

# Staying In Touch

To Protect You, Your Family, Your Business



SEPTEMBER 2010

## September is Life Insurance Awareness Month This One's For You, Mom!

By Patrick O'Neill

Okay, so traditionally speaking, moms are not usually thought of as the "primary breadwinners" in their families. That, of course, has changed in many cases. But even if you are a stay-at-home mom or work only to supplement the family's income, that doesn't make your job any less valuable. (Yes, being a mom is a job... and a challenging one, too.)

Your family may have taken steps to buy life insurance protection for the wage earner in your household to help safeguard your home, to provide for education expenses, and to cover other necessities in the future. However, have you thought about insuring the parent who provides valuable care for the children and maintenance of the household? We're talking to you, Mom!

Are you wondering what mom would be paid for her "work" as mom, housekeeper, cook, teacher, day care provider, taxi, laundry aide and CEO of the household? Salary.com has evaluated the very important "mom" job. They determined that the time mothers spend doing typical "mom-job" functions works out to an estimated annual salary of \$117,867 for a stay-at-home mom, and \$71,868 for working moms, in addition to the salary they earn in their workplace.



Mom, while you can't put a real price on the love, care and guidance only you can provide, if something unfortunate happens to you, your spouse will likely need to hire outside help or assistance for things like childcare and housekeeping. It only makes sense to buy life insurance for you, too, which will be essential to pay for the needs of your family.

Isn't a few dollars a month worth the peace-of-mind? You'd be surprised how affordable term life insurance is... you can provide for your family and take care of them even if you are gone.

Call our office for a free, no-obligation quote on your life insurance needs today!

## A Note from Patrick

I love hanging out with my family, especially at Seneca Lake in the summer. My family has been going there since I was 14; and this past August, I had an especially memorable weekend.

I am usually the designated driver for all the boating activities - skiing, tubing and wakeboarding. (Wakeboarding is sort of a cross between waterskiing and surfing.) On this particular day, my nephew challenged me to wakeboard... something I have never tried before, even though I've skied since I was a kid.

With family on board, I was scared to try knowing I'd look foolish if I couldn't get up OR if I did a face-plant in the water. I thought I was too old to try something new. But now that it's over, I'm so glad I tried it! Sure, it took me a few attempts and a little heckling from my family to get the hang of it, but I had fun and learned something new. Little "successes" like this give me the courage to try bigger things, even at my age!

My advice: Go out and try something new. Of course, be safe in the process... but try something you might be a little afraid to try. Life is too short to not "rock the boat" every once in awhile.

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### Thank You,

- Lester & Tammy Lucas Jr.
- Carroll Upholstery
- Stacey Kies
- Jill Litzel
- Chambers, Murphy & Burge  
Restoration Architects, Ltd.



A sincere thanks to our clients who have graciously referred their friends and family to our agency. All referrals received benefit **local charities**, including those whose logos are pictured below. We hope to donate \$1,000 by the end of the year, so please keep your kind referrals coming! We're very close to our goal...



## Tool Belt Board Meeting

One day, "members" of the tool belt called a meeting and informed the Hammer that he should leave because he was too noisy. Hammer replied, "If I have to leave this tool belt, then Gimlet must go, too. He makes a very small impression."

Gimlet arose and said, "All right, but the Screwdriver must go also. You have to turn him around and around to get anywhere with him."

The Screwdriver turned to the other tools in the belt and said, "If you wish, I will go, but Plane must leave too. There's just no depth to what he does."

The Plane said, "Well, then Saw will have to go. The changes he proposes always cut too deep."

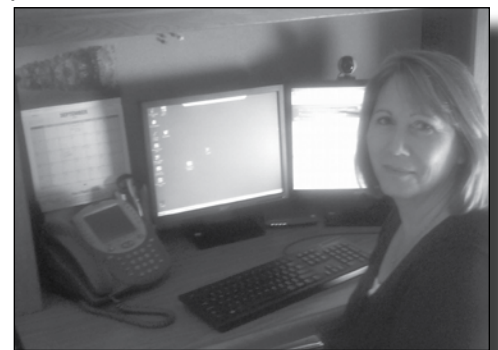
Just then, the carpenter walked in to perform his day's work. He put on his tool belt and went to the workbench. He used the saw, the plane, the hammer, the gimlet, and the screwdriver. They all had their place and purpose... and he couldn't have finished the job without any one of them.

