

Staying In Touch

To Protect You, Your Family, Your Business



Patrick O'Neill
President & CEO

OCTOBER 2010

October is National Fire Safety Month Scary and True: It Could Happen to You

By Patrick O'Neill

In 2009, fire departments in the United States responded to over 480,000 structure fires. That means that every 66 seconds of every day there is a fire starting in a home, outbuilding, or business, forever changing the lives of its owners and occupants!

Think that a fire is unlikely to happen to you? Our friends and clients, Larry and Cathy Seiler, thought the same thing...until that one day last year.



Fire broke out in the Seiler home on May 14, 2009. Cathy remembers it vividly. Larry was traveling for business and she was shopping for flowers with her one year old granddaughter, Kayla, when she got the call from the police. Her first thought was about their dog, Kanuck, who was in the garage when the fire started in Larry's office right above. Miraculously, the garage door opened when the fire went through the electrical system and Kanuck got out safely. In fact, Kanuck was actually the reason firefighters were called to the scene. When neighbors saw him loose, they discovered the fire and called the fire department right away.

When the Seilers saw their home in ruins, they felt numb. "You just can't believe it. As you can imagine, it is heart-breaking to see everything you worked so hard for gone in flash, including all our family treasures."

Having their family safe, including getting Kanuck out alive, was the first reason that Cathy and Larry feel very fortunate and grateful. The second reason was that because they made sure they were adequately insured *before* the fire, Cathy and Larry were able to rebuild their home and get on with their lives without the financial burden that a fire could have otherwise caused. Having the right protection before a fire is crucial to being one of the 'fortunate' fire victims, like the Seilers.

How can you be so fortunate? Take advantage of our Annual Policy Review that comes with doing business with us. During your review, we'll make sure we have you, your family and your "stuff" covered so you can rest easy. You will find our agency is here for you and your family before, during, and after something happens...just like we were for Cathy and Larry.

But don't just take our word for it. Cathy says, "Our insurance company, adjuster, and agency could not have been better. They were with us through every step in replacing and rebuilding our home. Reimbursements came quickly and efficiently. We can't thank everyone enough for their help and support. Our home was finished just in time for Thanksgiving. It was a nice Thanksgiving."

The Seilers definitely had lots to be thankful for that year! Make sure you are protected, too, by calling us today.

A Note from Patrick

Here we are in October already. Fall is here, the weather is crisp, and the apples are even crisper. The year is quickly coming to an end, as are the beautiful leaves and signs of "life" in our area.

This weather gets me thinking about all of the resolutions and goals I had set for myself. Did I succeed in working toward the goals I made for 2010? Or did I let them die, just like the autumn leaves?

I recently visited Vermont and had the opportunity to dine at a place where Abe Lincoln frequented. It was like a history and philosophy lesson rolled into one for me. It really got me thinking: what if he had given up on his plans? What if he had decided to let his resolutions crumble like the autumn leaves? I'd venture to say that history could have been much different had he been content with the status quo.

My entire trip had me...
(Continued on page two.)

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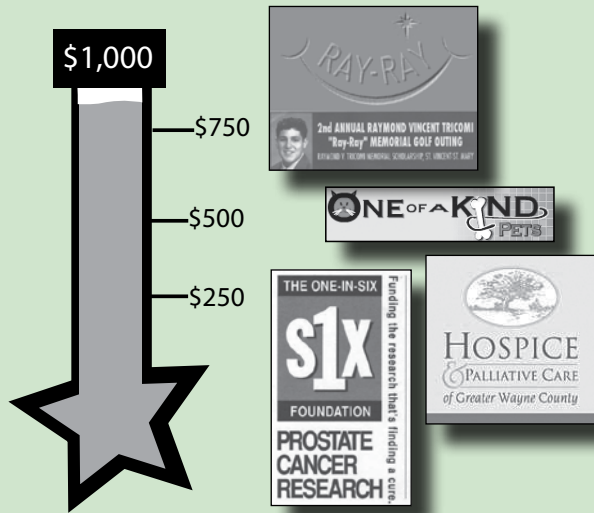
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You Are Our Stars...

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 the 22 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!

Note From Patrick (Continued from page 1)

considering all the success that our nation has accomplished through sacrifice, hard work and dedication. I thought about men like President Lincoln, or the long-forgotten heroes lying buried in Gettysburg, or the heroes that currently serve our country like the ones in Annapolis where my wife and I also paid a visit. What if they gave up? Where would we be?

