

Staying In Touch

To Protect You, Your Family, Your Business



Patrick O'Neill
President & CEO

March/April 2011

How Lucky We Are!

Even though St. Patrick's Day is rumored to bring the "luck of the Irish," it's hard to ignore that there has been a down economy for some time now. Pair this with talk of sky-rocketing prices on food, gas, and staples, and it's sometimes hard to remember just how good we actually have it and how lucky we really are.

It's hard to believe that not too long ago, the family car was a thing of luxury. Now almost everyone has one (or two or three) parked inside their garages. In fact, in 1908, the Model T cost \$890 new...a huge sum of money compared to the average earned wages. In comparison to today's money, that would have been a whopping \$116,000. (When you think about it that way, cars today are a pretty decent bargain.)



What about the gasoline we put in our cars? In 1949, although gas was only 27 cents per gallon, it was a significantly larger portion of an average worker's income than it is today. A worker today spends approximately 50% less of his or her paycheck for a gallon of gasoline than a 1949 worker did.

Even if we don't own the nicest home on the block and we don't drive the latest cars, we live pretty comfortably compared to the standards of other countries. During a recent missionary trip to the Dominican Republic, Pam O'Neill experienced the daily struggles people face to feed, clothe, bathe, and make ends meet that most of us – God willing – will never have to experience in our daily lives. Her work as a dental hygienist before she raised her children even came in handy as she assisted dental professionals who provided dental care to Haitians working in the cane fields in the Dominican Republic.



What was Pam's take-away from this experience?
"If you have a roof over your head, food each night on your dinner table, and you feel safe in your home and community, then consider yourself blessed...and consider yourself doubly blessed if you have family and friends around you."

Sometimes it's easy to forget just how lucky we all are.

A Note from Patrick

You've heard the saying "I'd rather be lucky than good." I actually prefer both! I'm a lucky guy in many ways, beginning with the family I was born into, the education I received and the family, friends, coworkers, and clients I have today. I feel lucky and blessed to have you all in my life.

Have you found that a lot of your own "luck" is really the product of hard work and good decisions? I'm sure that's true for many other people we consider lucky. Successful people spend years quietly working on their goals and it only appears that their success happens overnight or by luck!

I'd like to know who YOU consider lucky. It could even be you! Simply send your name, answer, and why you chose this person to poneill@oneillinsurance.com. Answers can be funny, clever, or downright serious. With your permission, the best ones will be printed in an upcoming newsletter. And you may get lucky too! Everyone who enters will get their name in a drawing for three winners of a little Pot 'O Gold – 10 Sacagawea coins! Send your entry to me by March 31.

P.S. Right now, I consider Max pretty lucky, too. He won a contest sponsored by Chez-Del Interiors and was featured on their Facebook page! That lucky dog!

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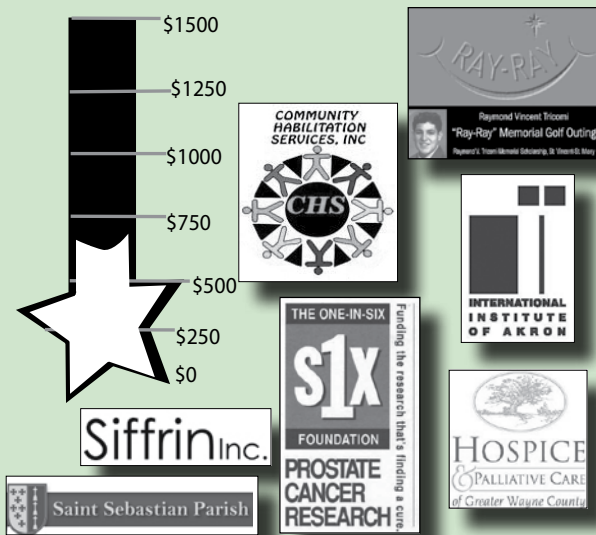
Inside: Johnny... Not "Just a Bagger" (page 2)

Your Referrals Can Help Us

Reach Our New Goal!

A very sincere "Thank You" to our STAR REFERRERS who help us donate to charity! Donations are 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!

Johnny... Not "Just a Bagger"

Barbara Glanz, a motivational speaker, author, and business consultant visited a large grocery store to give her advice about customer service. While it would have been very easy to dismiss her advice as not applying to him, one very special person took her advice to heart: The checkout bagger named Johnny.

Johnny, a 19-year-old with Down Syndrome, took it upon himself to come up with a way to make an impact on customers that went through his checkout line. After some thought, he came up with a plan to hand out his "thought of the day" to each person he met in his checkout line.

Soon after Johnny's new routine started, shoppers were happy to wait in the store's lines! In fact, they specifically chose to wait in Johnny's checkout line, even though it was often longer than others, to get Johnny's thought for the day. Before long, there was a change in the entire store. Everyone started to think of little things that made a big impact on customers.