## Moving Out Without Moving On

When Kathy Smith announced to us her family's decision to leave Wadsworth and head south to Florida due to her husband's job relocation, we weren't ready to let her go. It was like losing a part of our family, not to mention an excellent personal lines customer service specialist. So... we didn't let her go. Yes, she still moved to Florida with her husband and kids, but we still get to see her every day.

How is that possible? Telecommuting! Though we had never attempted this type of full-time work arrangement, we realized that we already had the technology in place to facilitate a plan that would allow her to work from her new home. Through the use of Skype, the Internet, an agency Intranet and a VoIP telephone system (internet-based phones), it's almost like Kathy has never left! We are extremely pleased that things are going so well, and that these newest technologies allow us to keep Kathy on our staff and in constant communication with our other team

members and our clients. We promise you that she's still delivering the same excellent service and friendly smile you've come to know and love. But just remember, if your conversation turns to the weather, she may have a different view out her window than you do!



Kathy at work in her home office

## Maximum Protection Reviews

Thank you to the 17 clients last month that took the time to meet with us for their personal Maximum Protection Review – a custom service only available through The O'Neill Group!

### Liven Up Your Lunch Box! John Flanders' Fruit Wraps

- 2 Tbsp. whipped cream cheese spread
- 2 Tbsp. raisins
- 1 flour tortilla (8-inch)
- 2 Tbsp. peanut butter
- 1/4 cup fresh sliced strawberries or raspberries

Mix cream cheese spread and raisins until well blended. Spread evenly onto tortilla to within 1/2 inch of edge. Spread peanut butter over top of cream cheese. Place strawberry slices down center of tortilla. Roll up tightly so that the berries are held in place by peanut butter and cream cheese.

Wrap tightly with plastic wrap and refrigerate until ready to pack in your lunch!



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*The O'Neill Group is proud to once again support our community through the sponsorship of the*

## **5th Annual Siffrin Golf Outing**

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**There are still 3 Ways  
YOU can help:**

### **1. GOLF**

*Enjoy a first-class outing including lunch and dinner at Brookside Country Club in Canton, Ohio.*

### **2. SPONSOR**

*Consider joining The O'Neill Group in raising funds for this event.*

### **3. DONATE**

*Can't golf with us? Consider making a tax-deductible donation to Siffrin, Inc. instead.*

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*Interested in learning more?  
Please feel free to call  
Patrick O'Neill at 330-334-1561  
or 800-334-1561.*

*View our video that explains more at:  
[www.oneillinsurance.com/community.html](http://www.oneillinsurance.com/community.html)*

*You can also visit [www.siffrin.com](http://www.siffrin.com) to find out more, download the golf brochure, or learn more about this very special non-profit agency.*

Siffrin, Inc. is a not-for-profit service organization whose mission focuses on supporting people with disabilities to achieve full community access leading to a meaningful and productive life, by encouraging and assisting personal choice and goals of each individual.

Siffrin, Inc. helps people with disabilities live happier, healthier lives because we ensure the well-being, rights and choices are met for each person served.

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Brookside Country Club



# What is an Annuity?

In today's economic climate, it's so hard to get a good return on an investment when you deposit your hard-earned money in a typical bank account. That's why it could make a whole lot of sense to consider an annuity.

An annuity is basically a contract between you and an insurance company, under which you make a lump-sum payment (or a series of payments). In return, the insurer agrees to make periodic payments to you beginning at some future date. Annuities offer tax-deferred growth of earnings and can include a death benefit which will pay your beneficiary a guaranteed amount should you pass away.

“Really, this is an ideal time to invest in an annuity. The guaranteed interest is currently somewhere in the 3% range --- much more than you can get with a traditional savings account or even a bank CD. Plus, you get the added benefit of knowing that you will be getting payments all through your retirement years,” said Patrick O’Neill, President and CEO of The O’Neill Group.

