

Staying In Touch

To Protect You, Your Family, Your Business



Patrick O'Neill
President & CEO

January/February 2011

Downhill - Carving Your Own Path

The rush of cold air, the snow in your face and hair, and the feeling of speed. There's just nothing like going down a snow-covered hillside on a cold winter day.

One of the best ways to enjoy winter in our area is to head outdoors and take advantage of the snow. Whether you decide to ski, sled, snowboard, or toboggan, these winter activities can provide us with quite a few life lessons:



- **You might go faster on the worn path; but carving a new one is almost always more fun.** When you are skiing or sledding, there is nothing like making your mark in the fresh, untouched snow. Yes, it might be faster and easier to navigate the path that others have worn and worked on before you, but there is nothing like paving the way and making your own mark.

- **There is always room for improvement.** Anyone who has skied or snowboarded has hit a point where they didn't think they could go any higher, faster, or straighter... but they

always can. No, you might not get it on the first try, but most don't. If you allow yourself to be content on the "bunny hill," you'll never reach any further.

- **Looking ahead makes more sense than looking at your feet.** If you look down at your feet when you're skiing or snowboarding, there's a very good chance that you'll wind up hitting an obstacle or another person. Being able to look ahead at what you would like to accomplish and to see the end goal is critical to success both in life and on the slopes.

- **Improving your technique almost always improves your results.** You can't expect to improve without practicing your technique. It might seem boring and mundane to continually work on your form; but if you want to go faster or further, it's what you have to do. In daily life and in business, it is important to work on our shortcomings and perfect our strengths by doing fundamental things like reading, learning, and listening.

It's funny how often life imitates art and sports. In fact, there is a lesson to be taken in almost everything we do if we take the time to sit and reflect on what we've learned. Perhaps the start of the New Year is the perfect time to adopt this new outlook on our lives and start learning from everything we experience... even when the lessons might not be as clear cut as the snow trails your skis and sleds leave behind!

A Note from Patrick

This Christmas, Jody Maibach, our COO, gave each person on our team the book **Jeffrey Gitomer's Little Gold Book of YES! Attitude – How to Find, Build, and Keep a YES! Attitude for a Lifetime of SUCCESS.** Great timing! I already know that 2011 will present more challenges for all of us as this economy struggles to return to 'normal.'

I've begun to read this little gem and one of my favorite quotes is: "Positive attitude has nothing to do with what happens to you. It's what you do with, and how you react to, what happens to you." I've already ordered extra copies for my family, friends, and a few extra to give to clients. I love reading and am always looking for new books to share with our team, so here is how you can get a FREE copy. Send me an email at poneill@oneillinsurance.com with your favorite inspirational book, and I will put you in a drawing for 3 **Yes! Attitude** books we are giving away.

By the way, we want to hire sales people to help grow our business. If you refer someone and we interview them, I will send you the **Yes!** book. We are looking for someone with a **Yes!** attitude! (We can teach them insurance.) If you know someone, please send them our way. Let's make 2011 an '11' on a scale of 1-10!

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www.oneillinsurance.com

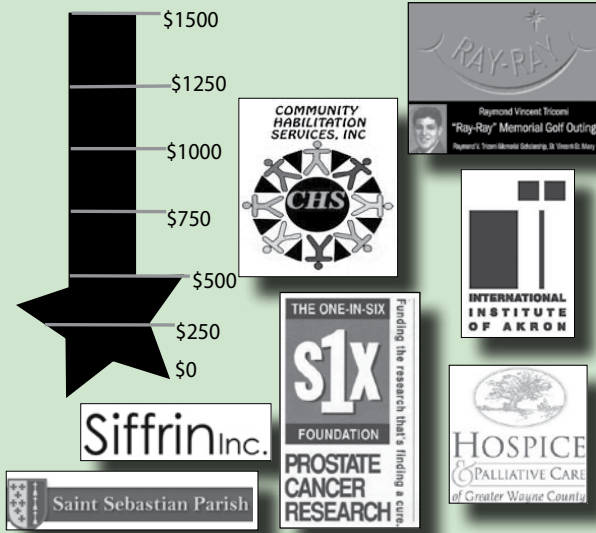
330.334.1561 or 800.334.1561

Inside: **Making New Years Resolutions "Stick" (pg2)**

New Year, New Goal!

