throughout Indiana. In the chain's 75th year, the company opened its 200th drug store.

The consolidation of drugstore chains that swept the nation during the 1980's eventually ended Hook's reign as a locally owned retail giant. But many people across America still fondly remember the neighborhood Hook's drugstore.

Where it all began.

In 1966, Bud Hook and Norman Reeves opened the Hook's Historical Drugstore and Pharmacy Museum at the Indiana State Fairgrounds to commemorate the Sesquicentennial of the State of Indiana. The museum reflects on the past, present and future of the drug store in America. Hook's Museum has brought America's most important health and social center, The American Drugstore, into sharp focus with its millions of visitors.



Bud Hook serving soda

Apothecary jar



The furnishings in this ornate 19th century drugstore were used from 1849 to 1962 in the small Indiana town of Cambridge City. Today they display rare historical antiquities and tell a colorful story about the important role



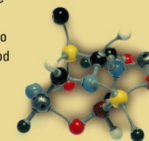
Soda jerk

the community pharmacist and drug store have always played in peoples' lives. Drug stores have always served their family's health needs while also providing

a healthy link to community togetherness. Many of these furnishings will become a part of our new home on the corner of South Meridian and Georgia streets in the heart of the vibrant downtown Indianapolis.

History comes to life.

Today, a new national vision that reflects and interprets the history of the drug store in America is unfolding in our country's heartland. When the Hook's American Drugstore Museum opens its doors it will be a living monument to the role of the neighborhood pharmacy in enriching American lives throughout our nation's history. The one-of-a-kind museum, complete with a soda fountain emporium, will celebrate the past, present and future of the drug store in America. Nearly four hundred years of American community pharmacy and health sciences will be documented and interpreted to new generations of



people from all parts of the world.

The museum's many visitors will learn about the heritage of the drug store and its ever-present, ever-evolving contribution and service to the good health and well being of people.

The historic and

scientific exhibits and programs will be exciting, educational and enlightening as well as entertaining and enjoyable.

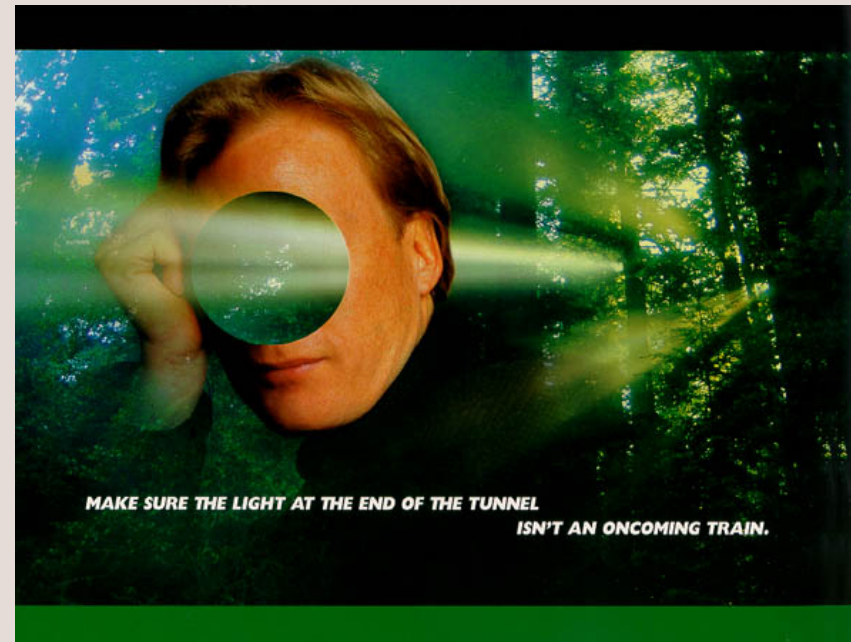
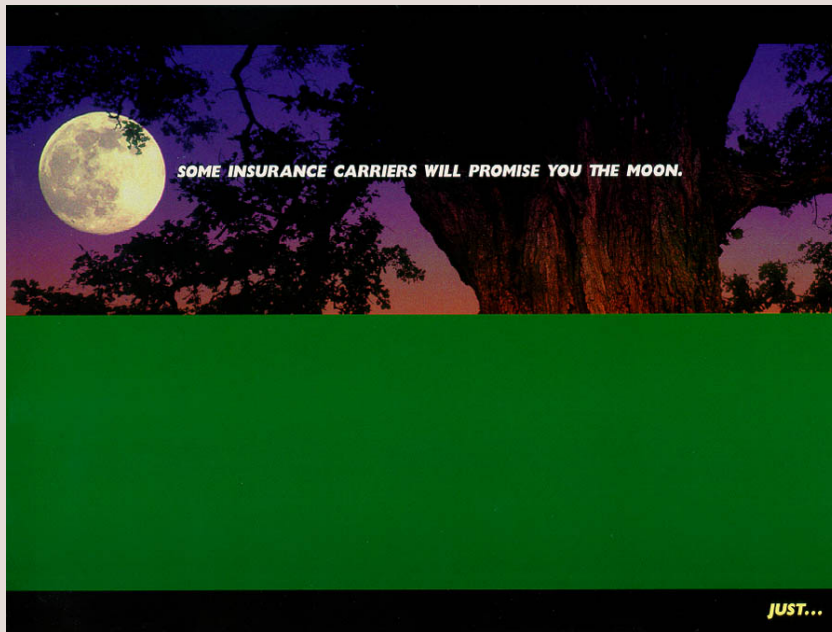


"The new Hook's American Drugstore Museum will emerge as the nation's first and only comprehensive institution to document, reflect, interpret and celebrate the near 400 year history of the drug store in America."

— Otis R. Bowen, M.D.
Secretary, US Dept of Health & Human
Services, 1985-1989
Governor of Indiana, 1973-1981



Celebrate the past, present and future of the drug store in America.



With so many different carriers promising so many different things, sometimes it's tough to separate a good insurance plan from an empty promise. Yet, the right insurance coverage from a respected carrier is absolutely critical to your company's future. Make one bad decision, and years of your hard work can literally go up in smoke.

So how do you know what is the wheat and what is the chaff when it comes to business insurance?

Simply compare any other carrier to the value you get with Indiana Lumbermens. We've specialized in the forest products and building materials industry for over 100 years. In that time we've refined our policies to give you exactly the coverage your business needs. Nothing more, and nothing less. That's why year after year, value conscious lumber and building material companies all over Kentucky look to Indiana Lumbermens for their business insurance.



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Call Kurt Watt at
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a cost-effective
insurance program
that's custom-
tailored to your needs.

Work with Kurt and you'll see
the light. And it won't be the
headlight of an oncoming train.



CONTACT
KURT WATT,
YOUR ILM
REPRESENTATIVE
202-425-3077



**NOW'S NOT THE TIME TO DISCOVER YOUR INSURANCE CARRIER
WAS JUST BLOWING SMOKE.**

In your business, one wrong decision can wipe out years of hard work. So, you don't intentionally take unnecessary risks. Yet, as profit margins become paper thin, finding the best value for your insurance dollar isn't a luxury, it's a necessity. That's why you should talk with your Indiana Lumbermens representative.

For over a century, Indiana Lumbermens has been the value leader in insuring the forest products and building materials industry. We eat, sleep, and breathe your business. We're truly a partner to your industry. No one knows more about the right protection for your business than your ILM specialist.

When you're choosing an insurance partner, don't take a chance on the coverage your business needs. Call Indiana Lumbermens. We'll make sure you don't choke on the clouds of smoke other companies will blow your way.

Contact John Hwilka at 800.428.1441

Indiana Lumbermens Mutual Insurance Company, 3600 Woodview Trace, P.O. Box 68600, Indianapolis, IN 46268, fax: 317.875.8501, www.ilmc.com

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WHO'S GOT
YOUR
BACK?

**ARMING YOU
WITH CASH, CHECK
AND COIN SOLUTIONS
TO HELP YOUR BUSINESS
THRIVE.**

The financial services arena is more competitive than ever before. You want and need to grow deposit revenue. So does your competition. The way you prepare to win, and the partner you choose for the battle, will determine whether your institution simply survives or whether it thrives. So choose wisely. The key to victory and greater profitability lies both in controlling costs and adding value. Achieve one without the other and you'll go to battle with one arm tied behind your back.

