

Spring!

Installment

inSIGHTS



BAER
INSURANCE

Better Advice. Better Choices.

Baer Insurance Services

9701 Brader Way

Madison WI 53562

www.baerinsurance.com

PH | 608.830.5800

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IN THIS ISSUE



♦ Ah the Golden Years-
How about the Golden Years of Driving? This is great information for those enjoying the best time of their lives. And really, it's good for the rest of us too! Be smart and safe drivers!

♦ Boating -
Weather's great for boating! Are you out there on the open water? Be sure to have your boat properly insured first!

♦ 21 things you won't regret knowing-
Don't come home - to find it burglarized or a loved one harmed. Protect yourself and your family by reading these important and easy safety tips! pg. 4,5,6

♦ We *Heart* Our Community -
Check out what we were up to! "Team Baer" cares! pg. 7-11



♦ **Client Fun Page! 1, 2, & 3!**

We had a beautiful Spring!



inSIGHTS

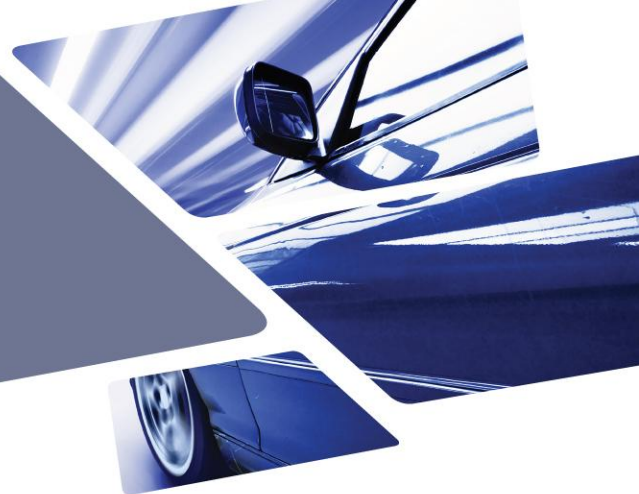
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Auto Insights

Auto and driver risk management tips provided by:

Baer Insurance



Driving Safely Through the Golden Years

As we get older we get wiser, and for some of us that wisdom brings along with it the realization that we just can't do some things like we used to. When one of those things is driving, the key is realizing that you may need to take some extra precautions to ensure the safety of yourself and those around you on the road. You've always been a responsible driver, and with these helpful tips, you'll never have to stop.

Smart Driving Recommendations for Seniors

Avoid driving during rush hour. The traffic is usually heavy, and other drivers can be impatient.

Avoid driving at night or in bad weather, especially if your vision is limited.

Consider taking a safety driving course for seniors. These refresher classes will help you to brush up on your skills and meet some new people.



Plan your route before leaving the driveway. Know exactly where you want to travel and how you need to get there. If you are unsure about your route, get exact directions.

Keep yourself in good health by doing the following:

- Exercise your upper body to keep it flexible. This will help you look over your shoulder at your blind spot.
- Get regular vision checkups and have your lenses updated if you wear glasses and have a prescription change.
- Remember that certain medications or a combination of medications can cause drowsiness or fatigue. Talk with your doctor about potential side effects to medications you are taking, even those that are over-the-counter.

If you have questions about your Automobile policy coverage or would like more auto safety tips, contact us today!

Safety First

Plan ahead for when you can no longer drive yourself around. Talk with family and friends to learn more about alternative ways to travel, such as public transportation and ride service programs. Or, establish a plan with your loved ones regarding how you will travel once you can no longer drive safely on your own.



Boatowners Coverage

We can help you navigate your best boating insurance options to ensure years of boating bliss.

Ensure Smooth Sailing Ahead

You purchased a boat to provide years of personal enjoyment—ensure your pleasure by choosing the right insurance protection.