While I understand that perhaps my goals aren't as "critical" to the course of humanity as theirs, they are important to me and to those whose lives I affect, including my family, friends, employees and clients.

That's why I'm going to make the effort to reach those goals I set for myself. I'm going to gather inspiration from my recent trip and press forward. I know what I have to do, and all that is left is to work hard to achieve it. I'll also take into account the words of President Lincoln himself:

"That some achieve great success, is proof to all that others can achieve it as well."

Indeed, Mr. President. Indeed.

A (Tiny) Congrats!

Congrats to Judy Powers! Her granddaughter, Reese, was born to son Chad and daughter-in-law Caitlin on September 25th. Born three weeks early, she weighed just 5 pounds, 13 ounces. We bet her big brother Ace Powers is looking forward to sharing his toys with his little sister very soon!



Setting The Pace

As you may already know, our agency has set our newest producer, John Flanders, on a journey to ignite the superstar within. This "journey" (called the State Auto Pacesetter Program) is a year-long program to not only help John learn about the insurance industry, sales and marketing, servicing clients and managing risks, but a little about himself as well.

Just 100 agents are chosen each year to participate in this intense, high-level training. We're very lucky that John was accepted in this prestigious program.

So far, the experience has meant long days, hard work and dedication from John and his sponsor, Patrick. According to John, this program "has been both challenging and rewarding. I've learned a lot about insurance, and myself, in the process."



*John Flanders
Commercial Lines*

Joan's Hallo-wieners

Perfect for a Halloween dinner, these "mummy dogs" are quick and easy so you can get to the door to hand out treats. (Or go out collecting with the kids!)

- Hot dogs
- Ready-made croissant dough
- Mustard and ketchup

Cut the croissant dough into thin strips, about 3/4 inch wide. Wrap the hot dogs with dough strips to look like mummies. (Leave a small open area at the "mummy's head" for the face.)

Bake at 375 degrees for 12 to 15 minutes or until light golden brown and dogs are fully cooked through. Once cool, make faces on the mummies with ketchup and mustard.



Our clients are our top priority



In Memoriam...

TO A RISING STAR

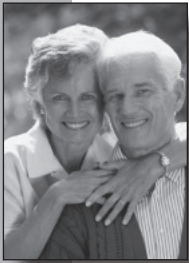
Please join us in remembering someone very special. The Pillsbury Doughboy died suddenly of trauma complications from repeated **pokes in the belly**. The funeral will be held tomorrow at **3:50 for about 20 minutes**. **Dozens** of celebrities are expected to **rise** to pay their respects, including **Mrs. Butterworth, Hungry Jack and Betty Crocker**. Deliveries of **flours** are being accepted.

Born and **bread** in a bakery, Doughboy **rose quickly** to fame doing commercials. Although a beloved personality, he was not considered a very smart **cookie**, because he contributed most of his **dough** to **half-baked** ideas instead of **rolling** his assets into annuities or other solid financial investments.

Doughboy is survived by his wife and his three children: **John Dough, Jane Dough and Dosey Dough**. Because he followed **crummy** advice and did not purchase life insurance, his family is expected to suffer financial hardships along with the loss of their **much-kneaded** male **roll** model.

*P.S. The Dough Boy is alive and well. But, if this made you think even for a brief second that you could be doing more for your financial future, please **rise** to the occasion and take time to consider obtaining a life insurance policy or investing in secure annuities.*

Do You Have Any IRAs or CDs Coming Due?



*Do You Want
to Keep Your Retirement
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An annuity provides a stable, safe, low-risk way to invest your money. You can provide yourself or your spouse with a guaranteed income for retirement for as long as you live! And, taxes are deferred, which means no 1099's or taxes due until you begin receiving your benefit payments.

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low-interest-earning CD or IRA any longer.**

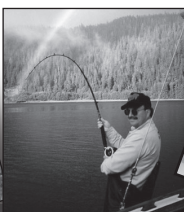
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Great advice from our *Protection team*



Lori Bennett
Health & Safety News

October is Family Health Month

I can't think of anything more important to me than my family. That is why I think it is so crucial that I do everything I can to protect them in every way I can, including seeing that they are as healthy as possible.

"Family Health Month" is a month-long campaign in which the American Academy of Family Physicians urges everyone to take a closer look at their family's health and daily habits. In the spirit of the month, here are five easy things you can do to improve five major areas of health and wellness in your family.

1. Eat at Home: Eat at the dinner table with the television off. Preparing meals at home is almost always healthier and less expensive than eating out, and provides valuable family time.