You need more solutions, not more problems.

What keeps you up at night? Controlling the costs in your system? Keeping up with the geographical expansion of your important customer? Solving your deposit processing capacity constraints? Check 21 issues? Fed recirculation fees? Managing the amount of cash in your network? The list goes on and on. AT Systems understands that what you need most is more solutions, not more problems.

Here's the good news. If your problems are about cash, coin and checks, we've got your back! AT Systems provides secure solutions for moving and processing cash, coin and checks coast to coast. Name your problem and we'll provide the solution that allows you to effectively compete in a national arena regardless of the size of your financial institution.

There's strength in numbers.

AT Systems puts an army of resources at your command. We know the territory because we've been serving financial institutions for over 45 years. AT Systems operates over 100 locations in 30 states. We process over \$9 billion in cash each month and we have decades of experience implementing national deposit programs. Fidelity National Financial, a leader in processing for U.S. financial institutions, is our partner in providing check imaging services coast to coast. We're tough in the trenches because we've been there before.

**WE'VE DEPLOYED
STATE-OF-THE-ART
TECHNOLOGY
TO DELIVER
REAL-TIME STRATEGIC
INFORMATION.**

For both of us, time is money. To make intelligent decisions, you need actionable information. AT Systems delivers it in real-time. We use our proprietary DeposTrak™ bar code package tracking system to record information at point of origin and follow deposits throughout our cash processing system—Money Manager™.

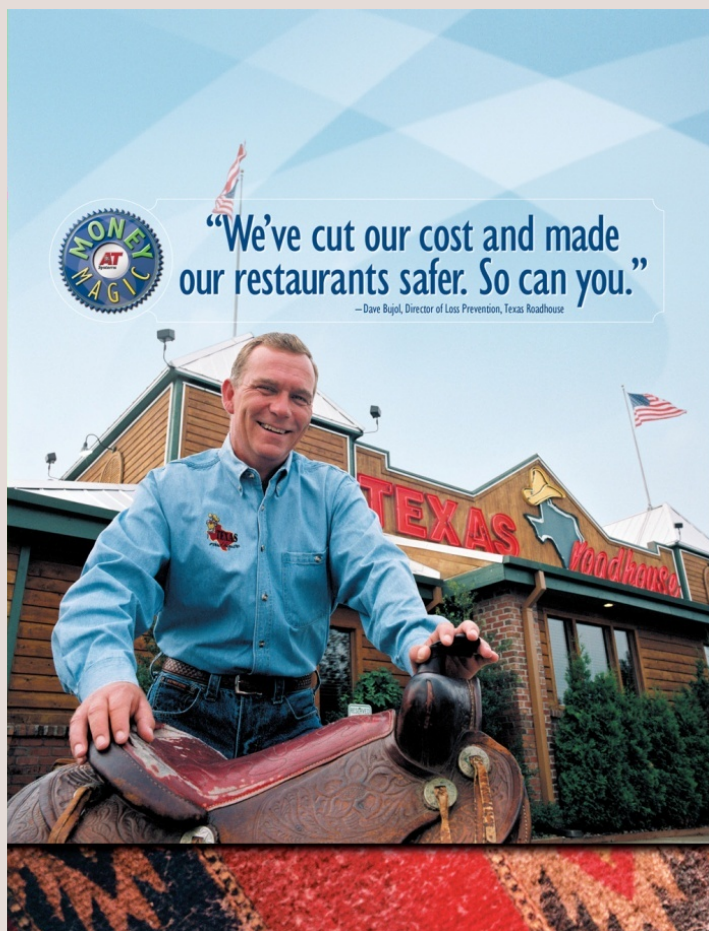
Our secure processing centers continuously send information to one of our two Central Data Banks. At any time you can query our system through CPCSU, our Web-enabled cash vault portal, so you control your data to facilitate responses to your customer's inquiries. And the redundancy we have with two data banks provides the disaster recovery protection and reliable, continuous operations you need.

AT Systems' technology produces a variety of downloadable daily and specialty reports that are customizable to your institution's needs.

Data can be transmitted in either Excel or XML formats that integrate seamlessly with your internal General Ledger and Accounts Payable systems, eliminating additional key striking and the potential for manual errors. Our Invoce On-Demand feature lets you monitor and assess branch utilization of cash logistics services to correctly match the frequency of our service to your needs.

Know whether you're winning or losing.

Monitoring performance is easy when AT Systems is on your side. Depending on your needs and the scope of our mutual relationship, we can assign a specific AT Systems Service Quality Manager to your institution for proactive reporting and correction of any service failures. We utilize Fidel® CRM technology for service incident tracking and performance reporting. Our technology can generate reports down to the single branch level or can group branches by geography. This quality assurance support facilitates the creation and management of service level agreements.



How about external theft? Did your employees feel they were a target before your company implemented CashLINK?

Bujol: Absolutely. We had experienced several robberies. That's one of the big reasons I pushed for CashLINK. My law enforcement background made me well aware that you become a real easy target when people know you have cash inside your restaurant. In fact, most restaurant robberies are internal set-up jobs. It was very important for us to start using armored cars, so we did not have people leaving buildings carrying cash. When AT Systems' CashLINK product came along, we saw it as a very interesting idea and something that was not really being used in our industry. The fast food industry and the convenient store industry were a little bit faster than we were to embrace CashLINK. They saw the potential to stop robberies by removing the ability people would have to access cash. It has worked very well for them. And nationwide, those fast food and c-store robberies are down dramatically. We saw an opportunity to not only cut costs and speed the processes that we use, but to make our restaurants safer for our employees.

How does external theft affect employee retention?

Bujol: Here's a real example: There was a robbery at one of our competitor's stores, which actually shares a parking lot with us. Even though that robbery did not occur in our store, we lost employees. You know, most kids working in this industry are teens or college type kids. After the robbery, their parents just would not believe it was safe for their kids to be working in our restaurant.

How much management time was being tied up counting cash and reconciling deposits and tracking down discrepancies before you implemented CashLINK?

Bujol: In management time, we probably spent a good 20 hours a week. At that time, cash was being counted four times before it ever hit a bank. The initial server and a head waiter counted it. Then you had a manager coming back and counting it again. Then you had an administrator, manager or accountant counting it a third and fourth time before it went to armored car. It was ridiculous to be counting that much money that many times. With CashLINK, we've eliminated all that counting.



AT Systems Money Room counts cash and verifies deposits.



Were your servers having to stay on the clock at the end of their shifts just to check out?

Bujol: Absolutely. We had servers sitting around waiting to check out because people were in line. They couldn't check out until the person ahead of them was finished. For security and safety reasons, we didn't want everybody in the office when we had money in there. With CashLINK, our servers are actually dropping their cash into the autosafe themselves. Since servers are getting their money in faster, our managers are getting out faster, and we save labor dollars. In fact, we were actually able to eliminate a position by using the CashLINK system to our advantage.



As an early adopter in your industry, what kind of process did you use to convince management that CashLINK was a good idea?

Bujol: Well, I knew going into it, we would have to show that there was some obvious benefit. To make a large expenditure, we have to justify dollars. So basically, we looked at what we were spending on the front end in the stores with management service, and also on the back end where we have to reconcile books. We forecast the number of people we would need to handle and manage cash as we got larger and all the dollars that process would cost us in the future. We put pen and paper to it all and created the formula for the number of stores you need open versus how many accountants you need for each store and the number of people needed to reconcile bank accounts. Through the CashLINK system, we are able to automate our processes and do with two people what we predicted would take five people before CashLINK.