Even though Johnny was "just a bagger," he made a huge impact on business, as well as the lives of those who worked with him and shopped in the grocery store. It would have been easy for Johnny just to "show up" and bag his groceries... but instead, he did more than his job.

How often do we just "show up" and go through the motions? Or are we Johnny the Bagger... putting ourselves and our heart into all we do and giving more than is expected? To further ponder this question and watch the Johnny the Bagger story, please visit:

www.oneillinsurance.com/johnny.html

Little 'Lovell' of Their Lives

Congratulations to Receptionist and Commercial Lines Assistant, Judy Powers. Her daughter, Andrea, gave birth to 5 lb., 8 oz. Hayden Lee Lovell on January 26, 2011. Baby and mom are both doing fine and making both Grandma Judy and Grandpa Ty very proud! Best wishes to all!



And Speaking of Little...

The Little Gold Book Winners

Congrats to Jan Zupancic, Paula Jones, and Marilyn Habick for winning our "Yes! Attitude" book drawing. Thank you to everyone who submitted their favorite inspirational books and stories to enter into our contest. Be sure to try your luck at this month's contest as well.

Trisha's Make-Ahead French Toast

Use thickly sliced French bread (1/2 - 3/4 inch thick)

Combine these ingredients to make Mixture A:

- 1 cup brown sugar
- 1/2 cup melted butter
- 2 tbsp. light cornstarch
- Dash nutmeg
- 1/4 tsp. cinnamon

Beat together these ingredients to make Mixture B:

- 6 eggs
- 2 cups milk
- 1 1/2 tsp. vanilla

Directions: Pour mixture A into a greased 13 x 9 baking pan. Next, place the bread slices in a single layer in the baking pan. Pour Mixture B over the bread. Cover and refrigerate overnight. Bake at 325 degrees for 30 to 35 minutes the next morning. Top with powdered sugar and serve with syrup, OR for a wonderful berry sauce recipe, send me an email and I'll send it to you! You can reach me at tbrady@oneillinsurance.com.

Our clients are our top priority

Five Financially Responsible Things to do with Your Tax Return



It's that time of year again: Tax time!

Sure, doing taxes can be a pain, but the good news is that you could also find yourself anticipating a nice return.

Instead of spending all of this year's Federal or State Tax Return on clothes, dinners, and movies, how about doing something financially responsible with your "extra" money?

1. Protect Your Family.

Start a life insurance policy on yourself, and be certain that your loved ones will be financially secure if you should pass away unexpectedly.

2. Protect Your Future.

Have you considered purchasing an annuity to create stable future income? Annuities are safe and secure, and can be started with as little as \$100.

3. Protect Yourself and Your Assets

If you don't already have an umbrella liability policy, you should strongly consider purchasing one. If you have one, consider increasing it. The annual premium can be as low as \$150 for a million dollars in additional protection.

4. Protect Your Estate

Consider the purchase of Long-Term Care insurance should the need ever arise for a stay in a nursing home facility or for in-home care. The annual costs for this type of care could exceed \$100,000 per year.

5. Protect Your Income

If you don't have Disability Income protection, consider this. Think of yourself as the 'ATM' machine that provides the money for your family. What if something accidentally happened to the 'machine' and it quit working due to an accident, illness or injury? Would you like to have your income replaced?

As always, if you have questions or concerns on any of these options, simply call our office at 330-334-1561 or 800-334-1561.

Don't forget!

Our referral program is very rewarding!
You win, your friends win... and so does a charity!

Do you know of any neighbors, family, friends, or co-workers that would benefit from our insurance protection advice and proactive services?

Do them a favor and feel free to let us know about them, or better yet, let them know about us.

You can refer someone to our office in several ways.


By phone: 330-334-1561 or 800-334-1561

By Email: insurance@oneillinsurance.com

Or, stop by our office when you're in the Downtown Wadsworth area!

If you prefer, you can pass along our info to friends, family, co-workers and neighbors and ask them to call us. Just be sure to tell them to mention your name so we can properly thank you for the kind referral!

Remember, local charities benefit from your referrals. When the referred person calls our office, we send \$10 to a charity of your choice.



Great advice from our Protection team



Julie Nelson
Health & Safety News

GREEN Cleaning

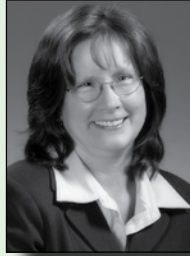
We don't think about it too much as we clean our homes and offices, but many of the chemicals we use to clean can be harmful to our environment and our own health.

