

Staying In Touch

To Protect You, Your Family, Your Business



Patrick O'Neill
President & CEO

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Holiday Travel Tips:

Protecting Your Home When You're Away

"Over the river and through the woods, to Grandmother's house we go..." is part of the holiday tradition for many. In fact, according to AAA, an estimated 63.9 million Americans will be traveling more than 50 miles from home during the holidays.



Whether you have plans to travel this season to visit relatives, take a relaxing vacation on your time off from work, or get away as a family for some holiday fun, you should know that this season is one of the busiest travel times of the year. Unfortunately, it is also one of the busiest times of the year for burglars and prowlers to lurk.

While the possibility of a break-in may seem scary, there are things you can do to help prevent them while you're away. Consider simple things like leaving a light on (such as your kitchen light), or lighting up the outside of your home to help deter potential intruders. If you're going to be gone for more than a day, you might also consider putting a lamp or two on a timer, or even setting your television to turn on and off during the evening to make it appear someone is home. If you're uncomfortable leaving the television on, you can also try placing a radio on a timer to create indoor noise.

Of course, you should always make sure that your doors and windows are securely closed and locked. If your windows and doors are older, you should make sure that locks are still tight and working properly. And while it may seem contradictory to what we learned growing up, opening blinds and drapes can keep some burglars away. The fact is they don't want to be seen; and if they have to close draperies, your neighbors might notice them.

You may also want to alert a neighbor you trust or a good friend that you will be away and have them keep an eye on your home. Consider arranging for them to shovel your walks and driveway or park a car in your driveway to give the appearance that your home is occupied. Don't forget to arrange for your mail and newspaper to be stopped or picked up by a neighbor while you are gone, too. A pile of old newspapers is a sure sign that no one has been home for awhile.

Even if you're not planning on going too far from home this year, you might be spending more time out of the house visiting family, going to holiday parties, or cramming in last minute shopping. Following some of these safety tips can help prevent burglaries while you are away for any reason during any season of the year.

A Note from Patrick

I love the celebration of Christmas in our agency! It's a very special time for us every year, because it's a time for us to serve those in our community that need a little extra help. Maybe this year more than ever, the needs around us are great. As part of our team's Christmas tradition, we again plan to make it very special for two families who are facing challenging times (see page 2).

Recognizing there are two sides to Christmas these days – the commercial and the spiritual – you will see these two ideas adjacent to each other in our window displays. The 'Windows in Wadsworth' reflect the scene of the manger birth: a holy scene with Mary, Joseph, the Magi, the angels and all of the animals adoring the newborn King. On the other side is Santa in all of his holly jolly splendor along with gifts and a brightly lit tree.

While both sides represent Christmas, they also convey different messages. One beckons us to recall the meaning of the day, which is to reflect, be joyful, and celebrate. The other implies that we should be child-like, excited, and hopeful. I love both of them! The key is to balance the two meanings, recognizing the significance of both.

However you spend your holiday season – in quiet reflection or eager exuberance – all of us at The O'Neill Group wish you a very Merry Christmas and Happy New Year. We would love to have you come to see our windows and stop in to visit.

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www.oneillinsurance.com

330.334.1561 or 800.334.1561

Together, We've Hit This Year's Goal!

A very sincere "Thank You" to our STAR REFERRERS who have helped us hit our goal of donating \$1,000 or more to deserving charities this year! For each referral given to our agency, we have made a donation on your behalf to a nonprofit organization.

If you would like to help a worthy cause like the ones pictured below, please continue to send us your kind referrals! You win, a charity wins, and the people you refer will win with great coverage and service, too!



Maximum Protection Review

Thank you to everyone who took advantage of this proactive service since our last newsletter to help them stay protected with the right coverage at the best price. Call our office if you would like to schedule a review of your policy and enjoy peace-of-mind, too!

Julie Nelson's New Years Pork Roast & Sauerkraut

- 3 to 4 lb. frozen pork loin roast (about half of a whole loin)
- 1 lg. can sauerkraut (or one refrigerated package)
- ¼ cup brown sugar
- ½ cup applesauce
- Olive oil
- Salt & pepper to taste

Preheat your oven to 475 degrees while you prep the roast. To prepare roast, do not thaw. Place frozen roast in roasting pan. Drizzle olive oil on top side of roast and salt and pepper to season it. Add about ¼ inch of water to the bottom of roasting pan. Place in preheated oven for 20 minutes to brown outside of roast. After 20 minutes in the oven, combine brown sugar, sauerkraut, and apple sauce, and place the mixture around the pork roast. Turn heat down to 350 degrees and continue roasting for approximately 40 minutes per pound of meat.



Shopping for Our Families

In the spirit of the holiday, our team members have planned a special shopping trip again this year for our families! No, not our immediate families – the families we annually sponsor through The Salvation Army!

