

The

Badger Beacon

The Employee Newsletter for

Badger Mutual Insurance Company

January 2012



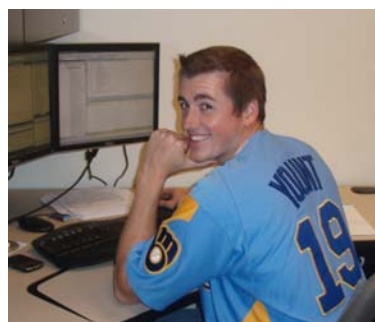
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*Badger Christmas Party
At The Wisconsin Club
December 15, 2011*

Badger Mutual employees, retirees, board members, special guests along with their guests experienced Christmas Merriment while they wined and dined at this year's Christmas Party. The spectacular multi-stationed buffet was sure to have something for everybody's liking and taste. Live music was provided by the Band *Night Shift* and kept the group dancing well into the night. 170 people attended this year's party.



Kathy Markgraf, Chris Centeno and Scott Markgraf



Dave Kane and Roy Bubeck with Brian and Amy Wiza



Debbie and Jimmy Podlesnik



Cassandra Kirk, Karen Kirk, Barb Daniels and Barbee Greenwald



"Getting their groove on" to the Electric Slide

Breakfast with Santa - December 3, 2011



Hannah, granddaughter of Jody Hansen.

The 5th Annual Badger Mutual Breakfast with Santa for employee families was held on Saturday, December 3, 2011. All employees were invited to bring their children and grandchildren to meet with Santa and Mrs. Claus. 120 people including both the adults and children enjoyed a breakfast that was prepared by the Community Relations Committee that included French toast, scrambled eggs, English muffin and Canadian bacon breakfast sandwiches, apple slices, donut holes, orange juice and coffee. In addition to spending some one on one time with Santa and Mrs. Claus, children received a stocking filled with Christmas treats and small toys. Special thanks to the Community Relations Committee, Timber Davey, Tola Hellauer, Chris Centeno, Kristen Rabbitt (Nancy Rabbitt's granddaughter) and Melissa Rivera (Jenny Zubek's daughter) for volunteering to make this event so successful.



Nikki Kehlenbrink with her daughter Janae (left)



Santa with Kyle, son of Aga Jesmanowicz



Sabina, Isabella and Paul Mrzyglod with Santa and Mrs. Claus.



Mario, grandson of Mary Struck.



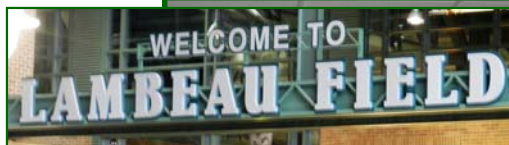
Anonda, daughter of Cassandra Kirk.



Amy Wiza (center) with Madeline and Benjamin writing letters to Santa

Green Bay Packers vs. Tampa Bay Buccaneers Game November 20, 2011

Badger Mutual employees had the opportunity to sign up to attend the Packer Game at Lambeau Field vs. the Tampa Bay Buccaneers on November 20, 2011. Bus transportation was provided for the group. Of course the Packers won with a final score of Packers 35, Buccaneers 26.



Judy Young and Marcie Duchnowski



Marcia Chesnut showing her Cheesehead Pride!



Anniversary Luncheon Wednesday, November 2, 2011

Badger Mutual celebrated milestone Anniversaries for employees that had a 15, 20, 25, 30 and even a 50 year anniversary this year. Badger is proud of the longevity of these employees' employment. Honorees positions ranged from all of our departments, and all levels including our CEO. A buffet luncheon catered by Zilli's was served. Each honoree received a rose bouquet, a card signed by all employees, a Kohl's gift card and a service tack pin.



Anniversary Honorees– (Back row L-R) Darrin Groendal– 20 years, Minu Perez– 30 years, Mary Struck– 15 years, Lynn Davey– 30 years, Roy Bubeck– 25 years. (Front row L-R) Pat Kaboskey– 30 years, Karen Kirk– 30 years, Rhonda Parys– 15 years, Gloria Ingebrigtsen, 50 years, and David Wade– 30 years.