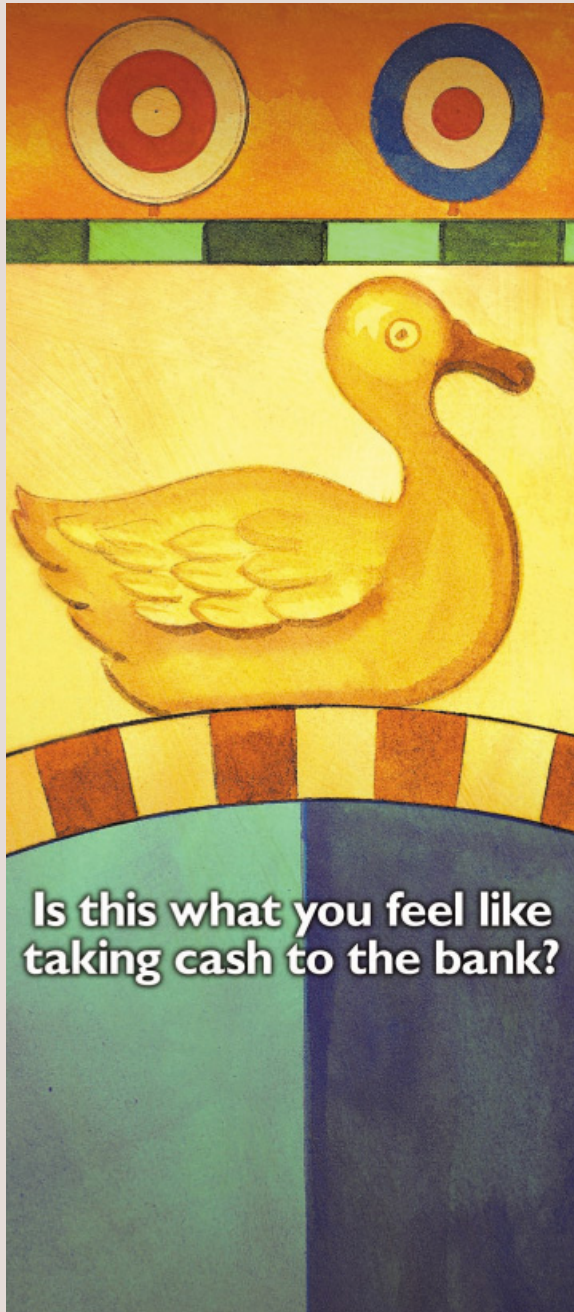
How did you select AT Systems?

Bujol: Actually, AT was brought to us by one of our banks that had a relationship with AT Systems. Working with our representative, we were able to build probably one of the first virtual vaults in the country with AT Systems. That enabled us to consolidate banking relationships so that our money was going into one bank account. We didn't have to maintain multiple banks all over the country. We actually have locations in states where the bank that we use does not exist, but through AT Systems and our virtual vault, we can deal with just one bank.

"Through the CashLINK system, we are able to automate our processes and do with two people what we predicted would take five people before CashLINK."



TRADE SHOW » EXHIBIT



**Is this what you feel like
taking cash to the bank?**



**Don't turn your back
on security risk.**

Owning or managing a cash-intensive business puts you at risk. Somehow you have to get a lot of money from your store to the bank. Your choices are do-it-yourself or hire a professional. The do-it-yourself option makes sense if you have nerves of steel and Evil Knevil's devil-may-care attitude. Just stuff the cash into a bag or briefcase and make a mad dash to the bank. While you're at it, hope no one is lurking by the night deposit chute. Now, if that plan sounds a little risky, call the professionals from AT Systems.



Threatening me is abuse.

Stop it.

Partners Against Domestic Violence



Deliberately scaring me is abuse.

Stop it.

Partners Against Domestic Violence




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I can really grow."**

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JobOptions
A NETWORK



**"I want a job I can do
in my pajamas."**

GET THERE FROM HERE.

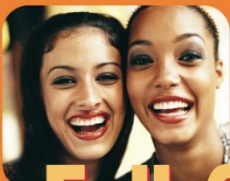
Log on to staronline.com/jobs, and you can quickly search thousands of local, national and global job openings. You may even find a job that lets you work from home. Register with us, and we'll e-mail you jobs that match your qualifications as they become available. And what does this all cost? Zero, zip, nada, it's free! Tired of the same old, same old? Your answer is just a click away. Click now.

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JobOptions
A NETWORK


Your best choice in home entertainment.







When you live in a Bright House, everything revolves around you.

Full Cable



Our Full Cable Service Includes:

- Up to 75 of everyone's favorite channels.
- All your local channels at no extra cost.
- Watch up to 75 channels on each additional TV in your home at no extra charge.
- No long term contracts
- On time service guarantee. We'll be there or we pay you.

For a crystal clear picture, CD-quality sound, and hundreds of channel choices, nothing can match the value of Digital Cable from Bright House Networks. Choose from three popular digital packages designed to provide all the entertainment your family wants.

Join the Digital Revolution.





Bright House Networks Digital options include:

- Access to over 250 channels
- A digital receiver and remote control
- Interactive Digital Programming Guide
- 45 Digital Music channels
- 40 Pay-Per-View channels and 32 Sports IN DEMAND channels
- Also available: Digital Video Recorder, High Definition channels, HBO, Showtime/The Movie Channel, Cinemax and STARZ!



Our Interactive, On-Screen Programming Guide puts you in complete control of your TV viewing.

It's the smart way to find just the programming you want to see, watch, plan and search all without missing a single moment of your favorite program. And our Parental Controls let you lock programs by rating, channel or time of day.

icontrol, Video On Demand is TV you control.



Premiums On Demand
You'll get access to the best shows, hit movies and original programming from HBO, Showtime/The Movie Channel and Cinemax on your schedule. Catch up on all the original series and movies you've missed with Premiums On Demand. \$6.95 per month.*

Movies On Demand
Forget about trips to the video store and late fees. Choose from hundreds of movies in our On Demand Library. You'll have 24-hour access to your selection. Start your program whenever you want and then control it using play, pause, fast-forward and rewind. Nothing could be easier. \$3.95 per movie. Channel 298.

Favorites On Demand
You can control some of the most popular programs from your favorite channels using iCONTROL. Select from a menu of your favorite shows from cable channels like Cartoon Network, HGTV, PBS Kids, CNN, Comedy Central, Food Network and more. Best of all, Favorites On Demand is free with any Digital Package. Available on Channels 600-612.

Now Bright House Networks offers new choices in entertainment and information that satellite services can't provide. With iCONTROL, you can watch your favorite movies or shows on your schedule. You can pause, fast-forward and rewind programming at the touch of a button while you're watching it on your TV.



DVR You Can't miss with a digital video recorder.



TV on your schedule

- Pause, stop and rewind live TV
- Record one show while watching another
- Record two shows at once
- Automatically record all episodes of your favorite TV shows
- Record and store up to 45 hours of programming with no tapes
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Take home entertainment to the next level.

HDTV is the future of home entertainment. HD programming has about 6 times the resolution of regular TV shows, plus Dolby Digital 5.1 Sound.

- Seven channels of HDTV
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 - Showtime • Showtime West
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- Stunning, high-resolution picture
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HDTV is not available in Marion, IN.

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Save over \$100. Get your first three months of Road Runner for just \$29.95 a month, with free installation.



A net search that takes 30 seconds with DSL can be done in about 15 seconds with Road Runner High Speed Online from Bright House Networks. And dial-up service is absolutely no contest. Road Runner is up to 75 times faster than dial-up, so you can download music, video and pictures all at blazing speeds. So don't handcuff your new computer with old, slow technology. Move up to Road Runner from Bright House Networks.

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Limited time offer. Offer does not apply to accounts in adjacent states. Free installation applies to Standard Road Runner installation. Customer completes software download portion of installation only. Premium installation available for \$10.95. Introductory pricing good only for new customers. Some restrictions may apply. Not all services available in all areas. Rates subject to change. Other restrictions may apply. ©2001 BRIGHT HOUSE NETWORKS. All rights reserved. All trademarks are trademarks of Bright House Networks.