Patrick also mentioned that it makes sense to invest in an annuity if your previously purchased CDs are coming due. Instead of reinvesting in CDs or other accounts, he suggests that most people should consider purchasing an annuity instead.

Looking to get more bang for your buck? Call The O’Neill Group to find out more about these very stable and safe investment options from top-rated insurance companies.

**Call 330-334-1561 or 800-334-1561**

# Great advice from our Protection team



**Kathy Smith**  
*Health & Safety News*

## “Fall” Safety

Did you realize that falls are the number one cause of emergency room visits for folks over 65? Each year, nearly one-third of all adults over 65 have a fall that lands them in the hospital. In fact, almost 15,000 people die from serious fall accidents annually.

Although falls are more common and usually more serious in older adults, everyone is at risk to suffer a major fall. Here are things to watch for and correct around your home or your business to make sure that you, your family or your visitors will not suffer an injury:

- Poor lighting
- Cluttered paths and halls
- Uneven sidewalk or surfaces
- Stairs without railings
- Bathtubs and showers without slip mats or grab bars
- Throw rugs without non-skid padding or which have worn edges
- Loose carpeting
- Electrical cords on the ground
- Icy or snow-covered sidewalks

You stand less chance of falling once these concerns are addressed. For more tips, visit: [www.cdc.gov/homeandrecreationalafety/falls](http://www.cdc.gov/homeandrecreationalafety/falls).

## Congrats!

Congrats to Jim O’Neil on winning the personal shredder. He entered the drawing at our Shredding Party in July.



**Vickie Cepik**



*Personal Lines  
Protection Specialist*

## Off To College

My son, Adam, is starting college this fall. It seems like just yesterday he was entering grade school, and I was helping him put on his shoes and find his book bag.

I know that he’s on his way to being a responsible adult... but that still doesn’t prevent me from worrying about his safety and security. For me (and most moms I know) out-of-sight does not mean out-of-mind. That’s why I’d like to offer a little insurance advice to those starting college and their parents:

- Never allow friends to “borrow” your car, even if it’s just around campus. That means they “borrow” your insurance, which makes you liable for their mistakes.
- Never give out passwords or security codes for software, web programs or debit cards. Identity theft on campus is a major concern.
- Store valuables in a locked box, or better yet, leave them at home.
- Be sure to call our office if you have any questions about your college student away at school.

## SPECIAL 3-PART SERIES ON HEALTHCARE

### Part 1: Children Are Getting “Older”

Many questions are being raised about the Patient Protection and Affordable Care Act signed into law on March 23 of this year. In our special 3-part series, we’ll try to look at the most common concerns we have heard.

One area of question is the new law that offers the opportunity to receive health care coverage for workers’ children up to age 26. Under the new federal law, a child is eligible for their parents’ health-care program if:

- The child has not yet reached their 26th birthday
- The child is married or unmarried
- The child does not have their own employer coverage
- The child may or may not be financially dependent on the parent
- The child may or may not live with the parent

The federal law goes into effect for new group plans beginning September 23, 2010. Renewing group plans may also go into effect that date, OR their insurer can opt to wait until the first day of their new plan year or renewal date after September 23, 2010.

This information is general in nature and additional questions or concerns about how this affects you, your family, your employees or your business can be directed to Kristin Fischer or Joy Alishusky in our office. Simply call us at 330-334-1561 or 800-334-1561.

**Kristin Fischer**



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**W**ho says you can't teach an old dog new tricks? Did you see that "Note from Patrick" right on the front page? He says he learned to wakeboard from his nephew. And he's over 378 years old - in dog years, that is!

Did you know that humans live to about 490 years old on average? And most live well over that. Of course, those over 490 might need some help performing daily activities and may need to live in a nursing home or assisted living facility. That's where my dad's company can help. At The O'Neill Group, you can purchase very reasonable Long Term Care Insurance and plan for your future right now.

As for me, maybe I'll try to teach Patrick some new tricks too... like how to fetch me some doggie treats on demand! I'll have to ask his nephew for some advice on training dear old dad...

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*The purpose of learning is growth, and our minds, unlike our bodies, can continue growing as we continue to live.*

~Mortimer Adler