Roy Bubeck congratulates receptionist Gloria Ingebrigtsen for her 50 years of service.



Dave Wade (left) with Chairman of the Board, Richard Rusch.



Roy Bubeck presents Darrin Groendal with a 20 year pin.



Dave Kane and Rhonda Parys



ANNUAL LUNCHEON NOVEMBER 1, 2011

This year's Annual Luncheon of the Quarter Century Club was held in the Badger Conference Center on November 1, 2011. The Quarter Century Club consists of both present employees and retirees that have 25 years or more of continuous service to Badger Mutual. Other members that attended the luncheon that are not pictured are: Gloria Ingebrigtsen, Minu Perez, Dave Wade, Kathy Wilcox, Judy Young, and Nancy Zacher. Other members include: Norma Block, Bonnie Brushwood, Josephine Glass, Al Irzyk, Randy Kropusek, David Powers, Diane Splinter and Bill Zahn.



Retirees Eleanor Tolg (left) and Betty Jean (B.J.) Kurcinka



Judy Haag (retiree), Lynn Davey, Kris Wagner and Pat Kaboskey



Marvin Edmunds (retiree), 2011 inductee Roy Bubeck, and Vern Burhop



Chairman of the Board; Rick Rusch, Karen Kirk, Dave Kane and Carole Stark.

Brewers Game September 13, 2011

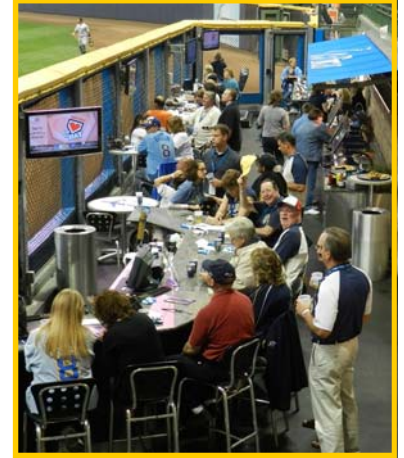
Employees that were interested in attending the Brewers vs. Colorado Rockies Game entered a drawing for employees and their guest. Seating was in the Landing Zone Area outside the outfield. A total of 75 people attended the game and cheered the Brewers on to a victory over the Rockies, with a score of 2-1.



(L-R) Scott Warner, Margaret Warner, Lupe Magana and her brother Martin Magana.



Leslie and Andy Thiede



Dave Wade and Mike Haeger (front)
(Background) Paul Greenwald, Colleen Wolf and Ryan Maloney



Denise and Chris Klemens

Badger Fest 2011

This year's Badger Fest took place at the Wisconsin Club Country Club. The weather was hot, so many employees took advantage of the pool after lunch by playing volleyball, swimming, going down the water slide, or just sitting on the edge of the pool. Employees also tried their luck with the Bags lawn game. Board and card games were also available for employees to enjoy during a relaxing afternoon.



Community Relations Events



**Boys and Girls Club
Giving Tree**

The gifts pictured above are just a portion of the gifts that Badger Mutual employees purchased for our giving tree for Davis Boys and Girls Club. 100 children that attend the club submitted a "wish tag" that listed 3 items that they would like for Christmas. Employees selected one or more tags and could buy more than one gift if they chose. Boys and Girls Club employees delivered the gifts personally to the families who were very grateful to receive the gifts.



BOYS & GIRLS CLUBS
OF GREATER MILWAUKEE



Boys and Girls Club Christmas Party

December 16, 2011

The Community Relations Committee used their connections to have Santa and Mrs. Claus make an appearance at the annual Christmas Party at the Davis Boys and Girls Club. Special thanks goes to Dave Burclaw, Nancy Rabbitt and Barb Daniels for making Santa's appearance so magical.

United Way Campaign 2011

This year's "LIVE UNITED" United Way Campaign kicked off on Monday, October 17th with a complimentary Grilled Hamburger Lunch for all employees. Fund-raising activities included a bucket raffle for Brewers and Packers sports related items and Badger wear items. There was a separate Super Raffle for a Commemorative 2010 Super Bowl Green Bay Packers football pictured right. A Texas Hold'em Tournament was also held.

93 employees participated in the campaign and together with pledges and activities, \$20,000 was raised for United Way.



