

Staying In Touch

to Protect You, Your Family, Your Business



Patrick O'Neill
President & CEO

Merry Christmas from Max ... been thinking about the meaning of Christmas

Christmas is awesome, especially sitting at the window watching that great big star up there. I even love sitting with my dad watching the holiday movies. One of our favorites is *Charlie Brown Christmas*. Yeah ... that movie always brings me back to the real meaning of Christmas. Sometimes I feel like Charlie Brown when he says to Linus, "Isn't there anyone who knows what Christmas is all about?" and wise Linus says, "Sure, Charlie Brown, I can tell you what Christmas is all about."

"For unto you is born this day in the city of David a Saviour, which is Christ the Lord. And this shall be a sign unto you; Ye shall find the babe wrapped in swaddling clothes, lying in a manger. And suddenly there was with the angel a multitude of the heavenly host praising God, and saying, Glory to God in the highest, and on earth peace, good will toward men. That's what Christmas is all about, Charlie Brown."

Sometimes after all of the hoopla of decorating and shopping, I can feel a lot like Charlie Brown—wondering if the tree is nice enough and even why are we doing all of this anyway? But, it's because of the love that was shown on that very first Christmas night. Even the decorating and shopping is okay ... as long as we remember that we're doing it all to show that same kind of love to others that we were shown in Bethlehem.

So, yeah. Merry Christmas, Charlie Brown! Merry Christmas, *Everyone!*

A Note from Patrick

It's a Wonderful Life

"Each man's life touches so many other lives. When he isn't around he leaves an awful hole, doesn't he?" ~ Clarence Oddbody, from *It's a Wonderful Life*.

As my good friend Mike Stromsoe would add, "Make a difference, be unstoppable." At our November team meeting, we all shared one thing we are thankful for. Mark Anderson said, "I am thankful to be in a business that provides a product that without it our economy wouldn't function. Without it, businesses wouldn't operate, homeowners wouldn't build homes, and car owners couldn't afford the liability risk." It made us all see our role in touching others' lives in a new and important way.

Our agency has spent literally hundreds of thousands of dollars on the education of our team members. I share this to demonstrate that if we are to make a difference and touch your lives in a significant way, we must do our job correctly every single time. We have no margin for error when it comes to protecting you. Do me a favor – when you get the offer from one of us to review your insurance, take us up on it. It's our way of making a difference in your life! Merry Christmas to all my clients and friends!

The
O'Neill
Group

www.oneillinsurance.com

330.334.1561

800.334.1561

330.836.9100

Inside: Are you under an umbrella? (page 3)





From Our Family to Yours

Mari O'Neill, Patrick's daughter, is a member of the varsity soccer team at John Carroll University. One of their goals this year was to upset the top-seeded and nationally ranked Ohio Northern Polar Bears. They beat the Polar Bears in the OAC championship semi-finals by a score of 1-0!

Mari, a senior this year at John Carroll, is considered a top defender in the OAC, and says, "Making it to the OAC finals was one of the biggest accomplishments in my college career. Over the past four years, it has been a goal of mine as well as my senior teammates to play in the championship game, and to have made it there our senior year made it that much more special. Regardless of the result of the game, playing in the OAC finals with some of my best friends will be one of the greatest memories I will take away from college."

Mari can also be proud of making this year's first team for the 2011 All-Ohio Athletic Conference Women's Soccer Team. We are all certainly proud of Mari and her accomplishments in both her academic and soccer career.



Did you make it to the Downtown Wadsworth Candlelight Walk this year? Wow! My dad said it was great! There were lots of his friends and people from all over stopping in. He told mom he really liked meeting new friends, too. But the best part was all the moms and dads signing up for our Santa letters. Yup! The pup (me!) said it right ... Santa letters. We have an inside track to the "Man in Red" to let him know who would like to hear from him, especially this year. So if you didn't make it that night, send an email to tkrska@oneillinsurance.com. We'll get a sign-up form to you to fill out for your young ones who'd like a letter too. But hey, get it in real soon so we can get it out by Christmas Eve! Or else you can just stop in and fill one out! Happy Ho-Ho-Holidays to you all!

The
O'Neill
Group

"One of the most glorious messes in the world is the mess created in the living room on Christmas day. Don't clean it up too quickly."

-- Andy Rooney

Be sure to follow
Max on Facebook
max@oneillinsurance.com

facebook

Your Referrals Are Rewarding!

A very sincere "Thank You" to our STAR REFERRERS who have given us the *biggest compliment* - we couldn't ask for more! We truly appreciate your referral of family and friends and especially your trust in our agency. As a small gesture of our gratitude, a donation was made on your behalf for every referral we received.

Now through January 15th, we are donating \$25 to The Salvation Army for every referral we receive. So please send your friends and family!



The Candlelight Walk

If you have never been to Downtown Wadsworth on the third Friday night in November, you do not know what you are missing! The Downtown Wadsworth Candlelight Walk is more than candles and luminaries giving off light—there is the warmth and friendship of our neighbors, friends and clients that stop by to share greetings, family updates, and cookies and cocoa. And to get out of the cold! We so appreciate living in a community and working in a downtown area that enjoys and celebrates the holidays together.

