

# Staying In Touch

To Protect You, Your Family, Your Business



Patrick O'Neill  
President & CEO

NOVEMBER 2010

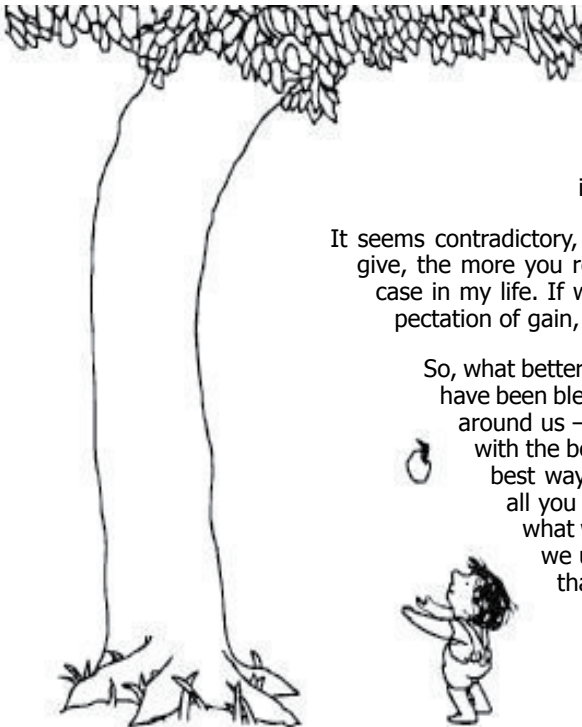
## Giving and Receiving

By Patrick O'Neill

*The Giving Tree*, by Shel Silverstein, wouldn't normally be thought of as a Thanksgiving book, but after reading it, I feel that it is closely tied to the spirit of the Thanksgiving holiday.

This classic children's book is a story about a tree that loves the boy very much and always selflessly provides the boy with what he wants: branches on which to swing, shade in which to sit, apples to eat; and in the ultimate act of self-sacrifice, the tree lets the boy cut him down so the boy can build a boat in which he can sail. The boy leaves the tree, now a stump. Many years later when the boy is an old man, he returns and the tree says, "I have nothing left to give you." The boy replies, "I do not need much now, just a quiet place to sit and rest." The tree then says, "Well, an old tree stump is a good place for sitting and resting. Come sit down and rest." The boy obliged, and the tree was happy.

The book is a wonderful example of love and self-sacrifice. The tree is giving all it has with no expectation that the boy will reciprocate, much like a parent would for a child. When I step back and take in all the words of the story, I realize the tree IS getting something in return. After each line in the book that marks what the tree has given to the boy, it says that the "tree was happy."



In giving, the tree was actually receiving. He was fulfilling his purpose in life. I realized the tree was actually THANKFUL to be giving and THANKFUL to the boy for what happiness he received in return.

It seems contradictory, but it really is true: the more you give, the more you receive. I have found this to be the case in my life. If we share what we have with no expectation of gain, we often receive more in return.

So, what better way to say thank you for all that we have been blessed with than sharing it with others around us – just like the tree shared all he had with the boy? Giving really is receiving and the best way to show how thankful you are for all you have in your life. After all, it is "not what we say about our blessings, but how we use them is the true measure of our thanksgiving" (W.T. Purkiser).

## A Note from Patrick

This Thanksgiving, I thought I'd share with you some of the things I'm really thankful for...things that perhaps don't get as much "thanks" from me as they should.

5. Coffee. I'm not sure I could wake up without you. (Love the digital coffee pot, too!)

4. Hands-free phones. I love the way it makes it easy to drive safely, keeping both hands on the wheel while talking about my last golf match... I mean work... at the same time.

3. Being Bald. It sure saves me time and money when I get my hair cut, not to mention all the extra time I have daily because I don't have to primp!

2. YouTube. Where else can I see dogs ride skateboards, babies laugh uncontrollably, and people get hit with soccer balls in the face? Thanks for the laughs.