**Congratulations
Toula!!**

Badger Mutual employee Toulia Hellauer won a 2012 Ford Focus in the United Way Give & Win Pledge Campaign. She found out that she won the car when they announced it at the United Way Campaign Results party that she attended with a friend. Now she knows why her friend was so insistent that Toulia needed to go with her. United Way of Greater Milwaukee exceeded their campaign goal and raised over \$50 million dollars.



Saturday, August 27, 2011



Vince Condella, Fox 6 Chief Meteorologist with Wish Child Damita.



Kathy Wilcox with Wish Child and Front Runner Joe.



Badger Mutual is proud to be the presenting sponsor of the Walk and Run for Wishes since 2001. This year's event raised funds for forty wishes to be granted for children in Wisconsin. Overall, there were over 2800 participants, making it a record year. Badger Mutual's Team picture (left). Overall, Badger's Team had 95 participants that either walked, ran or volunteered for the Walk and Run.

National Night Out Neighborhood Block Party August 2, 2011

Badger Mutual hosted the 25th Annual National Night Block Party for the area residents on August 2, 2011. Employees from the Community Relations Committee along with Management prepared a picnic dinner of grilled hamburgers, hot dogs, corn on the cob and side dishes. All children that attended received a gear bag filled with fun items and received a prize in a kids' only raffle. Guests included neighborhood residents, police from the 2nd District Police Station, Community Liaison Officer Jesus Gloria with McGruff the Crime Watch Dog (pictured center), and individuals from community organizations and area businesses. Special thanks goes to members of the Keystone Youth Leadership program at the Don and Sallie Davis Boys and Girls Club (pictured right) who volunteered in all areas of the party and helped us make the event a big success.



The Badger Mutual Insurance Brown Deer Women's Amateur Golf Tournament was held at the Brown Deer Golf Course on August 1 and 2, 2011. This is the 12th year of the Tournament, and is one of the largest of its kind in our area to offer amateur women golfers of all levels the chance to compete. Net proceeds from this year's tournament are donated to: **My Home Your Home (Lissy's Place)**- transitional housing for young women from foster care to independent living. **Sojourner Family Peace Center- Belle Resource Center** -Offers families experiencing domestic violence access to effective and complete programs required to achieve a life free of violence in which domestic respect is the right of every woman, man and child. The tournament winner Rheba Mabie is pictured to the right. Badger employees that volunteered for the event were: Cassandra Kirk, Chris Klemens, Lance Kucifer and his father Jim Kucifer. Retirees that volunteered were Diane Splinter and Roger Nikodem.





Welcome to Badger Mutual- Employee Spotlight



Welcome Marquette Students



Betsy Reuteman– Start Date August 30, 2011

Betsy learned about Badger Mutual by applying through the Marquette University Job Connection website. In addition to studying, in her spare time she enjoys crafting, sewing, knitting, baking and running. She wants to run a half marathon next summer. Here are her favorites:

Main Dish– *Pulled Pork*

Dessert– *Ice Cream*

Movie– *Wizard of Oz*

TV Shows– *Modern Family*

Author– *Jodi Picoult*

Music Artists– *Taylor Swift*

Sport to Participate in– *Swimming and Running* **Spectator Sport**– *Football*

Vacation Destination– *New York City*

Future Vacation Dream– *Greece*

Maly Lor– Start Date August 30, 2011

Maly (pronounced Molly) found out about Badger Mutual through the Marquette University Job Connection website. She has a collection of nail polishes/ nail art and she loves to do nails in her spare time. She also enjoys cooking and eating with her family. She has a 1 year old Shih Tzu dog that is brown/black/white and is named Bella. Maly likes to play with her and teach her new tricks. Here are her favorites:

Main Dish– *Fried Chicken*

Dessert– *Warm Chocolate Chip Cookies*

Movies– *Toy Story 3, Bridesmaids, Taken, and The Town*

Music Artists– *Lady Antebellum, Kanye West, Usher*

T.V. Show– *Master Chef*

Book– *Harry Potter Series*

Sport to Play– *Volleyball*

Vacation Destination– *San Diego*

Future Vacation Dream– *The Bahamas*



David Romero– Start Date September 20, 2011

David learned about Badger through the Marquette University Job Connection. He enjoys running in his spare time. "It feels great to go out there and run 5 miles". He also enjoys "tinkering" with the latest technology to see what it can do.