Another bright moment is seeing the excitement in the faces of all the children as they anxiously await the arrival of Santa! Our office lobby was overflowing all night long with children coloring Christmas pictures and parents signing up to receive letters to their little ones written by Santa himself! There were even a few adults coloring pictures along with the children! We love the pictures posted in our front lobby as a way to remember the spirit of that night. As thoughts of Thanksgiving linger into Christmastime, we can add to our "thankful-for" list ... you, our clients and friends. We wish you a very Merry Christmas!



Maximum Protection Reviews

Thank you to everyone who has taken advantage of this proactive service since our last newsletter. This helps you stay protected with the right coverage at the best price. Call our office to schedule a review of your policy, and you can enjoy peace-of-mind, too!



Our clients are our top priority



**Crissy
Youngblood**
Health & Safety

Leave Germs at the Mall

So you think you can't avoid those pesky germs, no matter how hard you try? 'Tis the season to not only spread the warmth and cheer of the holidays....but areas like shopping malls and stores are breeding grounds for bacteria. First simple tip is always carry antibacterial wipes and hand sanitizer with you. Here are a few of the worst places at the mall for germs to live:

- 1) Restroom sinks – bacteria live longer in moist environments and filthy hands are touching the faucets and soap dispensers.
- 2) Food court tables – wipe with disinfecting wipes before sitting down to eat.
- 3) Escalator handrails – try not to touch, otherwise use hand sanitizer after.
- 4) ATM keypads – the “enter” key is the germiest!
- 5) Toy stores and gadget shops (Apple store) – lots of different fingers touching all the neat “toys.” Clean your hands upon leaving the store.

Washing your hands thoroughly with soap and water is still the best way to be sure you have eliminated all the germs; but if that's not available, alcohol-based hand sanitizer with at least 60% alcohol can quickly reduce the number of germs.



**MariLou
Franczkowski**
*Personal
Risk Manager*

Protect Your Assets ... With an Umbrella Policy

If you've been reading our newsletters regularly, you have no doubt heard of an umbrella policy. You may even have one, or you may have thought about calling us to start one. So why are we again talking about umbrellas? Because they are that important to your insurance program. To me, it's one of the most valuable and best valued insurance policies we write. Lawsuits are filed daily against ordinary citizens like all of us, with reasons ranging from frivolous to actual justified negligence. An umbrella policy provides excess coverage above your home and auto policies to fill the gap when these policy limits are exhausted – with just one policy. And with premiums ranging from \$3 to \$5 per week for \$1 million in liability coverage, it makes the umbrella policy the very best value for your dollar in the whole insurance market!

Hopefully you will never be served with legal papers...and then wonder what you decided to do about your liability coverage. At that point, it's too late. The protection of your personal assets and future earnings must be decided upon now for those unforeseen events that happen every day to someone. Call us today and we will provide you with a quick cost on an umbrella policy for you and your family. If you already have an umbrella policy, call us and we will take a few minutes to discuss whether your limit is adequate for you.



Patrick O'Neill
President

Driving Safely on the Job

In November, I was invited to present a short risk management seminar to one of our clients. They have over 60 employees who drive their personal cars for company business, which is a bit unique. But the risk is not unique to any one type of business – over 90% of all businesses have this risk. So with five dozen donuts in hand (a perfectly acceptable bribe to get people to show up!), I presented the seminar.

Do you have employees that use their car in any way for company business? Do you ever drive your own car on behalf of your company? Do you drive a car provided by your company? If so, when you are on the road, you are putting both your assets and your company's assets at risk.

Beginning here, I'm going to cover three main points over the next two newsletters to help you protect those assets. The first step is to identify the exposure.

The most significant exposure day-to-day for many business organizations is the automobile risk. Over 90% of motor vehicle crashes are caused by human error and therefore avoidable. With the high road exposure that your business may have, you are at risk of a serious crash resulting in a lawsuit. Damages and awards to plaintiffs are at an all-time high. One million dollar settlements are no longer unusual. In fact, one of our clients turned in front of a motorcyclist while on company business resulting in nearly \$1.5 million in injury damages.

Ask yourself or your employees this question: while driving a car, have you ever changed the setting on the radio; tried to read a map, Mapquest or email; picked up something you dropped; searched for a CD; ate food in your car; or used a cell phone to talk or text?

Next month we will learn about the three classes of distractions and what to do about them: Visual, Manual, and Cognitive.



