

Unfair implications and untrue accusations can not go unchallenged.

On Thursday, October 29, 2009, *The Brunswick News* ran a front page story that wrongly and unfairly questioned the ethics of McGinty-Gordon & Associates and that of two elected Glynn County officials.

This is Not a Message of Defense.

It is one of outrage over the story's accusations that questioned our integrity and business practices. Outrage over being characterized as mere profiteers, unjustly smearing our 20-year record of ethically and faithfully serving the complex insurance coverage needs of Glynn County, its employees and its assets.

Outrage, too, regarding the story's implications that any of our County's elected Commissioners—in this case Tony Thaw and Don Hogan—would vote or act impartially, unethically or in any manner that does not serve the best interests of all citizens.

Here are the Facts.

On Tuesday, October 27, 2009, the Finance Committee of the Glynn County Commission met to review the County employee healthcare coverage proposals from three insurance providers from which their recommendation to the entire Commission would be made. The three providers had been submitted, as requested, by McGinty-Gordon & Associates who has provided insurance brokerage services and guidance to the County for over two decades.

Following a recommendation from County staff members to deal directly with Cigna (the selected coverage provider) rather than through McGinty-Gordon, the finance committee—comprised of Commissioners Thaw, Hogan and Sublett—voted unanimously to delay the committee's recommendation in order to discuss the matter in more depth with both staff and McGinty-Gordon.

This vote, an appropriate act of diligence and fact-finding in pursuit of understanding and recommending the best course of action for the County, was wrongly and grossly misrepresented by *The Brunswick News* as being based on personal friendships and financial favoritism. From there a story was published that was long on the speculations and innuendos that sell newspapers and short on the facts and balance of responsible journalism.

Yes, there are individuals employed by McGinty-Gordon who have *personally* made campaign contributions to these and other commissioners and elected officials as the candidates sought financial support when running for office. This is a matter of public record. Yet *The Brunswick News*, which has often used its pages to endorse its preference for candidates for office, seems to have forgotten that in a small community like ours it is difficult to be active in the civic, social and business circles and not have some relationship with our elected public officials.

However, for *The Brunswick News* to suggest that these relationships and campaign contributions—a right that we as Americans have to financially support the man or woman we each judge to be best for the office—were made in anticipation of later favors is a grave injustice and an unwarranted slander on the integrity of both the contributors and our holders of public office.

Generalizations about Company Revenues versus Specifics about County Savings.

In its story, *The Brunswick News* chose to expound at length on the presumptions of certain individuals as to the revenues that McGinty-Gordon's services to Glynn County have generated.

Specifically, we view the story's quoting of shameful remarks by Commissioner Bob Coleman, owner of Coleman Insurance Agency, alleging favoritism by Commissioners Thaw and Hogan and a history of predatory pricing by McGinty-Gordon to be spiteful and offensive. The costs of our services are more than merely competitive; they are and will always remain fair, equitable and ethical.

Yes, we are an insurance *broker*, representing over fifty insurance carriers and compensated for our 60 years of industry knowledge in delivering the best possible insurance coverage to our clients' needs at the lowest possible costs.

The newspaper's story focused on the *cost* of our services. The following examples, drawn from over twenty years of serving Glynn County's complex insurance needs and a commitment to reducing costs for our County and its tax payers, demonstrate our *value*:

In the late 1980s, annual workers compensation premiums for Glynn County were approaching \$1,000,000. McGinty-Gordon proposed and implemented a self-insured, workers compensation program that reduced costs by close to \$500,000. Our County is still on this plan and has since realized cumulative savings well into seven figures.

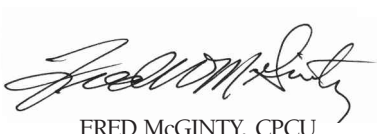
In the early 1990s, Glynn County's liability and property insurance premiums had increased to the point that McGinty-Gordon recommended and helped implement a self-insured program which immediately reduced the County's insurance costs by tens of thousands of dollars. The County continues this program with cumulative savings in excess of \$1,000,000.

In 2005, premiums for health insurance coverage for Glynn County employees were set, from the current carrier, to total \$668,611. McGinty-Gordon researched, negotiated and proposed a replacement insurance provider that resulted in an annual savings to the County of \$152,243.

In 2006, the County's annual premiums for flood insurance coverage for nine structures (including the Brunswick Library) were approved at \$57,197. McGinty-Gordon took the initiative to obtain the necessary documentation that reduced the County's annual premiums for the nine buildings to \$28,297—a savings to taxpayers of \$28,900.

In 2009, during its regular review of health insurance claims filed by County employees, McGinty-Gordon discovered an over-payment to a medical provider totaling \$85,000. McGinty-Gordon was successful in obtaining a reimbursement to the County for the full \$85,000.

On behalf of the employees of McGinty-Gordon & Associate whose commitment to the highest possible standards of customer service is the cornerstone of our reputation, the following Company principals have personally paid for this message.



FRED MCGINTY, CPCU



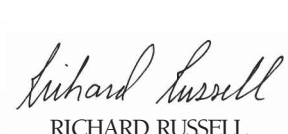
GREG GORDON



PATRICK NEWTON, CIC



MIKE MALOY



RICHARD RUSSELL