Here are his favorites:

Main Dish– *Spaghetti*

Dessert– *Kit-Kat Candy Bars*

TV Shows– *Star Trek*

Book– *Battlefield Earth*

Sport to Play– *Basketball*

Spectator Sport– *Basketball*

Future Vacation Dream– *The Moon*

David Bredemus– Start Date October 11, 2011

David became familiar with Badger Mutual through the Marquette University Job Connection Website. In his spare time he enjoys playing football, hockey, baseball, basketball, tennis and golf. He also likes to hang out with his fraternity brothers in the Kappa Sigma Fraternity. His favorite teams to watch are the Minnesota Wild and the Green Bay Packers. Here are his favorites:

Main Dish– *Steak*

Dessert– *French Silk Pie*

Movie– *No Country for Old Men*

TV Show– *The Office*

Book– *Money Ball*

Music Artist– *Kenny Chesney*

Sports to Play– *Hockey*

Spectator Sport– *Football*

Vacation Destination– *Washington DC*

Future Vacation Dream– *Rome, Italy*





Kathy Markgraf– Start Date July 18, 2011

Kathy heard about Badger Mutual through Chris Klemens. In her spare time she likes to make jewelry. She also enjoys scrapbooking. Her family has a Birman cat named Cagney and a Lhasapoo dog named Tanner.

Here are her favorites:

Main Dish– *BBQ Ribs*

Dessert– *Cherry Pie*

Movie–*Pretty Woman*

TV Shows– *Dancing with the Stars* **Book**
– *American Idol*

– *The 5 people that you meet in Heaven by Mitch Albom*

Music Artists– *Danny Gokey & Keith Urban*

Spectator Sport– *Football*

Sport to Participate in– *Hiking*

Vacation Destination– *Arches National Park, Utah*

Future Vacation Dream– *Denali National Park, Alaska*

Five Ways to Improve your Happiness Quotient

Content extracted from article by Kathleen Koster
the Employee Benefit News–
November 2011 edition

Shawn Achor, Harvard researcher and positive psychology expert believes that there are five ways to improve your happiness quotient by completing the following simple activities for 21 days in a row.

1. **Write three things that you are grateful for.** They must be new things that occurred in the last 24 hours and they must be specific. Simply saying that you're thankful for your health is not sufficient. Go deeper, why are you thankful for your health? Once you've done this for some days in a row, you can scroll through the list when confronted by a negative email and be overwhelmed by the positivity. This makes you much more optimistic and positively refocuses the brain's lens.
2. **Journal every day.** Take two minutes to detail one meaningful event. Because the brain cannot differentiate between reality and visualization, you are effectively reliving the good experience. This shifts the brain from a task-based outlook to a meaning-based one.
3. **Exercise.** This works not because of the neurochemicals released in the brain, but because it tells your brain that you're able to be successful. Achor says this is why executives who exercised in the morning are better equipped to deal with their inboxes at 2 p.m. When they studied people with depression, those who exercised instead of taking antidepressants had equal drops in depression, but had 30% fewer relapse after the initial six months.
4. **Meditation** helps you single-task, which enables your brain to shine like a laser on a challenge, increasing your chances of success. Achor suggested starting with as little as two minutes a day.
5. **Send random acts of kindness.** Each day send an email to one person in your social support network thanking and praising them. Twenty one days later your brain appreciates that you have 21 people that you're connected to. This is extremely beneficial because social support is the greatest predictor of satisfaction.

The brain is like a single processor in a computer—it can make a conscious or unconscious decision for happiness. If someone is constantly scanning the world for negatives, then they will have no energy left over for looking for the positive. “If we can change the way in which the brain views the world, what we've discovered is not only can we change our levels of happiness, at the same time we can brave every single business and educational outcome for individuals,” Achor said.

“It's not necessarily the reality that shapes us, but the lens with which you view reality that shapes your experience of it,” Achor said. Focus on your own lens and “how you can ripple that positivity out through your work, your personality and your habits to create a more positive work environment, a more positive family and a more positive world.”