Each Christmas, The O'Neill Group contributes gifts and food to a local family in need. Our team carefully selects items that are appropriate for each of the family members we sponsor. Our office takes extra special care in picking out very special gifts for each child, the way "Santa" would himself.

While we may not be able to change the world, we can have an impact on our community. Not only does it help our local Salvation Army... but it makes us feel pretty darn good inside, too.

I Heard the Bells on Christmas Day

Most people don't realize that two verses were eliminated for the "song" version of Henry Wadsworth Longfellow's poem 'Christmas Bells' which became the famous song 'I Heard The Bells On Christmas Day.' The eliminated lines read:

*Then from each black accursed mouth
The cannon thundered in the South,
And with the sound
The carols drowned
Of peace on earth, good-will to men!*

*It was as if an earthquake rent
The hearth-stones of a continent,
And made forlorn
The households born
Of peace on earth, goodwill to men.*

When first written on Christmas Day in 1863 in the midst of the Civil War, Longfellow had recently lost his wife in a fire, and his son had just become crippled in battle. Although there were a few Union victories and some hope with Abraham Lincoln's recent reelection, it was not uncommon for the sounds of cannons to drown the sounds of church bells.

If you think about it, it is not so different than what we are experiencing in our world still today. There are many who have experienced loss, or injury, or stress. And though we are removed from the actual battlefield, many of us have loved ones who are still fighting for our freedom overseas.

Amazingly, through all of this, the proclamation of "peace on earth, goodwill to men" is in every verse, showing his true desire for it. Perhaps the eliminated verses should not have been removed from the song. Although not cheerful or pleasant, they serve as a reminder of the struggle and hope that underlies all of our current fears and strife. Peace does indeed start at home, and we can all contribute to peace in our lives.



Our clients are our top priority

Max's Holiday Cartoon Caption Contest

Thank you to everyone who participated in the
CAPTION CONTEST from November's issue!

There were some very clever responses!

Here are the best captions, as promised:



“Even Santa had to make budget cuts this year!”

(Submitted by Mary June Casto)



Our Other Favorite Adult Caption Entries

- Sorry, Max, Rudolph will be guiding the sleigh tonight. (Karen Stavarz)
- Relax, Santa's too busy to notice. (Fred Shaheen)
- Watcha mean my cleavage's showing - I'm a guy! (Ruby Razor)
- I wish I may, I wish I might, be a reindeer for just one night! (Margie Gaydos)
- We wish you a doggone, 'deer' Merry Christmas (Darlene Cordrey)
- "Max, with your heart so light, no need to guard the house tonight"
Sung to tune of Rudolph! (Mike Yarick)
- RudiMax Duo! (Edmund Romito)
- What do you mean, 'dogs don't wear antlers?' I make this look good! (Linda Wilkins)
- Hey Rudolph, what'dya think of that 'Vixen' over there? (Margaret Hoffner)
- Cheer up Max, you're leading the sleigh to great protection. (Thomas Burkhart)

Caption Entries By Children

- I'm the real reindeer- your just Santa's reindeer –You can't fly
- Max thinks the reindeer is cute
- What's for dinner Max?
- I'm better than you
- He thinks he's a hot dog
- He looks familiar
- He wants presents
- It is weird
- He is cool
- He thinks he needs longer antlers
- He thinks that the reindeer is a little too jolly

What is an Annuity?



As told by MAX the Dog

It's a dog eat dog economy, and you just can't expect to get back the same amount of biscuits for your investment nowadays. In today's economic climate, it's RUFF to get a good return on an investment when you deposit your money in a typical bank account. That's why it could make a whole lot of sense for you to consider placing your hard-earned money in an annuity.

An annuity is basically a contract between you and an insurance company under which you make a lump sum payment or a series of payments. In return, the insurer agrees to make periodic payments to you beginning at some future date. Annuities offer tax-deferred growth of earnings and can include a death benefit which will pay your beneficiary a guaranteed amount should you pass away.

The guaranteed interest is currently in the 3% range. No bones about it, that's much more than you can get with a traditional savings account or even a CD. Best of all, if I deposit a small sum now, it means I won't have to worry about where I'm going to get Puppy Chow money when I hand over my leash and retire at 9 years old. (That's like 63 for you two-legged folks!)

My dad, Patrick, also thinks it makes sense to invest in an annuity if your bank CDs are coming due. Instead of reinvesting in CDs or other accounts, he suggests that most people should consider purchasing an annuity instead.

Looking to get more bang for your buck? Call The O'Neill Group to find out more about these very stable and safe investment options from top-rated insurance companies.

Dial 330-334-1561 or 800-334-1561 and tell 'em Max sent ya!

Great advice from our *Protection team*



John Flanders
Health & Safety News

What You Should Know About Carbon Monoxide

Carbon monoxide (CO) is a colorless, odorless, and tasteless poisonous gas. It is often called the "silent killer" because the warning signs are minimal.

