



Ralph Guarasci

Car Trapped Between Crossing Gate and Railroad



There are several railroad tracks near my home in Powell—see my car in the photo at left. During certain periods, traffic backs up and it gets dangerous. Not long ago I was inching up to the tracks while I waited for traffic to clear. Imagine my surprise when the crossing gate came down behind my car. That meant I was trapped between the tracks in front and the crossing gate behind. All I could do was wait for the train to pass. The train was just a few feet from the front of my car (or so it seemed). Our dog was my only passenger. We both breathed a sigh of relief when the train passed by. Now I'm careful to stop behind the crossing gate while waiting for traffic ahead to clear.

Lynn Wear Retires After Long Insurance Career

The photo below was taken at the retirement party for Lynn Wear. She spent 28 years with us. She serviced our larger and more complex business accounts.



Ralph Guarasci	Tammy Hawthorne	Donna Osborne	Tammy Alstrom
Paula Hamilton	Lynn Wear	Mary Ellen Mathews	Mark Larkin
Gina Smith	Katie Berry	Kathy O Keeffe	Dan Guarasci

Pipes Burst During Unusually Cold Winter



There were at least 10 nights this past winter that I kept my faucets dripping so the pipes would not freeze. During a long weekend away I turned the water off completely. Damage caused by burst pipes was terrible this winter. Cost to repair the damage shown in the photo at left was \$27,026.



When it Comes to Ethics, Nurses are Top of the List *Insurance Salespeople? Check out the Bottom*



I teach a course on Ethics for our agent’s association. Students get 3 credit hours toward their continuing education requirement. Students dread the class. When the class turns out to be interesting, they’re a bit surprised. It pays to set the bar low.

During class we cover the Gallup list of how professions are rated by the public when it comes to honesty and ethics. For 12 of the last 13 years the nursing profession has been rated #1. My sister Gina is a nurse. She’s in the photo at left with Heisman trophy winner Eddie George, The two of them were volunteering their time at a local event.

That’s what Gina likes to do (volunteer, not hang out with Eddie George)

Insurance salespeople rate down the list with such occupations as advertising practitioners and state office holders. We do hold a slim lead over car salespeople, members of congress, and lobbyists.

Do you own a golf cart that’s subject to motor vehicle registration?

A number of our customers live in gated communities where the golf carts have a license plate. One of our customers just bought a condo in a resort community. It only cost \$162/yr for full coverage on the golf cart. Do not let your grandchildren drive a golf cart.



A cracked water heater created quite a mess for my sister and brother-in-law. The problem was discovered late one evening. Since a plumber was not available until morning they spent the night cleaning up the running water with towels (see photo). Homeowners insurance does not cover the cost of the water heater but does cover resulting damage.

Fire Destroys Home, Cause Unknown



I took the photo at left the day after a fire destroyed a house we insure. The homeowner policy is paying for a new house and contents. The owners of the property are living in temporary housing arranged by the insurance company. The homeowner policy pays for that too. A car and boat were in the garage at the time of the blaze—also covered.

About 5 years ago we had a similar loss and the owner decided not to rebuild. He cleared the site and sold the lot. He used the insurance proceeds to buy a retirement home in a new community.



Reflections on 30 Years

My career in the insurance agency started January 16, 1984. Here are a few thoughts on 30 years.

- On The Agency - *Worked out great. My father-in-law passed away before I could thank him for the opportunity.*
- On Sales - *I took an insurance sales test before joining the agency. I failed. Not sure I ever got good at selling.*
- On Compensation - *Allow 5 years to get an insurance career off the ground. On second thought, allow 10.*
- On Pro Golf - *A number of my teammates at OSU turned pro and have done well. It just wasn't my dream.*
- On The Hours - *Always looked forward to coming to the office, weekends and holidays included.*
- On Cincinnati Insurance - *Writing policies for them was my big break.*
- On My Staff - *There are lots of words to describe my staff but one stands out - loyal.*
- On Trust - *Insurance companies risk millions on my word. Buyers risk all they own. Trust runs the whole system.*
- On Retirement - *Probably sooner than I think. The next generation needs freedom to develop.*
- On 20 Years of Newsletters - *Fun to write, feedback always welcome. Not much news now, mostly personal.*
- On Teaching Insurance - *10 years in the classroom has energized me. Helps avoid career burnout.*
- On Expert Witness Work - *Adds a new dimension to my career. Two new cases per year is ideal.*
- On Family Business - *Great to see my children at work. Hope things work out. Some don't which is a shame.*
- On My Customers - *Many insurance companies want a shot at my book of great customers*
- On Direct Selling - *Insurance companies spend billions on ads. I think they pass around the same customers.*
- On Technology - *Overwhelming. I already spend too much of my life staring at a computer screen.*
- On Succession - *If they take care of the business, there is a comfortable living for my children and grandchildren.*
- On Planning - *Never had much luck with long term planning. A month at a time works best for me.*
- On Work Life Balance - *Not sure there is such a thing for a small business person.*
- On Management - *Less is better. People like to work autonomously. Train well and give people freedom to act.*
- On Leadership - *A ship needs one captain. How we conduct business starts with me.*
- On Growth - *Sometimes wish we had grown faster. However, agency size was never a top priority.*
- On Claims - *Once you've written good accounts, claims experience is largely random*
- On Account Selection - *Insuring the right people is more important than insuring the right risk.*
- On Alternate Careers - *Insurance had to work for me because I didn't have a backup*
- On Recommending an Insurance Career - *You don't seek an insurance career, someone invites you in.*
- On Life After Insurance - *Maybe a writer (don't laugh) or a motivational speaker (now you can laugh)*



Hail Covers Green, Stops Golfers

Many of our customers are paying higher premiums for home and business insurance coverage. Unusually stormy weather over the past 10 years is the primary reason. It all started with the Easter Sunday hail storm April 20, 2003,

During a round of golf on Saturday May 17th the weather changed suddenly. The sky became dark, the temperature dropped 10 degrees, and it began to hail. The hail covered the green and forced us into the clubhouse. I had a 5' birdie putt before the storm. When play resumed, I missed it. Darn hail.



Frank Guarasci Honored at New Golf Facility

The Ohio State University varsity golf program just built an indoor performance center. To compete in the Big 10, an indoor golf facility for practice and player development is essential. The facility serves both the men's and women's teams.

My dad has been a member of the OSU Golf Course for 60 years. He played on the varsity golf team from 1950-1954. With a gift from a private foundation, a plaque in his name was placed in a prominent position inside the new building. At right is my dad, age 81, with the plaque in the background.



Family Welcomes Grandson

My granddaughters, ages 7 and 5, made sure I knew how to hold their new brother Jacob. My wife Lynn watched the girls 3 days / week since they were infants. She wouldn't trade the time but I can tell it wears on her. Soon she will start watching all three of the grandchildren. When it gets stressful, my wife and I remind each other how fortunate we are to have them so close.

Dan Guarasci Accepts New Agency Duties



Our son Dan spent 3 years working for Cincinnati Insurance and has completed 4 years in the agency. He's a whiz at business insurance and was recently promoted to Account Manager. His first assignment was to coordinate the renewal of the largest account in the agency.

Dan has a background in football and was an All City linebacker at Bishop Watterson High School. He and I recently attended a dinner where Mike Vrabel was the guest speaker. Vrabel has 3 Super Bowl rings at the linebacker position. It was fun seeing them hang out for a few minutes—see photo. Dan's the one on the left.

Insurance Agencies of Ohio