Achor explained “Happiness is actually an advantage. It's not the opposite of success; it's the precursor to it. If we can raise the levels of happiness and optimism we can make this a better world.” You can learn more about the science of happiness by visiting Achor's website, HappinessAdvantage.com.

Anniversaries

January # of years

2	Nikki Kehlenbrink	Claims	11
2	Jennifer Zubek	Claims	11
4	Derek Schwechel	I.T.	2
5	Toula Hellauer	Accounting	1
6	Rosanne Kubicek	Claims	9
9	Sarah Schneider	Personal Lines	4
14	Danielle Loveless	Commercial Lines	4
15	Debbie Taylor	Accounts	4
16	Chad Bubeck	Commercial Lines	11
21	Ivana Golubic	Claims	3
26	Faith Givings	Claims	3

February

1	Colleen Wolf	Personal Lines	2
12	John Botkin	Marketing	24

March

1	Eric Scharlau	Maintenance	5
1	Julie Bender	Claims	7
1	Anna Schaefer	Commercial Lines	8
3	Mary Baranowski	Commercial Lines	9
10	Debbie Podlesnik	Personal Lines	4
12	Pat Gingras	Accounts	11
12	Guadalupe Magana	Accounts	5
16	Tom Theusch	Claims	11
19	John Conway	Claims	5

April

1	Roy Bubeck	President; CEO	26
1	Cassandra Kirk	Claims	1
24	Daliborka Kojic	Accounts	6
27	Marisela Ferrusquia	Personal Lines	8
29	Darrin Groendal	Accounting /IT	21

May

1	Steve Ladd	Marketing	3
8	Marcie Duchnowski	Personal Lines	11
11	Minu Perez	Claims	31
11	Jared Huntemann	Claims	3
15	Rose Hoban	Accounting	6
17	Kathy Foley	Administration	13
18	Denise Hogleund	Creative Services	18
20	Pat Kaboskey	Personal Lines	31
21	Michael Haeger	Marketing	22
22	Marcia Chesnut	Receptionist	6

June

12	Gloria Ingebrigtsen	Receptionist	51
21	Christine La Barge	Commercial Lines	13
21	Margaret Warner	Accounts	13
25	Dave Kane	Executive V.P.	28

June Birthdays

9	Judy Young	Personal Lines
16	Mary Kaufman	Personal Lines
18	Thomas Dunmore	Claims
18	Debbie Taylor	Accounts
19	Christopher Klemens	Claims
27	Nancy Rabbitt	Accounting
29	David Wade	Marketing

Birthdays

January

2	Minu Perez	Claims
3	Daliborka Kojic	Accounts
6	Duan Nguyen	Claims
8	Brian Wiza	Personal Lines
9	Pam Heidenreich	Personal Lines
13	Lori Loveless	Claims
16	Mary Struck	Creative Services
16	Nikki Kehlenbrink	Claims
23	Margaret Warner	Accounts
26	Dan Nigro	I.T.
31	Kris Wagner	Commercial Lines

February

1	Aga Jesmanowicz	Claims
3	Sandra Bazen	Personal Lines
6	Ivana Golubic	Claims
6	Karyn Jutrzonka	Personal Lines
7	Barb Daniels	Administration/C.R.
7	Pat Gingras	Accounts
9	Ben Falls	Personal Lines
10	Julie Bender	Claims
11	Lisa Semski	Accounts
19	Darrin Groendal	Accounting
19	David Bredemus	Personal Lines
20	Kathy Foley	Administration
24	John Botkin	Marketing
28	Michael Haeger	Marketing

March

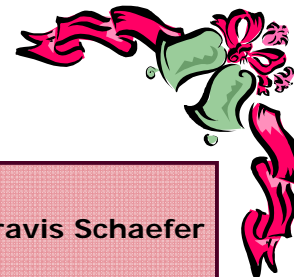
3	Marcia Chesnut	Receptionist
9	Guadalupe Magana	Accounts
13	Greg Mrzyglod	IT
15	Danielle Loveless	Commercial Lines
15	Cassandra Kirk	Claims
15	David Burclaw	Claims
25	Jessica Fabricius	Claims
26	Rosanne Kubicek	Claims
26	Lynn Davey	Commercial Lines
29	Dawn Koralewski	Personal Lines
31	Denise Hogleund	Creative Services

April

2	Lynn Ludke	Personal Lines
8	Bonnie Brushwood	Personal Lines
9	David Romero	Personal Lines
22	Laura Michna	Marketing
29	Barbee Greenwald	Personal Lines
29	Derek Schwechel	I.T.