1. Thanksgiving. Thanks for the great excuse to eat too much of Pam's fabulous cooking and the great reminder to say "thank you" to all of you, our valued clients and friends.

P.S. Who needs Martha Stewart's cooking, Max, when we have your mom's fabulous Thanksgiving cooking? (Be sure to read Max's article on his latest crazy attempt to get his paws on some gourmet cooking!)

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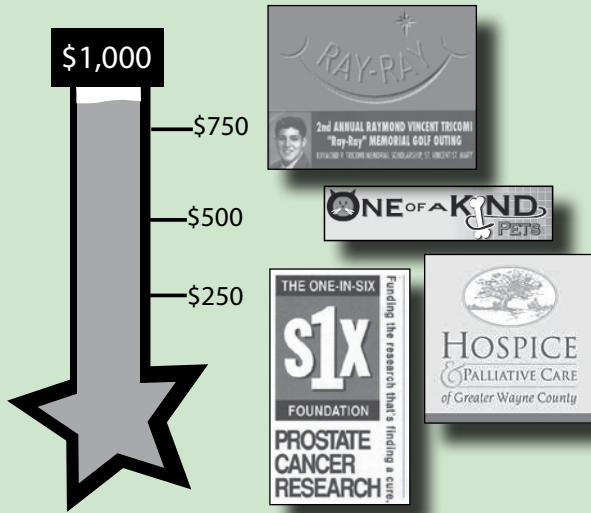


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## You Are Our Stars...

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

Would you like to see a donation made on YOUR behalf? Just refer someone you know to our agency, too. We promise to deliver the same great quality coverage and service that we have provided to you.



## Maximum Protection Review

Thank you to all of the clients 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!

## Bennett Brings Home Silver

Lori Bennett has always been proud of her son, Tyler; but when he made the U.S. Paralympic National Soccer Team this year, she had mixed feelings of pride and apprehension. She was excited for his opportunity to play for this exclusive team and travel around the world, while also concerned about the safety of her 17-year-old son.

Now, ten months and two tournaments later, he has traveled to San Diego for several training camps and then to England and Argentina for tournaments. In October, he returned home with his team from a two-week trip to Buenos Aires, Argentina, with the Silver Medal from the 2010 Copa America Paralympics! This qualifies his team for the 2011 World Championship game which will be held in the Netherlands in June 2011. From that event, the team has an opportunity to qualify for the 2012 Paralympic Games in London.

Tyler and the U.S. team sealed second place with an impressive 5-0 victory against Venezuela. Their overall standings in the tournament were 3-1-1. Tyler contributed his first international goal and several assists throughout the tournament. Congrats to Tyler and the U.S. Team!



The U.S. Paralympic National Soccer Team proudly display their medals.

## In All Things Give Thanks

Lord,

We humbly ask Thy blessing  
On the turkey and the dressing,  
On the yams and cranberry jelly,  
And the pickles from the deli.

Bless the apple pie and tea,  
Bless each and every calorie.  
Let us enjoy Thanksgiving dinner.  
Tomorrow we can all get thinner.

For all Thy help along the way  
We're thankful this Thanksgiving Day.  
We're thankful too, for all our dear ones,  
For all the far away and near ones.

Although we may be far apart,  
We're together in my heart.  
Keep us in Thy loving care,  
This is my Thanksgiving prayer.

P.S. Anyone who wishes  
may help with the dishes.

-Author unknown



## Powers' Pumpkin Rolls

(By Judy Powers)

- 1/4 cup powdered sugar (to sprinkle on towel)
- 3/4 cup all-purpose flour
- 1/2 teaspoon baking powder
- 1/2 teaspoon baking soda
- 1/2 teaspoon ground cinnamon
- 1/2 teaspoon ground cloves
- 1/4 teaspoon salt
- 3 large eggs
- 1 cup granulated sugar
- 2/3 cup pumpkin
- 1 cup walnuts, chopped (optional)
- 1 pkg. (8 oz.) cream cheese (room temperature)
- 1 cup powdered sugar, sifted
- 6 tablespoons butter or margarine, softened
- 1 teaspoon vanilla extract
- Powdered sugar (optional for decoration)

PREP: preheat oven to 375° F. Grease 15 × 10-inch jelly-roll pan; line with wax paper. Grease and flour the paper. Sprinkle a cotton kitchen towel with powdered sugar. (Use enough so cake won't stick to the towel!)