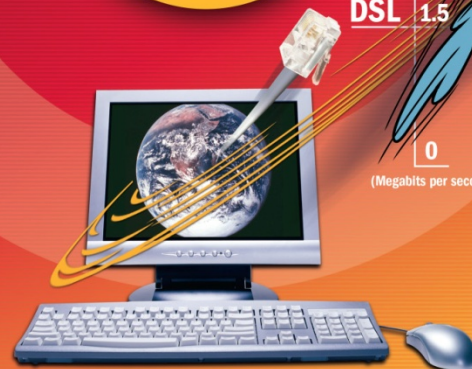


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leaves DSL in the dust.**

Now up to 3 times faster than DSL* and
100 times faster than dial-up.**

**Road Runner
high-speed Internet**

\$24.95 a month for 6 months
Plus FREE installation



Nationwide, two out of three households with high-speed Internet service use cable-based technology like Road Runner from Bright House Networks.¹ When you want high-speed Internet that saves you time, money and hassles, turn to us.

- **Faster**—Up to three times faster than standard DSL* and up to 100 times faster than dial-up.**
- **More reliable**—Unlike DSL, Road Runner's speed doesn't vary depending on where you live.
- **Always on**—You never have to dial-in or disconnect. You're always online.
- **No extra phone line**—Road Runner comes to you over our fiber optic cable network.
- **Stable pricing**—You don't have to buy a bundle of additional services.
- **Convenient**—Call today and we'll have you up and running in no time. We can install it for you.
- **Hassle-free**—No contracts or activation fees. And a risk-free 30-day money-back guarantee.

Call 713-1336

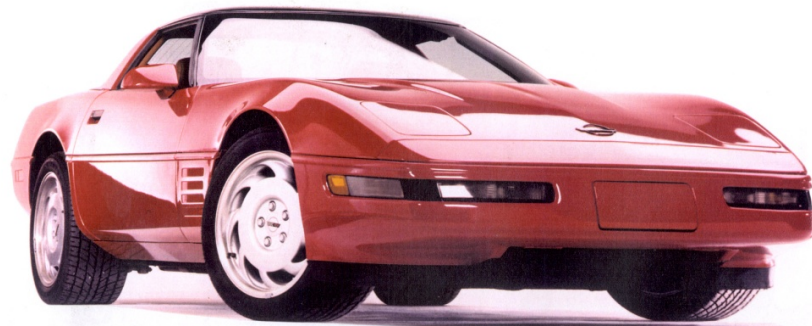
Ask for Offer Code Runner 05



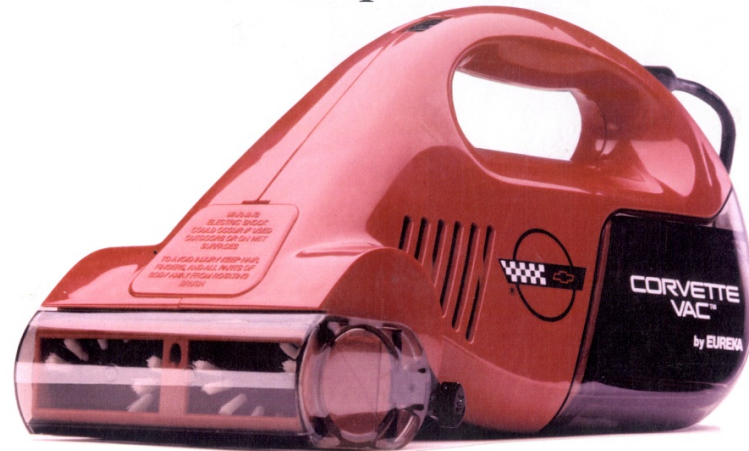
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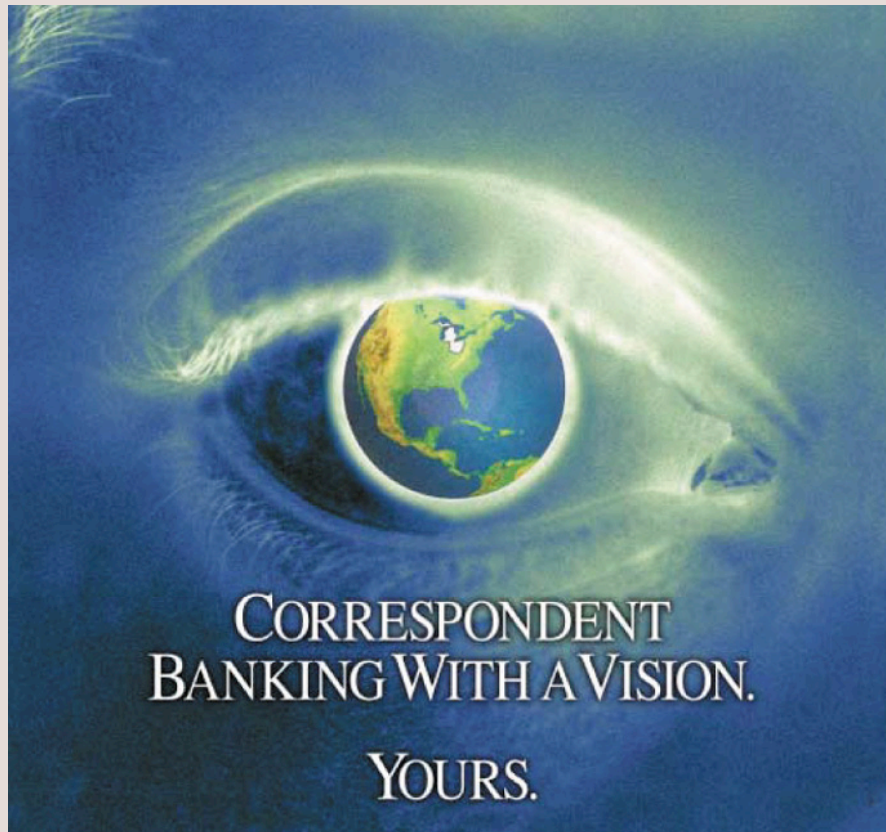
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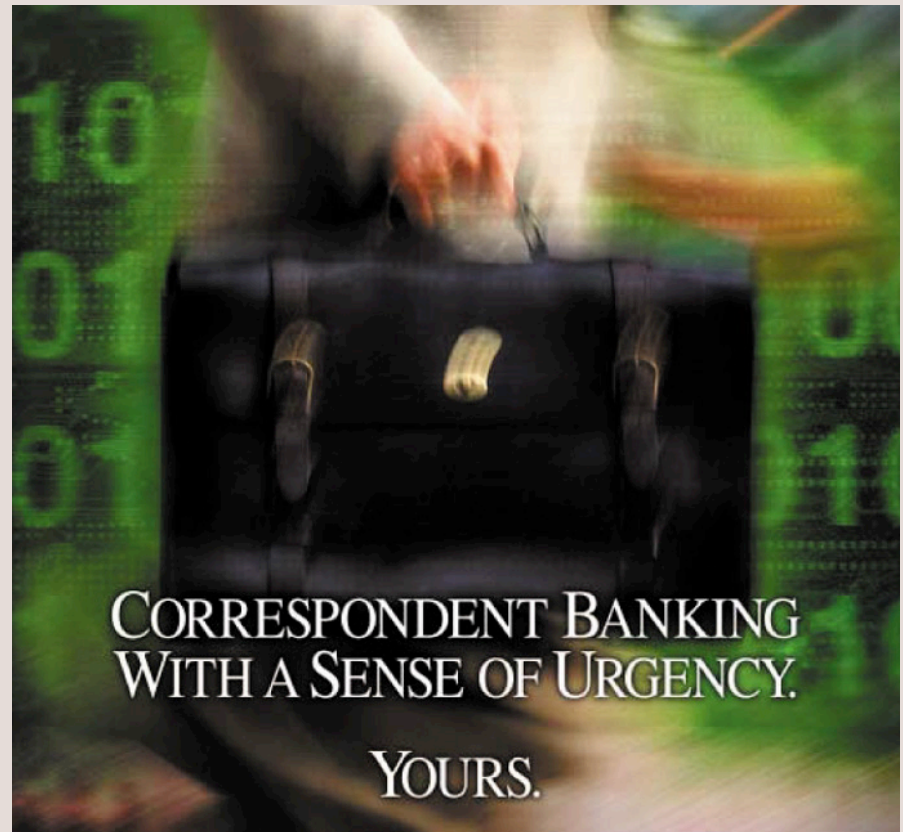
You've spent a lifetime helping customers grow. You've satisfied their needs and nurtured lasting relationships. Don't stop now. Take your clients' businesses to the next level. Bank One can help.