Coverage Basics

A typical Boatowners Insurance policy is designed to protect your boat, motor, equipment and passengers. It affords similar coverages to those you typically have for your car including:

- Theft, loss or damage to the boat and attached equipment
- Bodily injury coverage, if someone else is injured
- Damage caused to someone else's property by your boat or watercraft
- Liability coverage for your passengers, which would include family and guests
- Medical payment coverage for injuries to the occupants of the boat

Physical Damage: Physical Damage coverage insures your boat, motor, boat trailer, boat equipment and other personal property against accidental loss or damages. Physical damage also helps safeguard your boat equipment, such as anchors, oars, fuel tanks, life jackets, dinghies, tools and canopies.

Liability: Two principal liability coverages are included:

1. *Personal Liability* - A Boatowners Insurance policy provides protection for legal liability and pays, up to the limit of your policy, the legal obligations imposed upon you due to an accident resulting from the ownership, maintenance, or use of your watercraft, including bodily injury, property damage and legal defense.
2. *Medical Payments*- This pays medical expenses, up to the limits in the policy, including the insured's boating-related medical expenses from an accident arising out of the ownership, maintenance or use of the boat. Expenses include hospital, medical, ambulance, etc.

Additional Coverage Options

For added protection, consider the following additional coverage options:

Reasonable Repairs: Covers repairs incurred to protect covered property from further damage.

Emergency Service: Pays for reasonable costs that you incur resulting from specified emergency service to your boat, motor or boat trailer.

Wreck Removal: Pays the reasonable expenses you incur for any attempted or actual raising, removal or destruction of the wreck of your watercraft when damage is caused by an insured loss and removal or destruction is required by law.

Umbrella Liability: Provides additional boat insurance coverage across the board for home, auto and watercraft.

Boating on the open water can be unpredictable but your coverage shouldn't be.

Whether your boat is big or small, it's an investment. Make sure yours is properly protected by calling us today at 608.830.5800 to learn more about all of our insurance solutions for all of your recreational, home and auto needs.

Top Ways to Save

- Running your boat on diesel fuel instead of gas reduces both your risk and insurance premium
- A boat fire can be devastating, so having approved fire extinguishers on board can be a premium saver
- Complete an approved safety course through the Coast Guard, U.S. Power Squadrons, Red Cross, or other state administered course
- Ask about our multi-policy discount

The Basics

A small boat, such as a canoe or other un-motorized boat, is typically covered under the personal property portion of your Homeowners Insurance policy. If you own a larger, faster boat, you'll need a separate Boatowners Insurance policy. It can help you insure your investment in the event of loss due to following risks:

- Sinking
- Fire
- Storms
- Theft
- Capsizing
- Stranding
- Collision
- Explosion



Disclaimer: This brochure is provided for informational purposes only. The information provided herein is not intended to be exhaustive, nor should it be construed as advice regarding coverage. Eligibility for coverage is not guaranteed and all coverages are limited to the terms and conditions contained in the applicable policy. © 2008 Zywave, Inc.

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Know your coverage, know your risk.



21 Things Your Intruder Doesn't Want You to Know

This came across to Baer in an email the other day. We thought this was great information to be armed with! Read all the way to the end. You just might learn something that will save you the hassle of having your home burglarized.



1. Of course I look familiar. I was here just last week cleaning your carpets, painting your shutters, or delivering your new refrigerator.

2. Hey, thanks for letting me use the bathroom when I was working in your yard last week. While I was in there, I unlatched the back window to make my return a little easier.

3. Love those flowers. That tells me you have taste... And taste means there are nice things inside. Those yard toys your kids leave out always make me wonder what type of gaming system they have.

4. Yes, I really do look for newspapers piled up on the driveway. And I might leave a pizza flyer in your front door to see how long it takes you to remove it.

5. If it snows while you're out of town, get a neighbor to create tire tracks and foot tracks into the house... Untouched drifts in the driveway are a dead giveaway.

6. If decorative glass is part of your front entrance, don't let your alarm company install the control pad where I can see if it's set. That makes it too easy.

7. A good security company alarms the window over the sink. And the windows on the second floor, which often access the master bedroom - and your jewelry. It's not a bad idea to put motion detectors up there too.

8. It's raining, you're fumbling with your umbrella, and you forget to lock your door - understandable. But understand this: I don't take a day off because of bad weather.