CAKE: combine flour, baking powder, baking soda, cinnamon, cloves, and salt in small bowl. Beat eggs and granulated sugar in large mixer bowl until thick. Beat in pumpkin. Stir in flour mixture. Spread evenly into prepared pan. Sprinkle with nuts. Bake 11 to 15 minutes or until top of cake springs back when touched. Immediately loosen and turn cake onto prepared towel. Carefully peel off paper. Roll up cake and towel together, starting with narrow end. Cool on wire rack.

FILLING: beat cream cheese, 1 cup powdered sugar, butter, and vanilla extract in small mixer bowl until smooth. Carefully unroll cake. Spread cream cheese mixture over cake. Reroll cake. Wrap in plastic wrap and refrigerate at least one hour. Sprinkle with powdered sugar before serving, if desired.

Our clients are our top priority

You could **WIN** our holiday contest!



*Just create the caption for  
this comic featuring  
our mascot, Max!*

*Everyone who submits a  
caption has a chance  
to win!*

Are you feeling creative? Come up with a caption for our comic featuring Max (the Maximum Protection Dog) and one of Santa's reindeer from the North Pole. The best captions will appear in the DECEMBER newsletter!

Everyone who submits a caption gets an entry to win a HOLIDAY GIFT BASKET, too!

Captions are due by DECEMBER 1, 2010.

Please include your name, phone number and caption.

**Email to:**

insurance@oneillinsurance.com

**Or mail to:**

111 High Street, Wadsworth, OH 44281

*The*  
**O'Neill**  
*Group*

# THE DAILY NEWS

WADSWORTH - MEDINA COUNTY - OHIO

VOL. 01

NO.001

## EXTRA! EXTRA! Old-Fashioned Values Land O'Neill On Top

Corporate Citizen of the Year Distinction Given to The O'Neill Group

The O'Neill Group has been honored by the Medina County Economic Development Corporation and sponsors Westfield Bank and COSE, with the title of "Corporate Citizen of the Year - Company" during the 2010 Medina County Business Awards (MCBA) presentation.

MCBA strives to recognize businesses and individuals that have achieved significant and positive results in terms of innovation, investment, sustainability and community involvement. This award honors the Medina County company that goes well beyond the minimum expectation of community service and was established to recognize outstanding civic contributions made to the Medina County community. The award encourages businesses that maintain a charitable environment and recognizes that all efforts by businesses both large and small make a difference in and around one's community. The other finalists in this category were Buehlers Fresh Foods in Brunswick and Medina Hospital, a Cleveland Clinic Hospital.

Patrick O'Neill, President and CEO of The O'Neill Group accepted the award on behalf of the agency on October 28, 2010, at a ceremony held at Blair Center in Westfield Center, Ohio. A plaque with The O'Neill Group's 2010 designation was presented by MCBA along with special certificates of recognition from John Boccieri, U.S. Representative, and Congresswoman Betty Sutton. This award comes on the heels of recent recognition of The O'Neill Group by Crain's Cleveland Business and previous honors as the "Outstanding Business of the Year" by the Wadsworth Chamber of Commerce.

"It is a truly unexpected honor," stated Patrick O'Neill of the award. "We feel very grateful to have even been considered as a nominee, let alone receive the award. Our team could not be more thrilled that their charitable efforts not only help those in our community who need it most, but have been recognized by the Medina County Business Awards this year."



**This Year, Why Not  
SHOP LOCAL For  
Christmas?**

Support Wadsworth-area merchants and their employees by getting a start on your Christmas shopping right here in Downtown Wadsworth!