A very sincere "Thank You" to our STAR REFERRERS who have helped us donate \$1,425 to charities and reach our goal of giving over \$1,000 in 2010! Donations were made to nonprofits such as the Red Cross Haiti Relief fund and the organizations pictured below for each referral given to our agency.

Lets keep up the good work and hit our new goal of \$1,500 for 2011! 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 win with great coverage and service!



Maximum Protection Reviews

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!

The O'Neill Family's

EASY & HEALTHY TURKEY CHILI

Perfect for the Super Bowl!

- 1 lb. ground turkey
- 1 cup chopped onions
- 1/2 cup diced green chilies
- 1 can (8-12 oz) red beans
- Salt & pepper
- 2 tablespoons olive oil
- 2 cloves garlic, minced
- 1 can (8 oz) diced tomatoes*
- 4 tablespoons chili powder (to your taste)
- Sour cream & shredded cheese

Brown ground turkey in olive oil and drain when cooked through. Add onions and garlic, and cook until soft. Add green chilies, tomatoes, red beans, chili powder, salt, and pepper. Simmer for about an hour on low. Serve with sour cream and your favorite shredded cheese.

(*As an option, you can spice up your chili with 8 oz. of "Spicy Bloody Mary Mix" in place of the can of diced tomatoes.)



Akron Children's Hospital – Making Change

We've all got a little extra change... in our couch cushions, pockets, and car cup holders. How about donating some to a very worthy cause?

The Akron Children's Hospital is preparing for their annual "Have a Heart, Do Your Part" Radiothon with 98.1 WKDD on February 11-13. This year, Lori Bennett and her son, Tyler, have once again dedicated themselves to becoming official "Change Bandits." The Radiothon is especially near and dear to them as they credit Akron Children's Hospital with helping Tyler overcome some critical health issues and continue on to becoming a fine young man and athlete.

The "Change Bandits" campaign is a fund-raising effort designed to turn spare change into miracles for children treated at Akron Children's Hospital. This year, The O'Neill Group office will be one of Lori and Tyler's collection locations with a goal of collecting at least \$100 of spare change through February 11. To contribute, simply stop by during business hours. The coffee will be hot and ready for anyone who drops by.

Our clients are our top priority

Great advice from our Protection team



Judy Powers
Health & Safety News

Donate to Save Lives

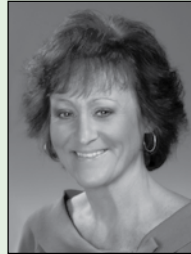
Have you ever saved someone's life? If you've ever given blood, you have. In fact, blood donations are critical to patient care for emergencies and surgeries, and they provide life-saving assistance to the injured and sick. In recognition of the enormous need for donated blood, January was named National Blood Donor Month.

If you have never given blood, it might sound scary or painful – but the truth is, it's a relatively easy process. Have a fear of needles? You are not alone. Most people say that the slight "pinch" they feel is nothing in comparison to the feeling of accomplishment after donating blood! The best part about giving blood is that it makes you feel as though you are truly making a difference. You just never know when you or someone you love may need the life-saving gift of blood, so it is up to all of us to make sure that supplies do not fall too low.

To give blood, you must be at least 17 years old, and weigh at least 110 pounds. You should not drink alcohol or smoke for 24 hours beforehand, and you will need to set aside about an hour for the entire process including pre-admission paperwork, the blood draw, and the recovery period. Don't worry if you don't know your blood type – you'll find that out from the Red Cross.

There are many blood drives coming up locally this month including Barberton High School, Akron Children's Hospital, Sharon Township Administration Building, Seville United Methodist Church, and Weymouth Country Club in Medina just to name a few. Or, you can always donate at the American Red Cross Donor Center located in Akron. To find a location and date that fits your schedule, visit: www.redcrossblood.org.