2. Get Some Exercise as Family: Try taking a family walk in the evening or load up the bikes for a weekend ride in a park. Fall is a great time to get outdoors.

3. Reduce Family Stress: Relieve your stress levels by having family discussions. Just talking about problems and concerns can help you relieve your anxiety about them.

4. Improve Your Mental Health: Get away from the TV and play a board game with the family. Not only will it get your mind off of work and the kids away from the TV and computer, it could possibly help sharpen math, reading, and reasoning skills for everyone.

5. Set a Good Example: Children are more likely to follow the examples their parents set. If you smoke, do whatever it takes to quit. If your driving is unsafe, fix it...your children are watching. If you want to limit sugary snacks and beverages in their diet, then you do that too. It's never too late to start a healthier lifestyle that will rub off on the rest of your family.

Tracey Kraska



*Personal Lines
Assistant*

A Real Nightmare

Imagine a dark and scary night. The moon is full and the air is eerily still. You are driving, very carefully and cautiously down a dim road. Then...out of nowhere...car lights are coming toward you from one side, and from the other a large animal jumps in front of your car. In the excitement, you instinctively dodge the oncoming animal, only to find yourself head-on with the oncoming traffic. You're about to crash, when...

You wake up. It was just a dream (this time)!

Why such nightmares? Maybe it's because you are concerned about the safety of you and others. Also, perhaps it's because you have some lingering doubts about your coverage. The good news is we have a cure for your nightmares called the "Annual Protection Review." In this dream, we will go over your policy and help you uncover gaps in coverage and give you peace-of-mind.

Even if you're scared to let us review your policy, we promise it is quick and painless. Why? Because we know your time is valuable, and we also know that not having the correct coverage when you truly need it would be much scarier than being prepared.

Don't wait any longer. Give us a call today to schedule your review.

SPECIAL 3-PART SERIES ON HEALTHCARE

Part 2: Employee Benefits Are in Demand

With businesses tightening their belts, it's not unheard of that many companies are decreasing their benefits provided to employees. But is this really a wise move? Probably not.

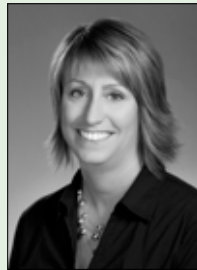
Aside from the fact that many employees see benefits as being just as important as their salary or hourly wages, there may be some substantial tax benefits available to your business for offering them.

If you're not already offering Group Life and Health Insurance to your staff, you may want to consider adding it to your employee compensation packages before the 2014 deadline for businesses with greater than 50 employees. From 2010 through 2013, employers with fewer than 25 employees could be eligible to receive a federal tax credit to offset 35% of their health insurance costs. To be eligible, the employer must contribute at least half of the employee's premium.

You should verify with a CPA or tax attorney that you qualify for these savings. If you do, be sure to call our office to discuss our group coverage for health, dental, vision, life, and disability protection.

We know the new Health Care Reform Act is confusing. We have information available that can help sort things out and make it easier to understand how this will affect YOU. Please call Joy or Kristin for a copy.

Joy Alishusky



*Group Life & Health
Assistant*

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I know October is Halloween time and the "season of scares," but I have to admit that I was a little more than frightened about the thought of living with my mom and dad's "human son," Luke.

You see, Luke was caring for me while they were on their "marvelous" Vermont trip that did not include four-legged members of the family. (What is soooooo marvelous about Vermont, anyway? Don't they know that fall in Ohio is just as nice. But, I digress.)

Even though I was scared of taking commands from someone other than dad, it turns out Luke (although young, unique and spunky - quite like myself) is somewhat of a dog whisperer. In fact, he's got a certain way with me that makes me just want to roll over and beg whenever he asks me too.

I suppose any change in residence, scenery, roll, or job can sound scary to anyone. The thing is, once I made it through a RUFF couple of days, I found out I really liked staying with Luke.

I guess the same holds true for any of you who may be considering whether or not to schedule an annual review on your insurance this year. Although it might sound scary... it's really not all that bad. In fact, it will only take a little of your time for my dad or another member of The O'Neill Group team to confirm that you are still getting the BEST protection for your needs.

By the way, I really hope Luke decides to invite me to his house for Halloween. I heard he's got some great "tricks" up his sleeve. I'll bring my own doggy "treats"...

The
O'Neill
Group

"You can have anything you want – if you want it badly enough. You can be anything you want to be, do anything you set out to accomplish if you hold to that desire with singleness of purpose."

~Abraham Lincoln

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