You'll find unique gifts, holiday treats, and good, old-fashioned customer service when you shop locally-owned establishments. To find out more, please visit:  
[www.mswadsworth.org](http://www.mswadsworth.org).



## MASHED POTATO CAKES (Jody Maibach)

Combine 1 egg, about a cup of leftover mashed potatoes and salt and pepper to taste.

Create patties from mixture and place on a buttered griddle like a burger patty. Be sure to brown both sides of the potato patty.

Serve as is or with cheddar cheese and sour cream.

### ***Don't feel like cooking? Here are even easier things to do with your leftovers:***

*Patrick and John make sandwiches with leftover turkey, ham, and dinner rolls.*

*Judy serves leftover pumpkin roll with a scoop of cinnamon or vanilla ice cream. (See her pumpkin roll recipe in the newsletter!)*

### ***Looking for something even easier?***

*How about packing the leftovers for your dinner guests to take home? Plastic storage containers, ziplock baggies, and tin foil make it easy to send guests home with their favorites... and save you from trying to find places for everything in your fridge!*

## TURKEY & VEGETABLE SOUP (Tracey Krska)

Save your turkey carcass and boil it in a stock pot with water to make homemade turkey broth. When the pot boils, and the meat loosens from the carcass, remove the bones. Add your favorite veggies including celery and carrots, fresh parsley, salt, garlic, and pepper. Right before spooning into your bowl, add dumplings or cooked egg noodles to the soup stock.

This soup goes great with leftover rolls and salad. It can even be frozen for future use!

## TURKEY a LA KING (Mark Anderson)

Simply take leftover mashed potatoes, cover with turkey bits and leftover gravy. Microwave, and... voila! It's so easy!

No mashed potatoes left? Don't worry. This turkey and gravy goes great on top of store-bought egg noodles, too!

## TURKEY TETRAZZINI (Julie Nelson)

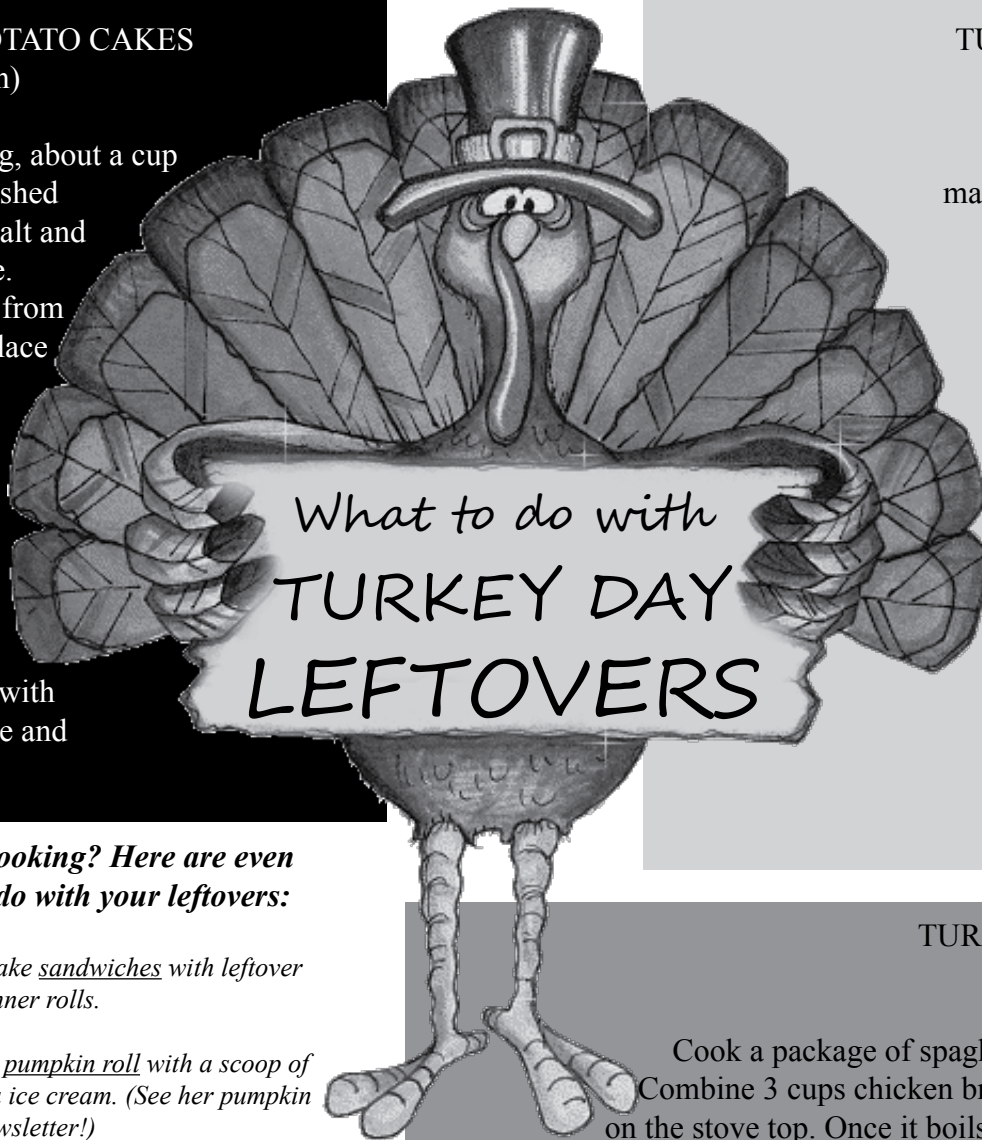
Cook a package of spaghetti and set it aside. Combine 3 cups chicken broth and 2 cups milk on the stove top. Once it boils, add about a cup of parmesan cheese and about 3 cups of cooked turkey.