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AD CAMPAIGN

This is the SERVICE they PROMISED.



This is
the SERVICE
you GOT.



We'll Deliver The Card SERVICE We Promise.

In today's competitive environment, small to mid-sized credit card programs need the same resources and attention to customer service that bigger programs enjoy. Unfortunately, there's often a huge gap between what some vendors promise, and what they deliver. So, if you're experiencing account service problems, call NBD/Computer Communications of America (CCA).



NBD/CCA has provided innovative back office processing technologies for hundreds of card programs, large and small. We can and will provide the experience, expertise, training and personal attention it takes to make your bankcard a success. When you utilize our responsive support, you can maximize the effectiveness and profitability of your program.

For a complete presentation on our range of bankcard and merchant card services, call Gerald A. Johnson, Vice President, Correspondent Banking at (313) 225-2656. Please call today.



NBD BANK, CORRESPONDENT BANKING,
411 WOODWARD AVENUE, DETROIT, MICHIGAN 48226

PHONE (313) 225-2656 FAX (313) 225-1141

The START OF Your RELATIONSHIP.



Where
YOU Are
TODAY.

How To AVOID The Law Of DIMINISHING Returns.

When you run a huge card program, it's easy to command the vendor resources and customer service you need to stay competitive. Unfortunately, when you have a small to medium sized cardholder base, the service and support from your vendor tends to disappear after the sale. So, if the associate training and support you need has all but vanished, it's time to call NBD/Computer Communications of America (CCA).



NBD/CCA is an industry leader in providing innovative back office processing technologies for hundreds of card programs, large and small. Trust us to provide the experience, expertise, training and personal attention it takes to make your bankcard a success. NBD/CCA's dedicated, responsive support team will help you maximize the effectiveness and profitability of your program.

So, to avoid the law of diminishing returns, call Gerald A. Johnson, Vice President, Correspondent Banking at (313) 225-2656. Ask him for a presentation on our range of bankcard and merchant card services.



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When you want to hit the bullseye, it's nice to have a lot of arrows.

Somewhere there's an insurance program that provides precisely the coverage your business needs. Our job is to design that program and make sure it delivers the most value for your premium dollar.

Your NBD Insurance specialist starts by thoroughly understanding your business. We evaluate the risks and coverage you have now. We explain the various options you can use to minimize your premium outlay. Then we match your needs to the coverage offered by a number of insurance companies to find your best possible value.



NBD INSURANCE

Once we've established a relationship, we won't do a disappearing act. Every quarter we'll follow up with you to make sure your needs are being met. If you should have a claim, you can contact us day or night on our 24-hour hotline. This kind of customer service has made NBD one of the largest business insurance agencies in the Midwest.

Give us a chance to show what we can do for your company. In Indianapolis call 632-5446. You'll find our experience is your best protection.

We always made the right decisions.
Oh how I miss talking things over together.



Everyone deserves a trusted advisor to help make the right financial decisions. We can help. Let us tailor a plan to fit your personal objectives. Call 812-284-7487 for a no obligation assessment of your financial opportunities.



TRUST AND INVESTMENT MANAGEMENT GROUP

Concerned for your personal and financial wealth and well-being

AD CAMPAIGN



How to live comfortably during a volatile stock market.

Over time the stock market has been an excellent investment. It still is. Except now, impressive gains don't come as easily as they used to.

Easy money has vanished. And even the most savvy investment experts are baring the midriff of an attempt to outperform the market. If you have substantial net worth at risk in the market, you should consider whether or not you have the time or the resources to personally manage your own portfolio. Chances are you have more than a full time job doing what you do best. Maybe it's time to delegate for success.


Living comfortably is about making money without worrying about it every second of the day. It's about being in control of your resources, while letting someone else deal with the time-consuming process of financial management decisions.

It's about building your net worth while controlling the amount of time you spend managing it. The right investment advisor is your key to having more time and more money. Together you can determine how much risk you are willing to take, how much control you want to have, the results you are looking for.

Fifth Third Investment Advisors will help you invest wisely and live comfortably. We offer a track record of impressive performance and a full range of investment options.

Your personal Fifth Third Advisor will work with you to help you formulate an individualized investment portfolio that will keep you in your comfort zone and help build your wealth. And you can implement that portfolio one step at a time, as we prove our worth to you.

At Fifth Third Bank, our seasoned investment professionals currently manage over \$120 billion in assets for people just like you. We're consistently recognized as one of the best wealth builders in the business. So get off the roller coaster and put our expertise to work for you. For more information about Fifth Third Investment Advisors or to arrange a private consultation at your convenience, call 373.613.2713.

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The power of we

Increasing market share through hospital/physician relationships



The power of we is the foundation for growth and profitability.

Physicians and hospital administrators understand that the delivery and economics of healthcare are changing. Some see change as a threat. Visionary Enterprises, Inc. (VEI) and its partners view change as an opportunity. We've built our business on the enormous potential of healthcare businesses that satisfy the needs of hospitals and physicians alike. The majority of our management team has worked in a hospital setting. As an affiliate of the Community Health Network, VEI has a natural affinity for joint ventures involving hospitals and physicians. VEI has consistently demonstrated the ability to harness the power of partnerships to deliver increased market share and enhanced revenues through mutually beneficial collaborations.

Since 1990, we have proven the validity and potential of our business model with successful ambulatory surgery center, endoscopy center and imaging center ventures. As a privately held corporation, our sole responsibility is to effectively manage these enterprises to the satisfaction of each entity's stakeholders. Key to the success of our partnerships is VEI's unique ability to understand the needs of all parties. Hospitals and physicians trust us. Their trust is the common ground upon which we build each new business venture. Our experienced management team is the catalyst that enhances the economic interests of physicians and hospitals alike.

We believe today's competitive environment calls for harmony and collaboration among hospitals and physicians, and our performance record bears out the results. The average annual case volume of VEI's ambulatory surgery centers is higher than the industry standard. The average return on investment to our stakeholders is significant. Every one of the legal entities we have established is still in place, still black compliant, still growing market share and still attracting new surgeons. The simple fact is we sustain the growth and profitability of each venture with our dedication to creating exceptional experiences for our partners, our patients and our employees.

Our experienced management team is the catalyst that enhances the economic interests of physicians and hospitals alike.



The power of we is creating exceptional experiences for patients.