9. I always knock first. If you answer, I'll ask for directions somewhere or offer to clean your gutters. (Don't take me up on it.)

10. Do you really think I won't look in your sock drawer? I always check dresser drawers, the bedside table, and the medicine cabinet.

11. Here's a helpful hint: I almost never go into kids' rooms.

12. You're right: I won't have enough time to break into that safe where you keep your valuables. But if it's not bolted down, I'll take the whole thing with me.

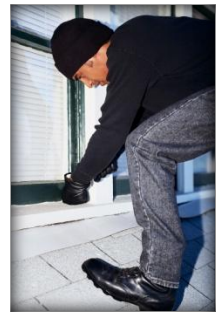
13. A loud TV or radio can be a better deterrent than the best alarm system. If you're reluctant to leave your TV on while you're out of town, you can buy a \$35 device that works on a timer and simulates the flickering glow of a real television. (Find it at <http://www.faketv.com/>)

14. Sometimes, I carry a clipboard. Sometimes, I dress like a lawn guy and carry a rake. I do my best to never, ever look like a crook. I might even wear a 3-piece suit!



15. The two things I hate most: loud dogs and nosy neighbors.

16. I'll break a window to get in, even if it makes a little noise. If your neighbor hears one loud sound, he'll stop what he's doing and wait to hear it again. If he doesn't hear it again, he'll just go back to what he was doing. It's human nature.



(continued next page)

17. I'm not complaining, but why would you pay all that money for a fancy alarm system and leave your house without setting it?

18. I love looking in your windows. I'm looking for signs that you're home, and for flat screen TVs or gaming systems I'd like. I'll drive or walk through your neighborhood at night, before you close the blinds, just to pick my targets.



19. Avoid announcing your vacation on your Facebook page. It's easier than you think to look up your address. Parents: caution your kids about this. You see this every day. *(YOU WOULD BE SURPRISED HOW MANY PEOPLE DO THIS!)*

20. To you, leaving that window open just a crack during the day is a way to let in a little fresh air. To me, it's an invitation.

21. If you don't answer when I knock, I try the door. Occasionally, I hit the jackpot and walk right in.

Sources: Convicted burglars in North Carolina, Oregon, California, and Kentucky; security consultant Chris McGoe, who runs <http://www.crimedocter.com/> and Richard T. Wright, a criminology professor at the University of Missouri-St. Louis, who interviewed 105 burglars for his book *Burglars on the Job*.

Protection for you and your home:
If you don't have a gun, here's a more humane way to wreck someone's evil plans for you.

WASP SPRAY.



SPRAY ME IN AN
INTRUDER'S FACE!

A friend who is a receptionist in a church in a high risk area was concerned about someone coming into the office on Monday to rob them when they were counting the collection. She asked the local police department about using pepper spray and they recommended to her that she get a can of wasp spray instead.

The wasp spray, they told her, can shoot up to twenty feet away and is a lot more accurate, while with the pepper spray, they have to get too close to you and could overpower you. The wasp spray temporarily blinds an attacker until they get to the hospital for an antidote. She keeps a can on her desk in the office and it doesn't attract attention from people like a can of pepper spray would. She also keeps one nearby at home for home protection... Thought this was interesting and might be of use.

FROM ANOTHER SOURCE:

On the heels of a break-in and beating that left an elderly woman in Toledo dead, self-defense experts have a tip that could save your life.

Val Glinka teaches self-defense to students at Sylvania Southview High School. For decades, he's suggested putting a can of wasp and hornet spray near your door or bed.

Glinka says, "This is better than anything I can teach them."

Glinka considers it inexpensive, easy to find, and more effective than mace or pepper spray. The cans typically shoot 20 to 30 feet; so if someone tries to break into your home, Glinka says, "Spray the culprit in the eyes". It's a tip he's given to students for decades. It's also one he wants everyone to hear. If you're looking for protection, Glinka says look to the spray.

"That's going to give you a chance to call the police; maybe get out." Maybe even save a life.



Put your car keys beside your bed at night.

