

Congratulations to  
Jude Lundy, Mike Rajavich, and  
Christopher Mortensen –  
Our grand prize Christmas Cash  
winners of \$250, \$500, and \$1000  
for Spread the Word 2009!

And we are proud to say:  
It's Back, Spread the Word 2009!

We've built our agency by taking special care of our customers. Naturally, we want to get more customers, but only the right kind of customers – people like you. Some of our best new customers call because you recommend us and we LOVE it when you " Spread the Word " about the special treatment and great value you receive from St. Marys Insurance Agency & affiliates Smith-Keats Agency, McKean Insurance Agency, Emporium Insurance Agency, and Boyles Insurance in Clearfield & State College.

Thanks to the over one thousand referrals to us already, we are continuing the excitement and adding to it for 2009! Sure, we could spend more money on advertising, but we'd rather give it to YOU because YOU are the best advertising we can get!

*St. Marys Insurance Agency  
Smith-Keats Agency  
McKean Insurance Agency  
Boyles Insurance  
Emporium Insurance Agency*

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## Spread the Word 2009

Tell a friend, colleague, relative, business associate, neighbor – whoever about us. When they contact us and tell us you sent them (don't worry we'll ask), you win - - -

#1: A \$2 PA Lottery Ticket

#2: one chance at a monthly \$50 gift certificate – your choice

#3: one chance at the THREE Grand Prizes:

\$250, \$500 and \$1,000 in Christmas Cash!

There's virtually no limit on your chances to win!

St. Marys Insurance Agency Inc's "Spread the Word" 2009 Program Rules

- There's virtually no limit on the number of chances you can create for yourself
- Contest open to any human being on the planet 18+ who refers a prospect to our agency
- You do NOT have to be a client
- Your name and or likeness will be used in marketing/promotional materials (for no compensation)
- You do NOT have to be present to win
- Prospects referred do NOT have to become a client for the referring party to win
- We are not responsible if the law says you can't win
- Rule changes and Prize changes may be instituted at any time
- All decisions made by St. Marys Insurance Agency, Inc & affiliates are final

Because of current regulations, awards are not available for referrals on securities.

*St. Marys Insurance Agency*  
324 S. St. Marys Street  
St. Marys, PA 15857  
814-834-2897

*Smith Keats Agency*  
409 Center Street  
Johnsonburg, PA 15845  
814-965-2317

*McKean Insurance Agency*  
600 Chestnut Street Suite 1  
Bradford, PA 16701  
814-362-9840

*Boyles Insurance*  
11 Nichols Street  
Clearfield, PA 16830  
814-765-8152

*Boyles Insurance*  
400 S. Atherton Street  
State College, PA 16801  
814-234-1991

*Emporium Insurance Agency*  
141 East 4<sup>th</sup> Street  
Emporium, PA 15834  
814-486-0103

**Spread the Word and Win!!!**