Carbon monoxide poisoning is more likely to occur during the winter months because it is produced by the burning of carbon-based fuels like gas, oil, wood, and coal. Normally carbon-based fuels are safe to use. It is only when the fuel does not burn properly that CO is produced and becomes dangerous. Most poisoning is caused by gas appliances and chimney flues that have not been properly installed or maintained, or from furnaces that are poorly ventilated.

When CO enters the body, it prevents the blood from bringing oxygen to cells, tissues, and organs. Early symptoms of carbon monoxide poisoning can mimic many common ailments and are often ignored as symptoms of the flu. CO can kill adults and children pretty quickly; so if you experience any symptoms, it is suggested that you seek fresh air and medical attention immediately. Even levels that do not kill can cause serious harm to health such as paralysis or brain damage. Symptoms to watch for include headache, trouble taking deep breaths, rapid breathing, nausea, vomiting, stomach pain, dizziness, collapse, loss of consciousness, sudden tiredness, chest pain, and sudden impaired vision.

The best way to keep CO poisoning from happening is to install carbon monoxide detectors. They are very reasonably priced for the invaluable protection they provide. They even make great Christmas gifts! A detector should be placed on every level of your home for an accurate reading. When levels become unsafe, an alarm will sound alerting you to seek clean air and have your heating system checked by a professional.

Jane Wyatt



Personal Lines

Safe and Sound While Out of Town

Since it is one of the busiest travel times of the year, I thought it would be appropriate to share a little bit about hotel safety. Taking some basic safety measures while you are on vacation or visiting relatives can help ensure you keep yourself, your family, and your identity safe. Some tips I recommend are:

- Locate all the fire exits, elevators, and stairwells when you arrive. You never know when you may need them.
- Always keep the door closed and locked, even when you're in the room. If you happen to lose your key, be sure to alert the front desk immediately. Make sure you use the deadbolt, chain, and door lock before going to sleep.
- Never open your door without first knowing who is on the other side.
- Place all your valuables in the hotel safe and get a written receipt for what you store. Store money, purses, and wallets in the in-room safe and keep the key or combination on you at all times. Immediately alert the front desk if you lose your safe key.
- Ask the hotel desk for an escort to your room or to the parking lot if you feel unsafe walking alone.

Taking some easy steps while you're away from home will not only help keep you safe but will help you enjoy a stress-free and peaceful stay as well.

Group Rating

The Ohio Bureau of Workers' Compensation (OBWC) permits employers with "better than average" claim histories to join together through a sponsoring organization for the purpose of being rated as a larger group. By participating in group rating, employers typically enjoy a much lower premium than they could get on their own.

An estimated 90,000 employers in Ohio have joined a group rating plan and enjoy reductions on their Workers' Compensation premiums. Historically, groups administered by our partner, CompManagement, have realized savings of 25% or more compared to their current premiums. The actual savings are dependent upon the type of business, claims experience, total enrollment, and reported payroll of all of the participating group members.

If you are interested in applying for group rating, NOW is the time to do so. You can apply quickly and easily at:

www.oneillinsurance.com/grouprating.html

As always, if you have questions, please feel free to call our office at 330-334-1561 or 800-334-1561.

Tom Van Auker



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Something about all of this holiday travel talk has got me bugged... bed bugged. If it's not bad enough that I have to worry about fleas and ticks getting onto and into my fur, now I have another little "bugger" to worry about.

It's like the media can't bug us enough about 'em, either. Every time I lay down on the floor next to Patrick's feet for a nice quiet evening watching television at home, I see a news story preview about bed bugs – how they're everywhere, how to prevent them, and why they are spreading. Before I realize it, I'm there scratching my floppy doggy ears because all the talk is driving me to imagine the itchy crawlies all over me.

Well, I decided to stop getting paranoid about these little pests and do a little research myself. Turns out these buggies are not new. In fact, they've been around, well, forever. I'm not saying they're not gross. They are. But of all the things we could and should be worried about, they're pretty harmless. You can actually

take some precautions to avoid getting them, too, like washing everything in your suitcase when you come home from a trip or leaving your bags closed tight and off the floor or bed when you stay at a hotel.

So, for now, I'll stop itching and obsessing over these bugs. It's the holidays, after all, and I should be obsessing about something else. (Like if I'm going to get that new chew toy I've had my eye on or if my mom's got a bone for me under the tree.)

Remember to go to bed early Christmas Eve so Santa can visit. Sleep tight that night...and don't let the bed bugs bite!

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*It came without ribbons, It came without tags,
It came without packages, boxes, or bags.
Christmas can't be bought from a store...
Maybe Christmas means a little bit more.*

*-Dr. Seuss
from "The Grinch Who Stole Christmas"*

Do you love The O'Neill Group Mascot, Max, as much as we do? Be sure to follow him on Facebook at:
max@oneillinsurance.com