Combine this mixture with the cooked spaghetti and place into a lightly greased casserole dish. Sprinkle with parmesan cheese and bake at 350 for about 45 minutes.

## EASY TURKEY POT PIE (Tracy Grabowski)

Combine 2 cans of cream of potato soup, small bags of frozen peas and carrots, and about 2 cups of leftover turkey pieces. (The shredded bits work great!) Place in a casserole dish. Cover casserole with leftover or store-bought refrigerated pie crust and cut slits in the top for steam.

Bake at 350 degrees until bubbling and crust is lightly browned.



# Great advice from our *Protection team*



**Trisha Brady**  
*Health & Safety News*

## Tips for Weight Management During the Holidays

Lucious cakes. Homemade cookies. Grandma's pumpkin pie. It seems as though from Halloween through January 1st of each year, the treats just keep getting sweeter and harder to avoid. So, how can we expect to make it through the entire holiday season this year without packing on extra weight? Besides the typical advice of getting regular exercise and trying to maintain a balanced diet, how about trying these ideas:

1. Go to parties full. While it may be tempting to wait until you get to a party to eat what they will be serving, it is wise to go on a full stomach. You will be less likely to overindulge on the potentially diet-wrecking food served.
2. Avoid processed foods. If you must eat at parties or celebrations, going "natural" is the best decision you can make. When faced with the choice to eat veggies or to snack on candies and cookies, the better choice is the veggies. You can also cut calories by drinking water instead of soda or alcohol.
3. Use a smaller plate than you normally would. You'll be tempted to eat everything on your plate, especially during big feasts like Thanksgiving. Using a smaller plate means less food to eat all at once.
4. Take your time eating. We fall into bad habits of eating quickly, which is not good for digestion. It prohibits our natural instinct to "stop eating when we are full." Try taking a break between bites, and after the main course. You can always go back for dessert when you are feeling hungry again.

Enjoying food is part of enjoying the season. But by following the tips and advice we've provided, you can ensure that you make the most of the holidays without making "more" of yourself.

**Kathy Smith**



*Personal Lines*

## Shopping for Christmas Toys? Read This First!

If you haven't started shopping already, you will soon be getting your Christmas list together and heading to the stores to purchase gifts for family and friends! With all of the hustle and bustle of this busy season, one thing you may not be considering when you're picking out the perfect gift is the impact it might have on your insurance coverage.