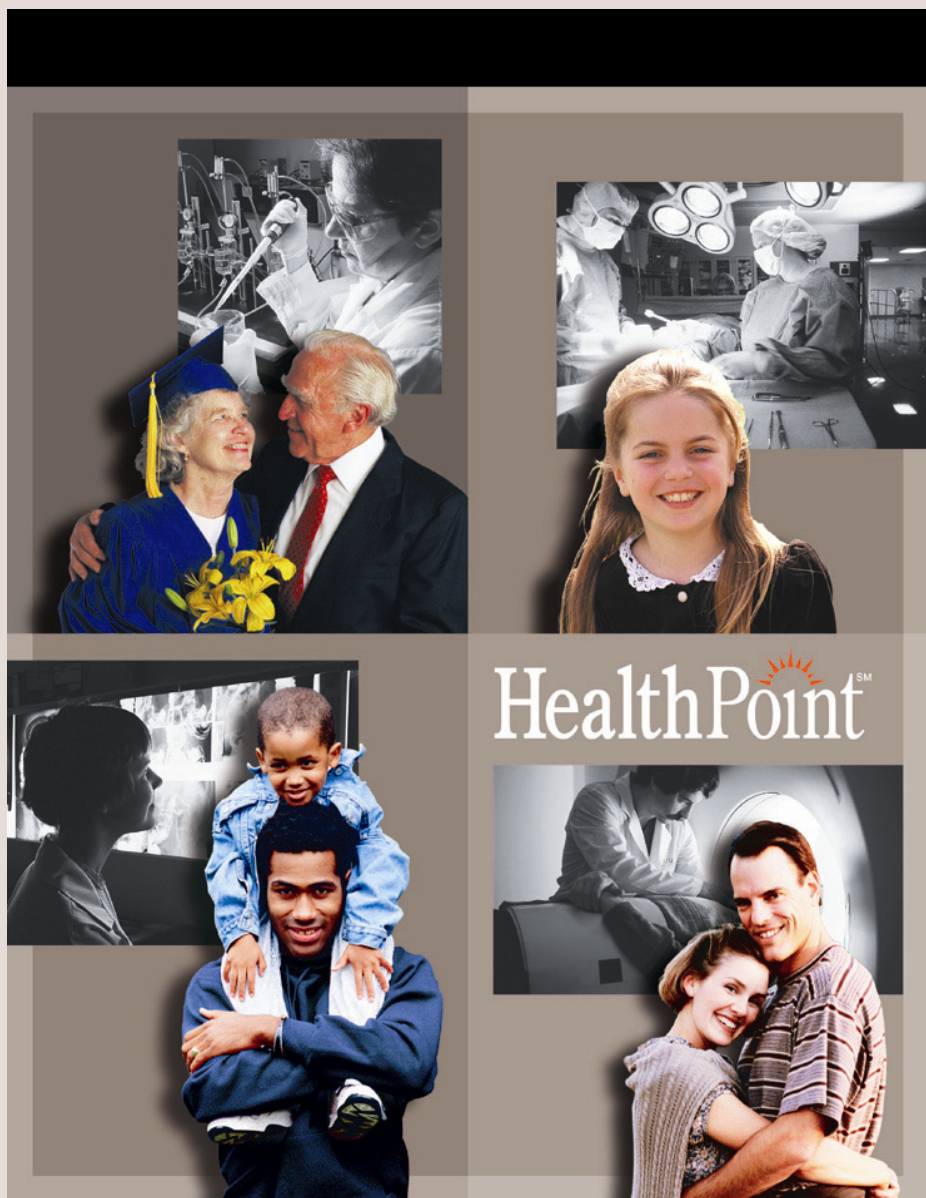
As more consumers are becoming active participants in how and where their healthcare dollars are spent, VEI facilities are appropriately positioned to capitalize on this change. The home-like environments of our ambulatory surgery centers reduce the stress and anxiety that may accompany surgery.

Our facilities feature individual patient rooms that can accommodate stays of up to 23 hours. Each room is furnished and decorated to ensure comfort and privacy. Families may wait comfortably in relaxed waiting rooms, many of which also contain play areas to accommodate children's need for activity. Our partnership with leading hospitals provides our patients and their families with the additional assurance that more acute care capabilities are close at hand if needed. Yet patients are comforted to learn that 99.9% of our cases never require transfer to a hospital setting.

A team of skilled doctors and nurses provides the highest quality surgical and recovery care to our patients while giving special attention to their safety. Each center is equipped with the latest medical technology. The operating efficiency we design into each facility and the expertise of our staff combine to keep things running smoothly and on schedule. Our goal is to prepare patients to return home as soon as possible, so they can continue their recovery in a familiar setting.

Each VEI center is staffed with attentive, caring and compassionate professionals who treat our patients as respected guests. We provide our patients with all the information they need to answer their questions and facilitate their recovery. The proof of our performance is the consistently high patient satisfaction scores we receive in our facilities. More than 98% of our patients rate their experience with us as either very good or excellent.

The operating efficiency we design into each facility and the expertise of our staff combine to keep cases on schedule.



HealthPointSM

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HealthPointSM can help make your profit picture healthier.



of programs designed to improve your employees' health. That's a win-win situation for everyone.

You may not know HealthPoint by name, but you probably know us by our reputation. HealthPoint is an Indiana-based network of the hospitals you know and the doctors you trust. We have a proven record of providing both quality driven and cost-effective healthcare services. And because many of our providers also own HealthPoint, we determine our company priorities. That lets us focus on improving the health of you and your employees.

One of the best ways to increase corporate profits is to control costs. HealthPoint, LLC can help you do that. And to make your bottom line even brighter, look for new ways to keep your employees healthier and more productive. HealthPoint has a number

Think of HealthPoint as a personal healthcare partnership between you and the Primary Care Physician you trust. We work with you to manage your healthcare costs while delivering all the skilled care you need precisely how, when and where it will do you the most good.

HealthPoint is community based healthcare delivered one-to-one. And since we administer your healthcare services on a local level, you won't end up caught up in the cogs of some corporate health insurance factory.



At HealthPoint we deliver quality, value and service.

To find out more about HealthPoint healthcare coverage, ask your broker or consultant. Or call Gracie Lank, Sales Associate, Cardinal Health Alliance at **765-741-1991**



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Health Plans for you control.



VHA Tri-State
Health Plans



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Finding quality healthcare shouldn't be a

hit or miss proposition.



Everyone wants quality healthcare. That's a given. The problem is how do you choose one doctor or hospital over another? You could throw a dart and hope for the best. Or simply include VHA Tri-State Health Plans in your company's benefit plan. The over 6,000 physicians and almost 90 hospitals in our Health Plans network are dedicated to

improving both the effectiveness and efficiency of healthcare. So when you choose Health Plans, you're selecting hospitals and doctors who are the market leaders in providing quality-focused healthcare.

The quality-first philosophy of Health Plans providers is the reason we deliver excellence in healthcare throughout Indiana. And that's exactly what you and your employees deserve.

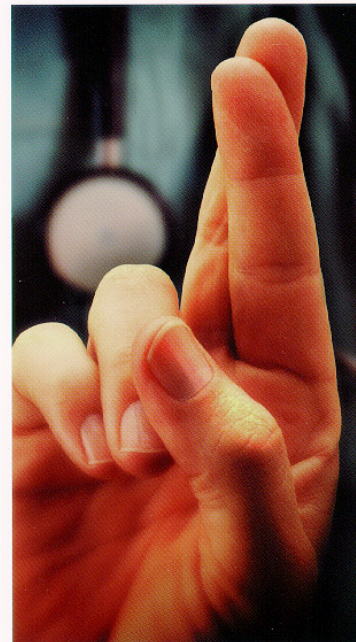
For more information about the VHA Tri-State Health Plans network, call your Third Party Administrator (TPA), broker or consultant. Or, call Joe Bogar at (317) 574-8161 or Rey Balcazar at (317) 574-8157. Or dial 1-888-574-8180 toll-free.

VHA Tri-State
Health Plans

VHA Tri-State Health Plans, Inc., 8900 Keystone Crossing, Suite 500, Indianapolis, IN 46240, Phone (317) 574-8180 or 1-888-574-8180 FAX (317) 574-8170

This is not the way to

pick a doctor.



There are very few decisions that can impact your life more than your choice of a doctor or hospital. Obviously, choosing your healthcare providers is serious business. The problem is, most people don't know the difference between one doctor or hospital and another. So when in doubt, choose quality of care above all else. Simply include VHA Tri-State Health Plans in your company's benefit plan. With over 6,000 physicians and almost 90 hospitals in our network, Health Plans makes quality-focused healthcare readily accessible to your employees.

Our VHA Tri-State Health Plans hospitals and doctors are the market leaders in improving both the effectiveness and efficiency of healthcare. That's what excellence in healthcare is all about. So when you choose Health Plans, you don't have to cross your fingers.

VHA Tri-State
Health Plans

For more information about the VHA Tri-State Health Plans network, call your Third Party Administrator (TPA), broker or consultant. Or, call Joe Bogar at (317) 574-8161 or Rey Balcazar at (317) 574-8157. Or dial 1-888-574-8180 toll-free.

VHA Tri-State Health Plans, Inc., 8900 Keystone Crossing, Suite 500, Indianapolis, IN 46240, Phone (317) 574-8180 or 1-888-574-8180 FAX (317) 574-8170

Health Plans works quickly to remove wrinkles.



