

Staying In Touch

To Protect You, Your Family, Your Business



Life Insurance - Like Pulling Teeth?

Actually, it's much *easier* than pulling teeth.

A few words from Crissy Youngblood's four-year-old Izzy:

It was a lot of work to get my big sister's front tooth out! I heard mommy talking about using somethin' called pliers? But I didn't want to hurt Lexi ... so we snuck to the laundry room to tie a string to the door knob. (We thought no one could hear us there.) I told her to be brave, and I would do all the work. We tied a long red string to the door knob, and Lexi told me to slam the door. We did it like five times ... and then mom came in to investigate! She asked what we were doing, and of course I said, "Nothin'." She's very smart. She can always tell when we are up to something. She told us to keep trying and know what? One more slam and it just fell out!

Know what else? Sometimes getting around to buying life insurance is like pulling teeth. But it's really very painless and makes you feel SO much better! I heard mommy tell daddy that she was glad he got some. She said she would still need to take care of me and my two sisters if somethin' happened.

You should call my mommy's office and ask about life insurance. They won't laugh at you like I giggle at my sister—you should see how funny she smiles now! So you're safe with The O'Neill Group—just call 'em now!



(Original artwork by Izzy Youngblood)

A Note from Patrick

Our third annual shredding party was our most successful yet. We saw many new faces this year, and we shred over 2,800 pounds of paper! We even had a special appearance from Max, The O'Neill Group mascot. He hung out with our clients and even enjoyed (inhaled) a hot dog.

For two people that attended, it was their lucky day! The very first person that showed up gave his box of papers to the man from Sanmandy Enterprises to shred. As the man emptied the contents before putting it all in the shredder, he found \$130 of our client's money! Imagine the surprise when he promptly returned it to our client.

The other lucky person was Lauren Scherr, the winner of a free \$50 gas card. Her name was drawn from all those that signed up at the party. If you weren't here this year, be sure to join us next year. This event is a safe way to dispose of your sensitive documents, and it's a small way for us to say *thanks* for being our client!

The
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www.oneillinsurance.com

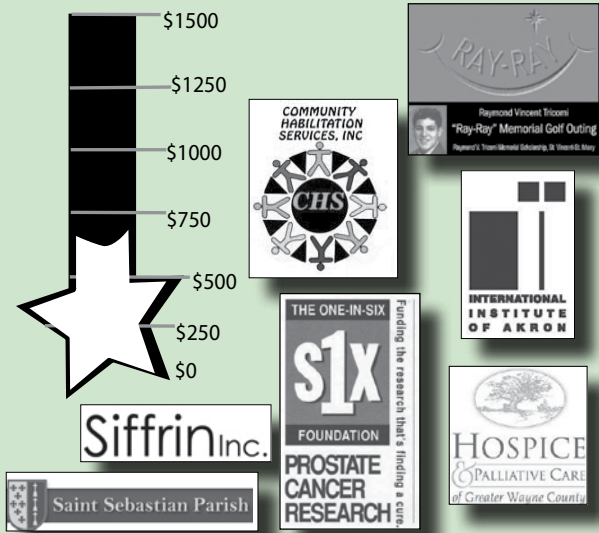
330.334.1561 or 800.334.1561

Inside: **Caveat Emptor (page 3)**

Your Referrals Are Rewarding!

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 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.

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 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!

"Would you give this to my daddy?"

Our military personnel make sacrifices every day; but here is a moment when one soldier made a difference just as significant as any he could have made overseas.



Moving through the airport terminal, a group of soldiers made their way to the gate. As they approached, everyone had come to their feet and were clapping when a small, six-year-old girl ran up to one of the soldiers. As he knelt down, the crowd around him quieted. The little girl asked, "Would you give something to my daddy for me?" "I'll try," he responded. She suddenly grabbed his neck and gave him the tightest, biggest hug she could muster and then kissed him on the cheek.

Her mom stepped forward and said, "Her name is Courtney. My husband is a Marine in Iraq and has been there for eleven months. We both miss him very much." Another soldier tapped the young man, pulled him into a huddle of soldiers, and talked into a walkie-talkie. They passed it back and forth, and then the soldier came back to Courtney, bent down, and said, "I just spoke to your daddy, and he told me to give you this." He reached out and hugged her. "Your daddy said that he loves you more than anything, and he's coming home very soon." Her mom was openly crying as the young soldier stood to his feet and saluted. The applause resumed, and as the soldier turned to leave, he hesitated and blew Courtney a kiss.

Patriotism comes in many forms. Not only do our soldiers serve their country, but so do their families and their children. Let's remember them and do what we can to support the tremendous difference they make for each one of us every day.



We love *our* Soldiers!

Pictured to the left is Mark Anderson's son, **Brian Anderson, serving in the U.S. Army**, and to the right is Tracey Krska's son, **Tyler Krska serving in the U.S. Air Force**. We're very proud of the efforts and sacrifices they make to serve our country!



