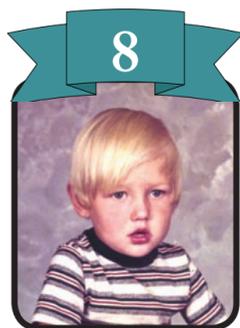


Guess Who?

Tell us which Market Finders employee featured in the newsletter you think these kids turned out to be . . . and you'll be eligible to win a

\$50 Visa gift card!



It's Easy!

E-mail or fax your answers. (marketing@mfc.com or fax to 502.410.6700)

Include the picture number and who you think it is.

A winner will be drawn from all correct entries received by December 10, 2009.

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The Market Finder

Volume 9, Issue 2 Holiday 2009

What I love about Christmas...

Elves!

Anyone who knows me knows what Joe Miller does over Christmas – *work!* While I admit to indulging in the typical holiday festivities, I'm usually dialed by remote into my desktop at the office once the children are nestled all tucked in their beds.

Annually I have a few words with Santa Claus when he makes it to our house. After leaving gifts for my wife and kids, we both have a good stiff drink of holiday cheer and take a bet on who will work the most until we meet back up the following year! Santa always slaps me on the back and tells me how I missed my calling and should have been an elf! Then off he goes, laughing all the way for some reason. Same thing every year.

On a serious note, times have been very tough all over, and we know that you have your choice of wholesalers. From our hearts, we

thank you so very much for your support of our fine staff. We will continually strive to add value to your offices in any way possible and always earn your confidence. On behalf of our family at Market Finders, may you all have a wonderful Holiday season and may 2010 bring a better life to all . . . *Now, back to being an elf...*



Joe Miller
 Assistant Vice President
 18-year employee

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The Last Word...



Sylvia Smith
 Chief Financial Officer
 30 years at MFIC

We sincerely hope you enjoyed our Holiday Newsletter. With summer over and the holiday season upon us, we at Market Finders Insurance Corporation want to express our warmest wishes for a safe holiday season and profitable New Year!

As you may notice we've changed our usual format to give you the opportunity to get to know some of our staff. Some names you may recognize and some you may not, but rest assured all of our staff – from the front office to those behind the scenes – has the same goals, which are to give you superior service, the best insurance products from our E & S markets, and timely quotes.

We recognize that this is a "people business" and we sincerely appreciate the relationship we enjoy with all of our agents, companies, vendors, and each other. Thank you, again, for your continued support of Market Finders Insurance Corporation. Our promise to you is that we will strive again and again to give you our very best. We look forward to working with you in 2010.

Have a GREAT holiday season!

Presents!

We have a tradition in the Ohio office called the "White Elephant Gift Exchange." Each of us finds an item or two around the house that we no longer want. We wrap it up and bring it in for the gift exchange! Over the years we have had some good laughs. It's really amazing to see the items we have hung onto over the years – such as an *Elvis Blue Suede Shoes* lamp, 8-mm projector, ugly boot plant holder, port-a-potty, box with 50 spray cans of bug repellent, gun rack made with deer hoofs, Santa candles and a walking/singing Christmas tree. How true that one man's trash is another man's treasure!



Jamie Stroud
 Commercial Underwriter
 10-year employee



Blue Suede Shoes Lamp

Volume 9, Issue 2

Santa!

My favorite Christmas memories are of my children waking up on Christmas morning, stumbling to the tree and watching their faces light up. Playing Santa Claus was my absolute favorite! My husband and I would faithfully set the alarm for 3:00 a.m. on Christmas morning to dig out all the gifts we'd been hiding in special places over the last few weeks and get them situated under the tree. We'd always leave the Christmas tree lit up, go back to bed and wait for the children to come running and screaming, "Mom, Santa Claus has been here!! Get up, Santa Claus came last night!" It was such a magical time for the children, and the expressions on their faces were priceless.

As my children grew older and learned "there is no Santa," I thought how sad it was that they were growing up – but how wonderful it would be not having to get up at 3:00 a.m. again! So the next year, I just put the gifts under the tree as I got them wrapped. Christmas morning they seemed saddened somewhat, and I didn't understand why. They said it just wasn't the same coming downstairs and not seeing the Christmas tree lit up with all those gifts under the tree that hadn't been there when they went to bed.