I know if your home is anything like mine, when gifts get opened, they don't get put away waiting for warm weather! I've seen kids riding their new bikes in three inches of snow and trying out new rollerblades on icy driveways. That's why items like trampolines, ATVs, and motorized vehicles (even scooters, Power Wheels, and dirt bikes) should be insured before they get opened and used. That way, if an unfortunate accident occurs on Christmas Day or on your first "trial run" with your new toys, you're already protected.

It's important to keep in mind that many fun gifts, such as trampolines and ATVs, pose safety issues which should be considered before purchasing. And if you DO decide to get a gift such as these, they will need to be added to your insurance program. Be sure to give us a call to discuss what you will need to protect you and your family.

## SPECIAL 3-PART SERIES ON HEALTHCARE

### Part 3: 2014 -The "Big" Reform Year

In the last of our special 3-part series on group healthcare, we'll take a look at one of the most frequently asked questions on the new laws: "What exactly do I need to do to be in compliance with the law?" Here are a few of the changes that will affect you and your employees beginning in 2014:

1. Employers with more than 50 employees must provide health insurance, or they will have to pay fines of \$2,000 per worker each year if any worker receives federal subsidies to purchase health insurance.
2. Every individual must purchase health insurance either from their employer's plan or on their own, or face a \$695 annual fine. (Subsidies to purchase health care coverage may be available for eligible low and moderate income individuals and families.)
3. Insurance companies cannot deny coverage to anyone with pre-existing conditions. (Children with pre-existing conditions should already have been eligible for their parent's coverage in 2010.) If you had been denied in the past, 2014 is the year to look for coverage once again.
4. Annual limits on essential benefits would be prohibited for all health insurance plans. This will ensure access to care and services even if they become costly during any particular year. It complements the portion of the bill that banned health insurers from dropping coverage due to sickness and/or placing lifetime caps on coverage amounts. (Both of the latter provisions went into effect in 2010.)

**Lori Bennett**



*Group Life & Health*

If you still have questions or concerns, please contact our office. We would be more than happy to walk you through the changes as well as guide you through the steps you would need to take to stay compliant with the new regulations. We also have a handy guide available to our clients that outlines the changes set to occur.

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Martha Stewart declined my invitation to attend Thanksgiving at our home this year. I tried so hard to get her here... diligently measuring, stenciling, and gluing a hand-woven paper invitation to dinner. I carefully chose my words to reflect with sincerity how badly I wanted her to grace us with her presence:

"Dearest Martha: It would be an honor to have you cook us some turkey. I'll even help you catch one myself. (I'm a great bird hunter. I've been known to chase some wild ones from time to time at Seneca Lake.) I hear your Thanksgiving meals are really something to bark about. I'm sure my family wouldn't mind some dessert and special treats, too. Sincerely, Max."

Can you believe she turned that down? So, I guess we're not having the "Festive Pear" place settings, or hand-made luminaries on our holiday table. We're probably not even going to have the "paper squirrels perched atop logs filled with foil-wrapped chocolate chestnuts, hazelnuts, and walnuts" from her website. Don't even get me started on all of the desserts I'm going to miss without her here. She's got over 60 pie recipes on her Thanksgiving pages alone!

It's going to be RUFF without her and an awful lot of work to pull off a fantastic dinner. I'll just have to work extra hard this year to put on a great Thanksgiving dinner. (Sort of how the team at The O'Neill Group works hard every day of the year for their clients!)

On second thought...

Maybe I'll write Rachael Ray and see if she's available. I hear she likes dogs.

The  
**O'Neill**  
Group

*"A man can be as great as he wants to be. If you believe in yourself and have the courage, the determination, the dedication, the competitive drive, and if you are willing to sacrifice the little things in life and pay the price for the things that are worthwhile, it can be done."*

- Vince Lombardi

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](mailto:max@oneillinsurance.com)