Joan's Mediterranean Roasted Broccoli & Tomatoes

- 12 oz fresh broccoli, cut in bite-sized florets (about 4 cups)
- 1 cup grape tomatoes
- 1 T EVOO (Extra Virgin Olive Oil)
- 2 cloves garlic, minced
- 1/4 t salt
- 1/2 freshly grated lemon zest
- 1 T lemon juice
- 10 pitted black olives, sliced
- 1 t dried oregano
- 2 t capers, rinsed (optional)

Preheat oven to 450 degrees. Toss broccoli, tomatoes, EVOO, garlic, and salt in a large bowl until evenly coated. Spread in an even layer on a baking sheet. Bake until the broccoli begins to brown--10 to 13 minutes. Meanwhile, combine lemon zest and juice, olives, oregano, and capers in a large bowl. Add the roasted vegetables; stir and serve warm.

Our clients are our top priority

Protection team



Judy Powers
Health & Safety News

Three MUST-DO's to Protect Your Family

Create a will. Without this legal document, your possessions and even your children may become subject to state law! Most parents I know want a choice in who will care for their children if they die. And without a will, there's no guarantee that your money will go to the people you want. If the cost of hiring a lawyer is holding you back, there are software programs and self-help books to help draft something which is better than having no will at all.

Get life insurance. While no one likes to think about their own mortality, one thing in life is certain – we all will eventually die. The unknown is when that will happen. If you qualify, you can get an affordable 20-year life insurance plan for the price of a large pizza every month! Start the policy at a younger age, and you will lock in lower rates.

Save now for college. With the cost of college skyrocketing at a 5% increase every year, saving what you can now is not only a good idea, but essential. One option: state-sponsored 529 plans in which all the money invested is designated for higher education and grows tax-free. Learn more at www.collegeadvantage.com. The most important things to remember are to start saving early and save on a regular basis...regardless of how much you put away.

Plug us into your smartphone!



Smartphones ... iPhones, Blackberrys, Androids. They are amazing devices that have the ability to email and surf the web. You can also have fast access to us during or after office hours if you need help with a claim.

To get set up, open your contacts on any cell phone and add The O'Neill Group at (330) 334-1561. To access direct claims information on specific insurance companies, go to our claim page at www.oneillinsurance.com/billingclaims/submitclaim.html, and save it as a bookmark. It'll be there when you need it!



Kathy Smith
Personal Lines
Assistant

Caveat Emptor

You've probably heard it before ... a Latin expression that means "Let the buyer beware." You could even say that it has become more important in the last few months if you are a homeowner.

Maybe you have experienced the knock at the door. A man with a clipboard is standing there. He is serious, knowledgeable, and concerned. His words may be something like, "I'm here today to help homeowners in your neighborhood find out if they have experienced any hail damage to their roof."

As a buyer, beware. While there are reputable roofers concerned about your roof, they are not out canvassing neighborhoods drumming up business. The representative may even promise to take care of everything including calling your agent, and say that your policy will pay for an entirely brand new roof.

First, call a roofer you may know or check with the Better Business Bureau for one that is independent of the door-to-door representative. Second, if there is concern, call us. There are several things to consider when turning in a claim on your homeowners policy—let us help you make an informed decision.



Tom Van Auker
Commercial Lines
Executive VP

Taking Business Beyond Insurance

Joplin, Missouri; Tuscaloosa, Alabama ... Last spring, devastating tornadoes ripped into these cities. I have insurance friends that live and work nearby, and their stories are heartbreaking. My friend, Mark, said to me, "I wish I would have told our business clients to plan for disasters. You have to do what you can to help them before a disaster strikes."

This article completes our series on Beyond Insurance, the four-step process to identify, understand, implement, and monitor the Risk Management strategies for you and your business. Through implementation, you will be ready should disaster strike. Here we briefly examine the final two steps.

Step 3: Implementation of Programs. During the implementation process, we put in place specially tailored programs and strategies designed to protect your assets while reducing insurance costs. A strong belief in our process motivates insurance company underwriters to offer much lower insurance costs on your behalf.

Step 4: Ongoing Monitoring & Adjustment. You and your business are dynamic -- what works for you today might not work as well tomorrow. For this reason, we will continue to monitor and adjust your Risk Management programs to ensure a perfect fit as your business evolves and changes. This is where our comprehensive understanding of your business (Step 1 in last newsletter) can pay huge dividends by enabling us to precisely tailor your protection to fit the unique needs of your business.

The value of this process is estimated to cost between \$1,500 and upwards of \$10,000 depending on the complexity of your business. For those who qualify, we offer it as part of our business relationship. Please contact me with any questions you have about the full program and how it can benefit every area of your business. Thanks for being our client.

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Like, cowabunga, dude! I'm exhausted! I surfed shredded paper at the Shredding Party & Picnic and not even a leg out of joint. And I was catching some real air on those kamikaze waves of paper trucking into the parking lot. My dad always says the human world is going paperless ... yeah right. Somebody should tell all those people with boxes and bags crammed with cancelled checks and junk mail!



So, anyway, my friend Julie wanted me to tell you that if you missed the big shindig, don't worry--especially if you still have some extra secret, confidential papers lying around. You should call her at The O'Neill Group. She can tell you which day the shredding truck is coming so you can bring in your papers to shred. (Even though I won't be there.) Just call her at (330) 334-1561, and she'll get you all fixed up. Oh, and by the way, if you missed 'em, the hot dogs were totally wicked! My belly may have had one too many, though. (Shhh! I grabbed one or two off of the grill when dad wasn't looking.)

Now ... time to get back to my nap!

The
O'Neill
Group

"Success is getting what you want. Happiness is wanting what you get."

- Dale Carnegie

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