Needless to say, I have gone back to our tradition of hiding all their gifts until 3:00 a.m. Christmas morning – even though my kids are now 14, 18 and 20 – trying to keep the magic as long as I can. I hope my children will one day look back and see the sacrifice and just how far parents will go to make their children happy! I also hope they might do the same for their children... at least until they've left the nest!



Lorraine Hardin
Personal Lines Underwriter
9-year employee

Childhood!

My most memorable Christmas is when I was 10 years old. We had a huge family gathering at the country club on Christmas Eve. I have two brothers and a sister, and we were all anxious to get home and in the bed before Santa came. After leaving the club, my Dad wanted to drive around and look at the lights. We were upset because we knew we needed to be in the bed -- or Santa would not leave our toys. *Finally*, we headed for home. As we pulled into the driveway, we could *see Santa* in the living room through the huge front window! We all crouched down in the floor of the car ... scared to death that Santa would see us and know that we were not fast asleep in our beds.

Finally, Dad and Mom were able to coax us out of the car and into the house. Dad explained to "Santa" that it was all his fault, so we were able to keep our toys that year. I don't care how old I get, I'll never forget that moment.



Roger Boggs
Commercial Underwriter
6-year employee

Family Time!

Christmas Eve has always been the night for Pa Pa to shine at our house! Ever since our boys, Chris and John, were young this has been the night my husband was in total charge of the dinner preparation. Opening gifts always follows the dinner. We have continued this tradition with our expanded family of in-laws and, of course, our grandchildren – three boys... Logan, Dylan, and Aidan – and our Christmas princess, Annika.



Last year, I broke tradition and left Christmas morning for Guadalajara, Mexico, to meet my one and only granddaughter who had just been born on December 13th. (Annika's dad was transferred there by Brown-Forman.) After a lot of complications, Annika was released from the hospital and came home December 24th. She will always be our Christmas memory and made 2008 the best Christmas ever!



Mary Ecken
MFI Premium Budget Corp.
15-year employee

What I love about Christmas...

Memories!



Vickie Smith
Comptroller & HR Manager
26-year employee

I love spending the holidays with my family on Christmas Eve – especially my twin grandchildren, Jonathan and Alexis, who are 5 years old. They make every day special to me, not just the holidays. Having lost my mom, dad and my son, I cherish every minute I get to spend with my family any time of the year.

My favorite time is spent watching Jonathan and Alexis laughing and playing and not having a care in the world. Of course, at Christmastime we always reminisce about all of the happy times and memories of the past Christmases shared with the ones we have lost.



Catching up!



Tamara Stough
Administrative Specialist
17-year employee

For the holidays, the best of times for the Stough family is actually being able to get together to catch up. Don't get me wrong, the presents and home-cooked food by some exceptional cooks are great! But the best part of Christmas for us is just the enjoyment of being together in one place!



Food!

I have three children and Christmas day is a busy one for us! The day starts the same way every year, with the little ones getting up (way too early) and opening their gifts before breakfast. Once everyone's dressed, we go to my parents' house. Each year, I eat way too much turkey, ham and all the trimmings – and then lay around awhile feeling miserable. We open presents, lay around some more, and then leave for the in-law's to repeat the same thing! (I try to stuff more food in me because, well it's there, and I hate to see food go to waste!)

Once we get home, I have to unpack a vehicle that is full of gifts and I always wonder just where we're going to put all of this stuff! And that's how the holiday is spent at the Jackson's.



Randy Jackson
IT Development Manager
6-year employee

Giving!



Bonnie Bolin
Claims Manager
4-year employee

Our longtime family tradition has been to spend Christmas Eve at my parents' house, eating a huge dinner and then exchanging gifts. My sister and I knew that Christmastime after my father passed away was an especially hard time for our mother, so one year we decided to find a really special gift for her.

With just two weeks to go, my brother finally located an old 8-mm film of our family! Problem was we didn't have an 8-mm projector -- so the search was on! After several near misses – and Christmas Eve now just days away – we finally located one at a pawn shop in Somerset, Kentucky. And this one worked perfectly!

After our usual Christmas Eve feast, all 21 of the immediate family members looked on as Mom's special gift was presented. Everyone was enjoying seeing the film of our childhood antics when my mother, standing in the doorway, quietly asked to see the film again... "You know, the part about Dad..." and a tear rolled down her cheek. Yes, this was the best Christmas ever!