Tell your spouse, your children, your neighbors, your parents, your Dr.'s office, the check-out girl at the market, everyone you run across. Put your car keys beside your bed at night.

(continued next page)

If you hear a noise outside your home or someone trying to get in your house, just press the panic button for your car. The alarm will be set off, and the horn will continue to sound until either you turn it off or the car battery dies. This tip came from a neighborhood watch coordinator. Next time you come home for the night and you start to put your keys away, think of this: It's a security alarm system that you probably already have and requires no installation. Test it. It will go off from most everywhere inside your house and will keep honking until your battery runs down or until you reset it with the button on the key fob chain. It works if you park in your driveway or garage. If your car alarm goes off when someone is trying to break into your house, odds are the burglar/rapist won't stick around. After a few seconds all the neighbors will be looking out their windows to see who is out there and sure enough the criminal won't want that. And remember to carry your keys while walking to your car in a parking lot. The alarm can work the same way there. This is something that should really be shared with everyone. Maybe it could save a life or a sexual abuse crime.



P.S. From original Author-

I am sending this to everyone I know because I think it is fantastic. Would also be useful for any emergency, such as a heart attack, where you can't reach a phone. My Mom has suggested to my Dad that he carry his car keys with him in case he falls outside and she doesn't hear him. He can activate the car alarm and then she'll know there's a problem.

Please pass this on even if you've read it before. It's a reminder.

Please share this with all the people in your life. ★



Opening
Doors
For
Homeless
Youth



A simple act of kindness can go a long way...



Throughout the month of April, Baer teamed up with Aviva Life Insurance Company and held a personal care items drive. From toothbrushes, to soap, to lotion, and much more, we ended up packing up and shipping out 2 very large boxes absolutely stuffed with all kinds of great items! Thank you to everyone who came and donated! We received a very warm thank you note from the Covenant House. They were so very happy to receive all of these items to benefit homeless youth in our society. We were so happy to know we could make a difference out there! We told the Covenant House to give those kids a big “BAER HUG” from Baer Insurance!

For more on the Covenant House please click on the link below.

<http://www.covenanthouse.org/about-homeless-charity>

Team "Baer It All!"

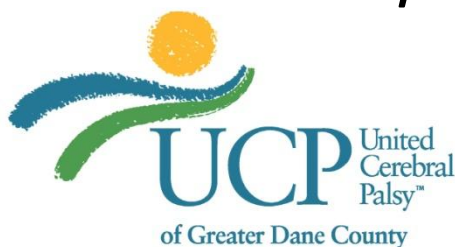


A fun team name for a serious cause! A group of us from Baer participated in the "Komen Race for the Cure." The event took place in Madison, June 2nd. Many of us here have had family members and friends affected by breast cancer. This was a great way for us to show our support to those individuals and also to support future breast cancer research!



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Proudly Presents



Understanding Disabilities, Creating Opportunities

UCP Days 2012

A month-long fundraising and public awareness campaign held throughout June.

UCP Days and Baer Insurance Services

For a Great Cause Baer Insurance Services is the proud presenting sponsor of UCP Days, a month-long public awareness and fundraising campaign held throughout the community during the month of June. This is a great way to get involved in our community while supporting hundreds of children and families right here in southern Wisconsin. Baer has sponsored this event for the past 15 years!



Baer Lunch for a Cause – In addition to our sponsorship, Baer held an internal lunch fundraiser on Thursday, June 14th. Lunch donations went to the benefit of UCP, and lunch was brought on-site, buffet style, from Old Chicago bar & grill! We all enjoyed it so much, that we plan on doing a **SECOND** lunch event next month to help raise a bit more money for this well deserved organization!