Wouldn't it be nice if you could spend more time building the profitability of your business and less time on employee benefit administrative hassles. Now you can. Just include VHA Tri-State Health Plans in your company's self-insured benefit plan. Our Health Plans network provides your employees with access to over 6,000 Indiana physicians and over 70 Indiana hospitals. How's that for freedom of choice?

VHA Tri-State
Health Plans

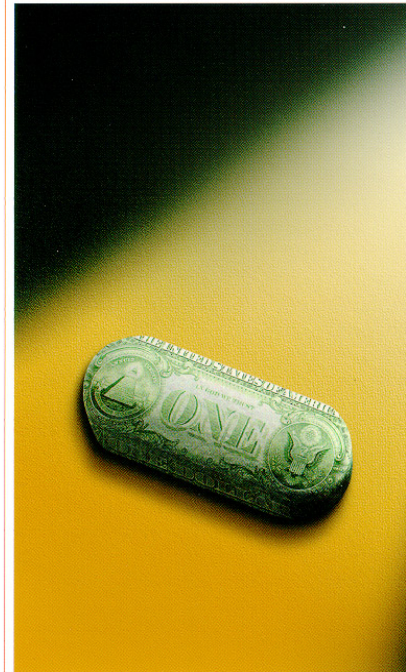
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And, because Health Plans has negotiated very favorable rates with the providers who are in our network, you'll get both lower costs and quality focused care. Health Plans is flexible, too. We'll provide our network to all of your employees or just some of them. You decide. When you enter your company with our Health Plans network you won't need a wrinkle remover.

For more information about the VHA Tri-State Health Plans network, call your Third Party Administrator (TPA), broker or consultant. Or, call Joe Bogar at (317) 574-8161 or Rey Balcazar at (317) 574-8157.

Now saving money on healthcare is so easy

it's painless.



You can access over 6,000 Indiana physicians and over 70 hospitals with just one call.

When you include VHA Tri-State Health Plans in your company's self-insured benefit plan, your employees will get both cost-efficient and quality-focused healthcare. As a Preferred Provider Organization (PPO), we have negotiated very favorable rates with the hospitals and doctors who participate in our Health Plans network. And our providers have an enviable record of delivering quality-driven healthcare services.

Currently our network includes over 6,000 doctors and over 70 hospitals throughout Indiana. And we're continuing to grow. We think that's the kind of freedom of choice your employees want and appreciate.

Health Plans is flexible, too. Obviously, we'd like all your employees to choose our network. However, we're also willing to provide healthcare services to just a portion of your work force. It's easy to see, Health Plans makes cost-effective, quality-focused healthcare so easy it's painless.

For more information about the VHA Tri-State Health Plans network, call your Third Party Administrator (TPA), broker or consultant. Or, call Joe Bogar at (317) 574-8161 or Rey Balcazar at (317) 574-8157.

VHA Tri-State
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**Take two
and
call us in
the morning.**

VHA Tri-State
Health Plans

VHA Tri-State Health Plans, Inc.
8000 Keystone Crossing
Suite 500
Indianapolis, IN 46240

**Not using the
Health Plans network
could drive you to the bottle.**

**Using our VHA Tri-State Health Plans
PPO network can
save you a lot of headaches.**

U sing our VHA Tri-State Health Plans PPO network can save you a lot of headaches. For starters, we're very selective about the providers in our network. So when you choose Health Plans, you get more than access to over 6,000 doctors and over 70 hospitals. You get access to providers who have a long history of delivering both quality-focused and cost-effective healthcare.

Health Plans is flexible enough to provide a solution to your particular needs. We will unbundle our services so you have the option of selecting only the resources you want. We can provide highly responsive claims repricing and utilization management services.

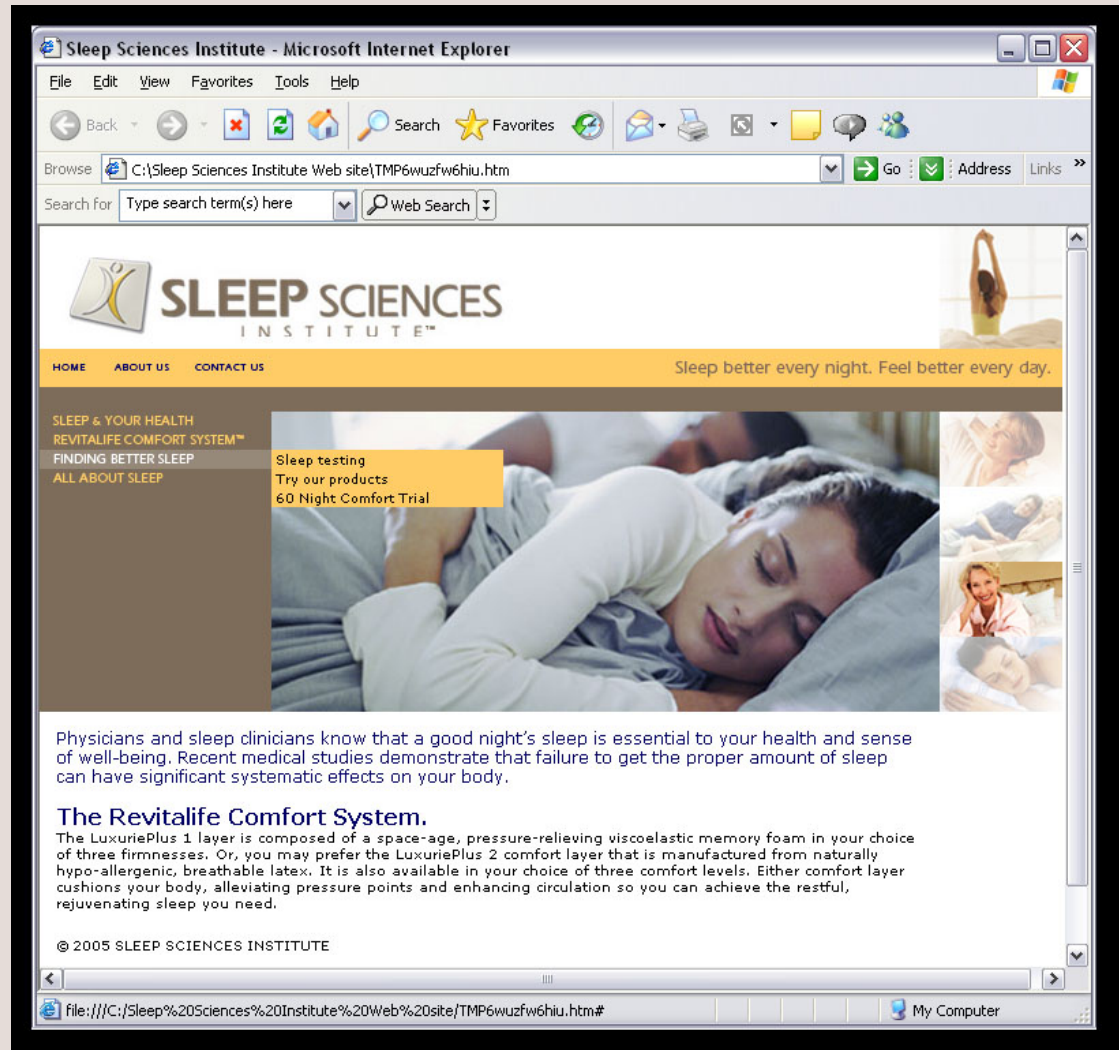
Or, you can contract for these services independently. In most instances our extensive Health Plans network will provide the coverage you need. We will even put together cooperative networks with other VHA affiliates in Ohio, Illinois and Michigan. However, if we're not a perfect match for your employer, we're flexible enough to work with you on a dual choice offering.

When you're looking for a cost-effective, quality-focused PPO network, Health Plans has Indiana covered. Plus, our network access fee is just two dollars per employee per month.

For more information on VHA Tri-State Health Plans contact Joe Bogar at (317) 574-8161 or Rey Balcazar at (317) 574-8157.



