

# GEMINI

GEMINI INDUSTRIES, INC.

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June 27, 2008

KERRY BAUGHER  
BAUGHER FINANCIAL & ASSOCIATES  
108 MAGNOLIA, STE B  
GLEN CARBON IL 62034

Gemini Industries, Incorporated has been associated with Baugher Financial for the past 10 years. As our insurance broker, Kerry and his office have went above and beyond to ensure that our employees have the best medical and dental coverage at the best possible cost.

Each year Kerry personally comes to our office with his staff and brings stacks of quotes and proposals from numerous insurance companies. He spends as much time as is needed to go over each one and point out the pros and cons of each to come up with a solution that best fits our needs. After deciding on a policy, Kerry and his people visit each of our facilities and personally talks with the employees; explaining any changes to coverage and costs from the previous year and answering any questions. His services are then available to the employees for any problems they may have during the year.

I would recommend Baugher Financial to any company, large or small, that is continually looking for the best possible solution to their insurance needs. The services that Kerry and his staff provide are invaluable, making the huge burden of managing group insurance a little easier to deal with and allowing us to provide our employees with the best possible coverage with the lowest premiums available.

Sincerely,

GEMINI INDUSTRIES, INCORPORATED

*Sue Schaeffer*