Christmas in the Kitchen

Pumpkin Mousse Trifle from Judy Power's Kitchen

- 1 cup sugar
- 1 cup canned pumpkin
- 1/3 cup canola oil
- 2 eggs
- 1 cup flour
- 1 tsp baking soda
- 1 tsp cinnamon
- 1/2 tsp salt

Sugared Pecans:

- 1 egg white
- 2 cups coarsely chopped pecans
- 1/2 cup sugar
- 1/2 cup packed brown sugar

Pumpkin Mousse:

- 2 pkg softened cream cheese
- 1-1/2 cup powdered sugar
- 1 can solid-pack pumpkin
- 1 tsp cinnamon
- 1 tsp vanilla
- 16 oz thawed whipped topping



1. In large bowl, beat sugar, pumpkin, oil, and eggs. Combine flour, baking soda, cinnamon, and salt; gradually beat into pumpkin mix.
2. Transfer to greased, floured 9-in square baking pan. Bake 325° for 30-35 minutes or until toothpick inserted near center comes out clean. Cool and then cut into 3/4 inch cubes.
3. Meanwhile, whisk egg white, stir in pecans and sugars. Transfer to foil-lined baking sheet. Bake 350° for 9-13 min or until puffed, stirring once. Cool completely.
4. In large bowl, beat cream cheese and powered sugar until smooth. Add pumpkin, cinnamon, and vanilla. Fold in 1-1/2 cup whipped topping.
5. In 3-1/2 quart glass serving bowl, layer half the cake, pumpkin mousse, remaining whipped topping and pecans. Repeat. Cover and chill for at least 2 hours. 14 servings.

Hash Brown Breakfast Casserole

from Jody Maibach's Kitchen

- 10 frozen hash brown patties, thawed
- 8 oz pkg softened cream cheese
- 10 eggs
- 1 tbsp milk
- 2 cups grated cheddar cheese
- 1 bunch chopped green onions
- 1 chopped tomato
- 8 oz thick-sliced deli ham, diced



Preheat oven to 400°. Layer hash browns in greased 9x13 pan. Slice cream cheese for next layer. As next layer, pour mixture of 10 eggs with milk and onion. Sprinkle ham and then cheddar cheese. Cover and bake 30 min; uncover and bake additional 30 min. Top with additional onion and tomato. Substitute ham with bacon or sausage!

Perogie Pie from Judy Weinerman's Kitchen

- 1 12-16 oz package bow tie noodles
- 10-12 peeled, cut, and boiled potatoes
- 8-12 oz Velveeta cheese
- 4 oz cheddar or colby cheese
- 1 large diced onion
- 3 sticks butter or margarine



Boil noodles as directed on package. Drain, but do not rinse. Put in bowl and add 1 stick butter. Mix to coat noodles. When potatoes are done, drain and add 1 stick butter and cheeses. Mash until smooth. Add dash of salt. Dice onion and saute in 1 stick butter until brown. Put half of noodles in 9x13 pan. Spread on potato mixture. Top with remaining noodles and spread on sauteed onions. Can be refrigerated until 35-45 min prior to serving. Bake at 350°.

Poppysseed Rolls

from Julie Nelson's Kitchen

- 1/3 cup lukewarm water
- 1 tsp sugar
- 1 pkg dry yeast
- 1/2 lb softened margerine
- 3/4 cup sugar
- 1 tsp salt
- 1 cup near scalded & cooled milk
- 3 eggs
- 5-6 cups flour
- 3 cans poppyseed filler

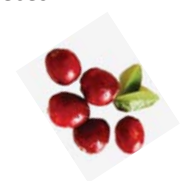


1. Add sugar and yeast to warm water and let it work up to foamy consistency.
2. Except yeast and flour, use a very large bowl to work together all ingredients in milk. Work in yeast and flour. Let rise 1-1/2 hours.
3. Quarter dough and flatten out for rolls. Spread poppyseed filler and then roll dough up. Let rise another 1-1/2 hours.
4. Bake 350° for 30-45 minutes.
5. Baste with mix of 1 tsp vanilla and melted butter.

Brenda's Cranberry Relish

from Pam O'Neill's Kitchen

- 1 large orange, peeled & chopped into small pieces
- 1 bag fresh cranberries
- 1 cup sugar
- 1/4 cup apricot preserves
- 1 cup unsweetened pineapple, drained
- 2 tsp. lemon juice
- 2 tbsp. Grand Marnier (optional)
- 1-1/2 cup chopped walnuts



Mix cranberries and sugar. Cook over medium heat until cranberries pop. Add preserves and mix until melted. Transfer to bowl and add chopped orange, pineapple, lemon juice, and Grand Marnier. Add nuts, cover, and chill several hours.

Christmas Punch from Tracey Kraska's Kitchen



- | | | | |
|-------------------|-----------------------|----------------------|--------------------------|
| 2 cups brewed tea | 1-1/2 cup lemon juice | 1 qt pineapple juice | 1 qt grape juice |
| 1 qt water | 2 liter ginger ale | 1 cup sugar | 1 jar marichino cherries |

After tea is brewed, add sugar to dissolve thoroughly. Add remaining ingredients except ginger ale and chill until serving time. Add ginger ale to mixture in large punch bowl.



PRST STD
US Postage
PAID
Akron, OH
Permit NO 286

111 High Street
Wadsworth, OH 44281

Additional Newsletter Sponsors:



Having a birthday during the holidays? Be sure to check your driver's license!

A long tradition of providing the finest professional and personal insurance and superior customer service

Wishing you a very Merry Christmas and a Happy New Year!



Ever wonder why you need an umbrella policy or how the one you already have works?
See inside!