Baer also participated in UCP's "Go Green for UCP" campaign all year round. Customers (*or anyone!*) have also participated by collecting used ink cartridges, old cell phones and laptops to recycle for UCP. Just bring them to Baer! All proceeds raised benefit UCP programs and services. ***This will be the last year for the "Go Green for UCP" campaign, so turn in those items before the July 1st!***

***Baer continues to participate in the "Cell Phones for Soldiers" campaign. So please continue to drop off your old cell phones!**

About UCP United Cerebral Palsy of Greater Dane County (UCP) serves over 1,400 individuals and families throughout southern Wisconsin. Beyond cerebral palsy, UCP also provides services for those with autism, epilepsy, Down syndrome, traumatic brain injury, and delays in speech, mobility, or development. Created in 1956, UCP is one of the largest organizations in Dane County supporting children with developmental disabilities, from birth through adulthood. UCP services are provided throughout Southern Wisconsin, including Columbia, Dane, Dodge, Grant, Iowa, Jefferson, Juneau, Richland and Sauk Counties.

United Cerebral Palsy of Greater Dane County
 2801 Coho Street, Suite 300 • Madison, Wisconsin 53713
 (T) 608.237.8508 • (F) 608.273.3426 • ucpdane.org



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Proud Sponsor



2012 Oregon Summer Fest Classic 5k Classic Run/Walk & 10k Run

Sunday, June 24 • Race Starts @ 9:00 AM

Come join us for the Summer Fest Classic 5k Run/Walk & 10k run! Enjoy this BIG small town race through the scenic neighborhoods in Oregon with a fast and flat course. Come for the race and stay for the fun at the Oregon Summer Fest.

Registration now open at <http://www.summerfestclassic.com>.

Location:

Summer Fest Grounds
249 Brook Street, Oregon, WI
[View 5k race route](#)
10k race route coming soon!

Registration:

Online registration will be open through Wednesday, June 20th at 11:59 p.m.
Race day registration and packet pick-up starts at 7:00 a.m. by the entertainment tent near the Oregon Pool.

Entry Fee:

\$30 through June 15 at 11:59 p.m.
\$35 after June 15 and on race day.
\$15 for ages 14 and under.

Early packet pick-up will be Saturday Morning from 9 am-11 am on the Summerfest Grounds.

Tech T-shirts:

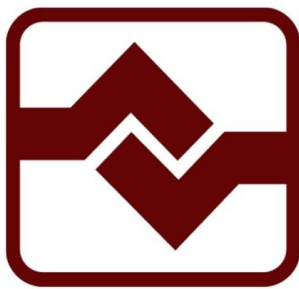
All Pre-registered participants who sign up by June 15 will be guaranteed an Oregon Summer Fest Classic Tech Tee. A limited number of shirts will be available race day. Race day registration from 7 am – 8:30 am.

Awards:

Trophies to the top male and female overall. Ribbons to the top three runners in each age group. **Chip timing** for all 5k and 10k runners provided by [Race Day Events](#).



Watch for **MORE**
Community Outreach
in the near future!



BAER

I N S U R A N C E

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*"We *Heart* Our Community!"*

"Team Baer Cares!"

"Team Baer Jt Aee!"

"BAER HUGS"



Client's Fun Page!

9701 Brader Way Madison WI 53562 Phone: 888.729.2237 www.baerinsurance.com



Thank You! Thank You! Thank You! Thank You!

Thanks to all our clients who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments. We couldn't do it without your help!

Judy Bennett
Charles Wagner
Greg Davis
Mary Ann Pettenger
John Fisher
Dr. Eric & Nanette Rasmussen
Greg Bergman
Ken Alt
Bob Barker
Mike Albert
Leo Krantz
Anchor Property Mgt.
Ed Schmid
Brent Starck, Peaks Holdings MP
Association of Indians of America
Jeff Trapp
The Carryl Company (TWICE!)
Michael Niebuhr
Francis Friend
Beth Zier, Apex Management
Korianna Kent & Ellie Erickson
Mark Peterson (TWICE!)

Not-So-Trivial Pursuit

This is your chance to win a Subway gift card! Test your knowledge! Just one correct answer and you could be this month's winner. If you have the correct answer, your name will be placed in a drawing with all other correct answers. Write down your name and answer, and then fax this page to 608.830.5877 or email to baer@baerinsurance.com by June 29th. Good Luck!

