

Clinton County Oil Co., Inc.

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618/526-7570

OCTOBER 1, 2007

FUTURE CLIENTS OF BAUGHER FINANCIAL & ASSOCIATES:

I HAVE BEEN INVITED TO WRITE A RECOMMENDATION LETTER ON BEHALF OF KRIS OSTER OF BAUGHER FINANCIAL. THIS IS ONE OF THE EASIEST REQUEST TO FULFILL.

KRIS HAS MET AND EXCEEDED CLINTON COUNTY OIL COMPANY'S HEALTH INSURANCE NEEDS SINCE 1996 IN A MANNER WHICH DESERVES PUBLIC RECOGNITION.

IN EARLY 2002 OUR COMPANY SOLD OFF ITS INTERESTS IN ANOTHER BUSINESS WHICH EMPLOYED NEARLY ONE HALF OF OUR EMPLOYEES. LESS THAN ONE MONTH BEFORE THE CLOSING ON THE BUSINESS TRANSACTION, ONE OF OUR EMPLOYEES WAS DIAGNOSED WITH MELANOMA, A VERY AGGRESSIVE SKIN CANCER.

EVERYTHING APPEARED TO BE A SMOOTH TRANSITION FOR THE HEALTH INSURANCE NEEDS OF THE EMPLOYEES WHO WERE MOVING TO THE NEW BUSINESS. IN THEORY YOU ALWAYS THINK THAT THERE SHOULD BE NO PROBLEM AS LONG AS YOU PROPERLY 'PUSH THE PAPERWORK'. THAT IS UNTIL YOU HAVE AN APPOINTMENT LATE ON A FRIDAY AFTERNOON 50 MILES FROM YOUR HOME TO TREAT A POTENTIALLY FATAL FORM OF CANCER AND YOU ARE BEING DENIED LIFE-SAVING TREATMENT.

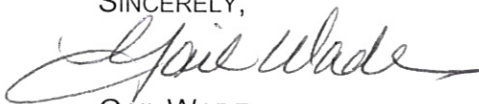
KRIS WAS OFF TO ONE OF HER CHILDREN'S SPORTING EVENTS WHEN I HAD TO CONTACT HER ABOUT THE HORRIBLE AFTERNOON UNFOLDING FOR A *FORMER* EMPLOYEE. EVEN THOUGH SHE HAS NO TIE TO THE INSURANCE CARRIER OF THE NEW COMPANY, KRIS FOLLOWED THROUGH UNTIL THE APPROVAL WAS GIVEN FOR THE TREATMENT.

COUNTLESS PHONE CALLS --- TWO SMALL CHILDREN IN THE CAR --- AND NOTHING TO BE GAINED *FINANCIALLY*.

KRIS ALWAYS PROVIDES US WITH FANTASTIC SERVICE. SHE REVIEWS OUR NEEDS ANNUALLY AND PROPOSES SEVERAL OPTIONS AT RENEWAL TIME.

I WILL CONTINUE TO DO BUSINESS WITH KRIS AND THE STAFF AT BAUGHER FINANCIAL BECAUSE OF THEIR INTEGRITY AND I HOPE THAT YOU WILL JOIN THEM AS IT IS A COMPANY DESERVING OF YOUR PATRONAGE.

SINCERELY,



GAIL WADE
PRESIDENT

