



April 22, 2010

To Whom It May Concern:

Kris has been a part of our team at Aviston Lumber for over 5 years. The reason I say team is that she offers affordable prices and professional services to support our needs. I would only expect her to treat me the same way I would treat a customer and she has exceeded my expectations.

Over the past several years, Kris has used her knowledge and experience in the Insurance business to come up with creative solutions to manage cost and maintain coverage. One way she has done this is by implementing a health reimbursement account. It has saved Aviston Lumber over thousands of dollars over the last couple years while allowing us to give our employees the best possible coverage. Kris always has the best interest of the Company in mind when bringing us options as well as the employees. We feel confident that Kris explores every option on an annual basis and always brings us the best value to meet our needs.

On another note, Baugher Financial provides service second to none when it comes to administering our plans. Deb Schumacher, the administrator at Aviston Lumber cringes anytime I allow other agents to bring in quotes. Kris and her staff do such a fabulous job and Deb relies on their service to make her job easier. Baugher Financial assists in the enrollment and dis-enrollment services of employees as well as administers COBRA. They are also there to assist Deb with any issues employees may have with their medical, dental, life or disability policies.

Without Kris we would not have our eyes open to the many options we have for health insurance today. She makes the process easy and understandable and we know she is going to give us the best "bang for our buck". I would recommend any Company to do business with Kris if they want to know they are getting the best value when it comes to health insurance.

Sincerely,

Maurice E. Netemeyer, President