When is "Family" Not Covered by Your Auto Policy?



MariLou Franzkowski
Personal Lines

You've got a great auto insurance company, excellent coverage limits, and even uninsured motorists coverage. You've done everything to protect yourself, so your policy should also cover your child living away from home, too, right? Or does it?

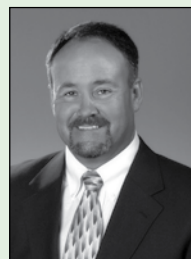
Actually, it doesn't cover them the same way it covers "you." The standard Personal Auto Policy states that the named insured on the policy and "family members" have coverage for the ownership, maintenance, or use of any automobile. However, the definition of family member is where you need to take a closer look: "Family member means a person related to you by blood, marriage or adoption *who is a resident of your household.*"

Now, if your child who has "flown the nest" is driving a car scheduled on your policy, coverage should not be a problem. BUT, there are many cases in which they likely would not have any coverage at all under your policy: renting a vehicle, borrowing a vehicle from a friend, driving a friend home in their car after a night out, or even sustaining injuries while riding as a passenger in a vehicle that is not yours.

It is extremely important to realize that when a child permanently moves away from home, the coverage will be limited. Even though there may be some coverage under the owner's policy, you certainly don't want to rely on that. The two most common ways to get the protection needed are: 1) if they are driving a car listed on your policy regularly, write a separate policy in their name, or 2) get a "Named Non-Owner" auto policy to protect them for injuries or damage that may occur while renting, borrowing, or driving a vehicle owned by someone else. (Or 3...ask them to move back home. Not!)

If you have a situation that you may wonder whether you or your family members are covered properly, just give us a call and we will review your coverage and ensure you have the right protection in place.

"E"ssential Coverage for Your Business



Mark Anderson
Commercial Lines

When it comes to the internet, certain industries have more risk than others, and it's actually true that ALL businesses who are online or use email have exposure to possible threats.

Most businesses are now online in some fashion. Whether large or small, all businesses that are connected to the internet are at risk of having confidential information stolen, virus programs spread via email, or your website hacked by an internet user or competing company.

Aside from providing peace-of-mind and additional protection, Internet Liability can help if:

- information is stolen by hackers or unauthorized users.
- confidential client information, account numbers, or personal info is lost via email transactions.
- online transactions, such as purchases on your website, are lost or contain errors.
- viruses are transmitted from or to clients, suppliers, or via email messages.

If your business is connected – and most are – it is in your best interest to look into obtaining Internet Liability protection. If you would like to learn more about this coverage, please call us today!

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Winter. Hmmph. I know the holidays are past, but I gotta tell ya, nothing makes me feel more like Scrooge than frozen paws and having to do my "business" outside in blizzard-like conditions. (BAH HUMBUG!)

The only thing I have to be excited about right now is the start of the New Year. In fact, I've made some pretty good resolutions, if I say so myself. Here are my top three:

1. To 'paws' and smell the roses more often. (Of course, there aren't too many roses in the winter, so maybe until spring I'll have to stop and smell the pine trees.) I'm gonna take some time to enjoy life and my surroundings, not just rush about my day.
2. To learn the difference between the real doorbell and the TV doorbell. That sound gets me every time! I'm gonna try to figure out what's really worth my time getting worked up over versus getting stressed out about those "false alarms" on TV shows.
3. To take my job as "protector" of my home and my family more seriously. I know my dad, Patrick, does a great job looking out for our house, property, and finances... just like he makes sure he does with all of his clients' assets. But I'm talkin' about rabbits, people – floppy-eared hippity-hoppities that are constantly trying to claim MY yard as their own. I don't think so! Not this year, Mr. Rabbit. (And, that goes for you, too, Chippy Chipmunk. I'm watchin' you...)

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O'Neill
Group

"Looking at your past successes reinforces your ability to achieve your present goals."

- Jeffrey Gitomer

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