May

1	Roy Bubeck	President/CEO
1	Barb Kelly	Commercial Lines
11	Nancy Brooks	Claims
12	Natasha Sahr	Personal Lines
13	Jenny Zubek	Claims
14	Toula Hellauer	Accounting
16	Maly Lor	Personal Lines
19	Marcie Duchnowski	Personal Lines
20	Dana Schultz	Personal Lines
22	Dan Filo	Claims
28	Judi Stilley	Personal Lines



Congratulations to:

Danielle Loveless



Jayden Austin Loveless

Was born on July 17, 2011
He was 7 lbs 11 ounces and 20 1/2 inches long. This is a recent picture of him at 5 months old.

Congratulations to:

Anna and Travis Schaefer



They were married on May 7, 2011. The ceremony was held at the Community United Methodist Church in Waterford, WI.

The reception for 440 guests was also held in Waterford at the Cotton Exchange. Anna and Travis then went to Las Vegas for their honeymoon. Special thanks goes to Steve Anderson from IAA for "getting the party started"!

Congratulations to:
Ivana and Sinisa Golubic



Danijela Golubic

was born on August 25, 2011.
She was 9 pounds and 3 ounces and 22 inches long.
In this picture she is 3 months old.

Congratulations to:
John and Kari Conway

They were married on July 16, 2011. The ceremony took place at St. Sebastian's church in Milwaukee and the reception was at the Lakefront Brewery also in Milwaukee.



Congratulations to:
Carmen and Omar Santiago



Jayden Omar Santiago

Was born on July 29, 2011
He was 7 lbs 13 ounces and 21 inches long.
He is 8 weeks old in this picture

Congratulations to

Karyn and Jeremy Jutrzonka



Avery Nicole Jutrzonka

Was born Thursday, December 1, 2011
She was 7 lbs 8 ounces and 20 inches long.

Kudos Congratulations Great Job!

From an email message 7/27/11

Hi Dave, (Dave Kane)

Recently an elderly person contacted me for help with their Badger auto policy. Since this person is not a client of mine I contacted underwriting and reached Colleen Wolf.

It's important to me that you know how great Colleen has been in responding and helping an elderly client resolve his policy concerns. Not only did she communicate with me numerous times how she was helping this person but she made several direct phone calls to the insured to ensure he was taken care of as well.

Colleen is an excellent representative of Badger Mutual.

Thanks! Gary

Gary D. Brown, Agent/Owner
Choice Insurance of Arizona

A Picture is worth a
Thousand Thank You's! →

Dear Tom, (Tom Theusch)
So nice of you.
So appreciated by me. (us)

We might not know you
personally, but we do
appreciate everything you've
done for us this year.

Forever Gratefully
Bless you Dale Mae
Joyce &
Jody Collins



Comment for Christopher Klemens and
Mary Jo Parmenter

Thanks for
being helpful
to our family
and especially
my wife.
John L. McGraw

Comment for Claims Representative
Mary Jo Parmenter

ooo I JUST WANTED TO
give YOU SOMETHING!!!

★

THANK AGAIN for
All your efforts,
& for your kindness
in helping me thru
a very trying time.

From Kenny G.

Congratulations to **Chad Bubeck**
for passing the Personal Lines Exam
for the CIC Designation

He attended the Personal Lines Institute
on September 21-24, 2011

Where in the World is...



Lisa Semski



Lisa and her husband Kevin along with another couple took a trip to Ireland from September 25-October 1, 2011. They had been wanting to go on this trip for a long time. They rented a car and traveled by themselves seeing many areas of the country. Above are the Cliffs of Moher. To the right is St. Kevin's Church and Celtic Cemetery in Glendalough.