In the spirit of St. Patrick's Day, how about trying some "greener" alternatives? Many natural products are now on the market and do a fabulous job of cleaning. An even better solution than store-bought products can be making your own "green" cleaner using vinegar. Here are some of the many things you can do with white distilled vinegar:

- Deodorize the garbage disposal – Pour in 1/2 cup baking soda and 1/2 cup hot white distilled vinegar. Let the mixture sit for five minutes, and run hot water down the disposal.
- Clean coffee makers – Fill the water reservoir with one cup or more of white distilled vinegar and run it through a full cycle. Run it once or twice more with plain water to rinse clean. (Check the owners' manual first.)
- Clean stained plastic food containers – Wipe them with a cloth dampened with white distilled vinegar.
- Clean metal – Add enough white distilled vinegar to two tablespoons of cream of tartar to make a paste. Rub it on and let it dry on the surface. Then rinse with water.
- Kill germs in the bathroom – Spray full-strength white distilled vinegar and wipe clean with a damp cloth.
- Clean your windows – Combine equal parts of white distilled vinegar and water. Spray on windows and wipe clean with paper towels or old newspaper.

Using a little vinegar instead of harsher, petroleum-based chemicals will not only help you protect your health and the environment, but can help you pinch a few pennies, too. Give it a try!

Insuring Aging Adults



Vickie Cepik
Personal Lines

As a child, we depended on our parents to give us guidance and provide us with shelter, food, and clothing. But what happens when the roles reverse? What happens when children take on the responsibility as caregiver for their aging parents or even have to make decisions on the best care for them?

Besides the usual concerns about finances, health, and safety, there are a few insurance items that should be considered as well. If your parents move in with you, your homeowners coverage normally extends automatically for "resident relatives" for both liability and their personal property. Therefore, a separate policy is not needed for them. If they sell their home and move into an apartment, they would still need their own insurance policy.

In the event they move into an Assisted Living Facility or nursing home, there are other insurance options available, even as simple as an endorsement to YOUR homeowners policy. Please call us to discuss how to properly cover your parents' current living situation.

As a side note, it may also be a good idea to discuss long-term financial plans as well as Long Term Care Insurance needs before the time comes that their health or finances prohibit them from living on their own. If you would like to discuss Long Term Care or learn more about it, please call Joy in the Life and Health Department at 330-334-1561 or 800-334-1561.

Workers' Compensation: No Two States Have the Same Benefits



Joan Wright
Commercial Lines

When your employees are working outside of Ohio, how do you know which state's compensation benefits apply?

Here is a real-life example: A client has coverage in place for their Ohio operation, and they also have a Workers' Compensation policy in place for a new Florida location. The Ohio V.P. was in Florida cleaning out an area when he slipped and fell off the ladder. Unfortunately, he was killed in the fall.

The following are a few factors that were examined and weighed in determining which policy (or even if both) would respond:

- Where the contract of employment was entered
- Where the injury occurred
- Where the employee performed the work
- The residence or domicile of the employee
- The employer's places of business
- The location from which the employee was supervised
- The state where the employee's payroll was processed
- The availability of Workers' Compensation in other states
- Whether the work was to be performed solely in another state

In this particular case, it was determined that Ohio's coverage (with much higher benefits for the surviving spouse) would respond. As it turned out, the difference in benefits between Florida and Ohio was \$850,000.

If you have an out-of-state location or employees living, traveling, or working out of state, please call us to make sure you have adequate Workers' Compensation for all states that would apply to your business.

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The other night I had a crazy dream. (You know the kind – the ones that make you run and bark while you’re sleeping; or the ones your family teases you about the next morning when they’re all like, “Hey, you kept me up all night! Why were your paws moving in your sleep? Were you chasin’ something?”)

Anyway, this dream was doggone nuts. It was like my every thought was being controlled, and no matter how fast I ran, I couldn’t escape this crazy apron-wearin’ lady trying to chase me down with her price gun and shouting “Go ahead and name your own price!” Everyone was there, too: Patrick, Jody, Tom, and the entire gang from The O’Neill Group. In fact, they all came to my rescue. (The weirdest part? It was all in black and white; like I was the cartoon version of myself that we usually show in this newsletter!)

So, needless to say, I eventually woke up. And I realized that this dream MEANT SOMETHING! I’m sure that it meant that whatever protection I needed, the team at The O’Neill Group had my back. They’ve given all of us the coverage we need to keep us safe no matter what might happen to us. I wonder how many of those “name your own price” characters can say that they’re getting the coverage THEY need? How happy are they with their price guns when they get into an accident... and find out they weren’t really covered for what they thought they were?

That dream also had me wonderin’ how many of you wouldn’t love to see the real me. Here’s a real picture of me with my dad instead of that cartoon version. Just try’n outrun the doggie in that picture with your price gun, Flo! (FYI: It ain’t happenin’!)



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Be sure to follow
Max on Facebook at:
max@oneillinsurance.com

“A synonym is the word you use when you can’t remember how to spell the other one.”

- Max the Dog