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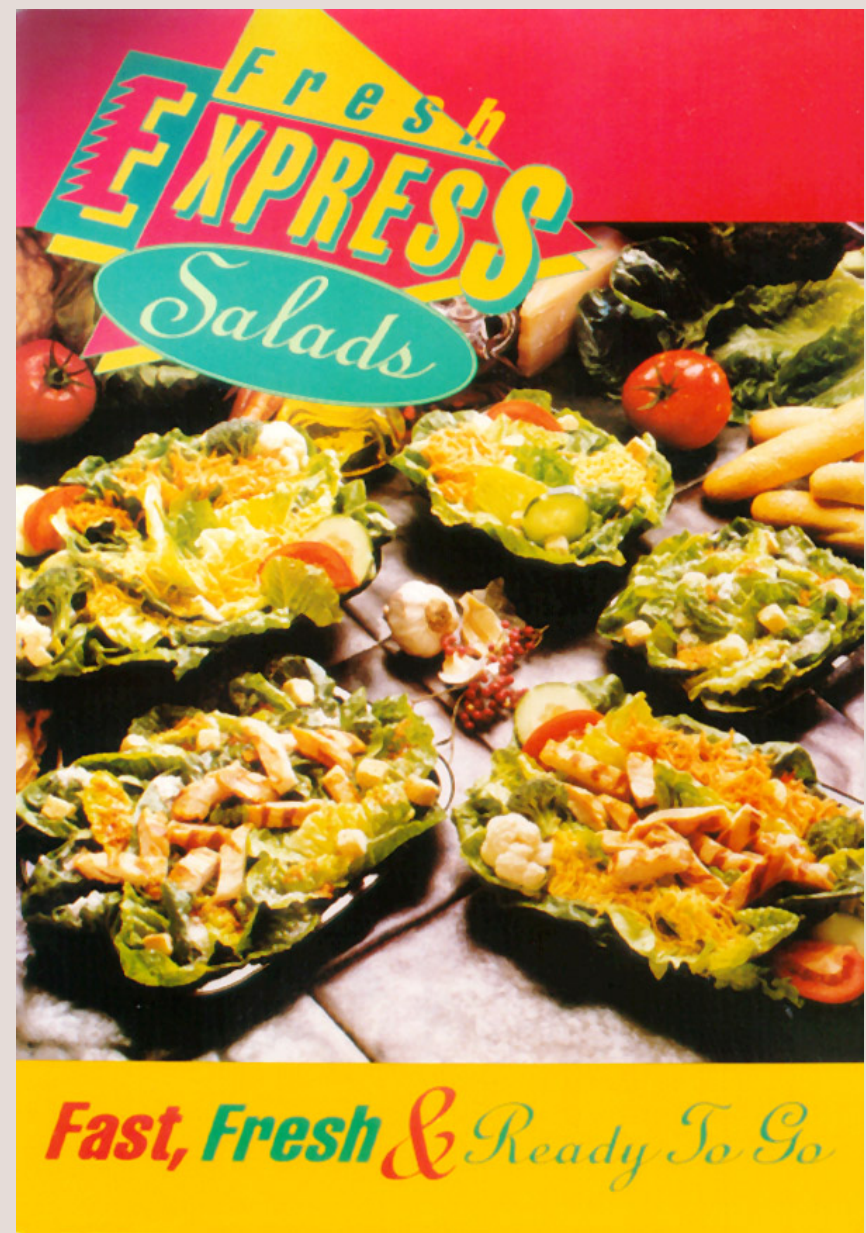
WEB SITE » HOME PAGE



THE GREAT AMERICAN
ROAST BEEF
COLLECTION

ROUND UP SOME GREAT VALUES. SEE COUPONS ON BACK. **Rax**

This advertisement features five different roast beef sandwiches. One sandwich is stacked high with meat and cheese on a long roll, sitting on a wooden barrel. Another is on a similar roll with meat, cheese, and a tomato slice. A third sandwich is on a long roll with meat, cheese, and a green pepper slice. A fourth sandwich is on a long roll with meat, cheese, and a tomato slice. The fifth sandwich is a smaller, rounder roll with meat and cheese. The background is dark and rustic, with a leather jacket and a metal barrel visible.



Fresh EXPRESS
Salads

Fast, Fresh & Ready To Go

This advertisement shows several bowls of fresh salads, including a chicken salad, a shrimp salad, and a tuna salad. The salads are garnished with various vegetables like tomatoes, cucumbers, and carrots. The background is a bright red and yellow gradient.



One Great Meal & One Sweet Deal. \$3⁹⁹

Try our original Big Boy burger, golden french fries, garden fresh cole slaw and Bob's famous Hot Fudge Cake. All for just \$3.99. Really!

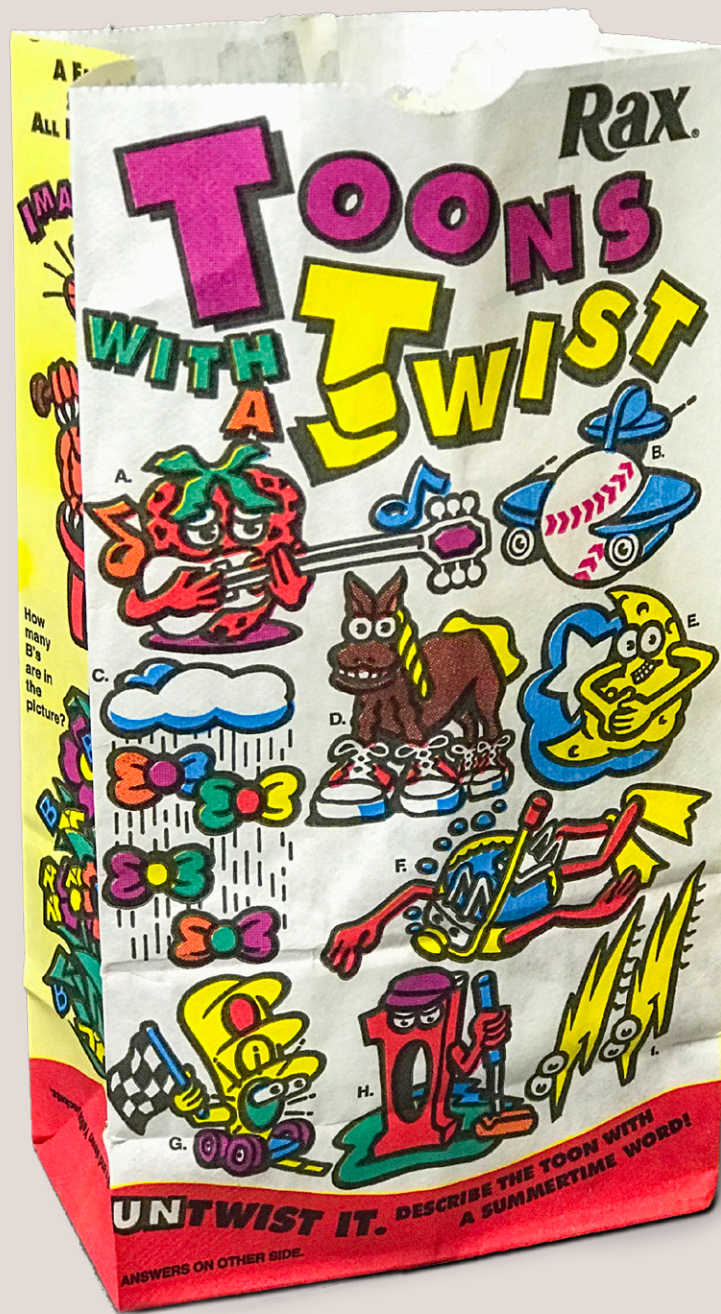


Fill Up Your Family Without Emptying Your Wallet.

Try our original Big Boy burger,
golden french fries, garden fresh
cole slaw and
Bob's famous
Hot Fudge
Cake.

\$3⁹⁹
All for just Really!





DESIGN AND ILLUSTRATION FOR KID'S MEAL BAG



THE GHOULEST CUPS IN TOWN.



**FREE HALLOWEEN CUP WITH
KIDS MEAL PURCHASE.**

COMPLETE YOUR COLLECTION WHILE
LIMITED SUPPLIES LAST.