Can you name the person whose face appeared on the cover of Time Magazine more than any other person, about 64 times, during his lifetime?

Your Name _____

Your Answer _____



Last Month's Winner:

Congratulations to Tamera S. Kepler-Village of Soldiers Grove! She answered the last trivia question correctly! We had many correct responses.

Great job everybody!

Tamera has won a Subway gift card! Thanks for playing Baer trivia!

Last month's question was:

Humorous poems, five lines long, probably originated in which county of Ireland?

Answer: Limerick

CLIENT of the MONTH

Our agency is nothing without your loyalty and faith in us. Even if your name doesn't appear below this month, please accept our heartfelt "thanks" for your support. We truly appreciate it!

For outstanding loyalty,
this month we honor:

**Tony & Julie Hook
of Hook's Cheese Co.**

A tale of two college sweethearts making cheese since the 70's. Julie Hook is the only woman to ever be awarded the coveted "World Cheese Champion" title. We are proud to take care of the Hooks' insurance needs! For more information on Hook's Cheese Co., visit: www.hookscheese.com

Tony & Julie will receive a restaurant gift certificate!

Thanks for your continued business!

(Who's next? Hint... it could be you! Watch this space for the announcement.)



just keep talking
2012

Tell Others About Us and

Win a Prize!

Referrals are the lifeblood of any business, and there's no better source than you, our clients. This month, we honor

Kim & Cheri Carryl, of the Carryl Co.

for spreading the word of our agency which brought us new clients.

For these referrals, we present Kim & Cheri with a Madison Originals© gift certificate. Thank you, Kim and Cheri!

Next month's referral prize winner could be you. Just mention Baer Insurance to a friend, relative, colleague, whomever. When they call our office for a quote (don't worry, we ask them how they heard about us) your name will be entered into a monthly and End of the Year Grand Prize drawing! No maximum entries! Thank you in advance.



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Cheri Wilson

AB Orlick, Writing Barefoot

Jodi Endres, Salon & Co.

Joe & Madeline Zindrick

Bruce Goldade

Charles Maulbetsch

Peter Konkell

Monica Prentiss (TWICE!)

Tony Ziehmke

Larry Kelehr, Inland Companies

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For outstanding loyalty,
this month we honor:

Madison Woodworks

Madison Woodworks is owned and operated by Bruce & Sandra North. Madison Woodworks has an absolutely beautiful furniture showroom called Woodworks Furniture and Design. We highly recommend you check it out!

We have enjoyed serving ALL of the North's commercial and personal needs for 20 years!

For more information on Madison Woodworks, visit:

www.woodworksfurniturestore.com/

Bruce and Sandra will receive a restaurant gift certificate!

Thanks for your continued business!

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Joe & Madeline Zindrick

for spreading the word of our agency which brought us new clients.

For these referrals, we present Donna with a Madison Originals© gift certificate. Thank you, Donna!

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Heidi Martell
Mike Milia
Apex Property Mgt. (Beth Zeier)
Anchor Property Mgt. (Barb)
Lake City Mgt.
Kuldip Mavi (twice!)
Jacinda Cunniff
Luedtke-Storm-Mackey
Rebecca Jallings
Sage Mgt. (Diane Hutson)
Dave Burkle
Jason McCutchin (Midwest Family Broadcasting)
Tom Gross
Keith Boltz
Justin Staskal (Staskal Custom Construction)
Diann Kielley-Corbett
Sarah Cutler (Community Work Services)
Village of Livingston (Christina)
Jennifer Erdman
Lisa Maly
Jake Pischer
Lisa Buschkopf
Mark Rudman
Bruner Realty (twice)

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this month we honor:

A-TEAM Construction

A-Team is owned and operated by Aaron Martinek. Aaron and his team pride themselves on providing quality residential and commercial construction and a positive work environment.

**"Making the Ordinary,
Extraordinary."**

**We enjoy serving A-Team's
commercial needs!**

**For more information on
A-Team Construction, visit:**

www.mydreamateam.com

Aaron will receive a
restaurant gift certificate!

Thanks for your continued business!

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