



Ralph Guarasci

Portable Generator Powers Life's Basics

How would you like to be without power for 8 days? That's what happened to my wife's sister and brother in law after the windstorm on June 29th. With six plugs, the portable generator provided power for some of life's essentials. The family agreed that charging cell phones was priority #1. The girls used the temporary power to run hair dryers. Because daytime temperatures were nearly 100 degrees, the generator also ran a fan. Plus the generator was used to power a lamp and keep laptops charged.

The generator is not hard to operate and starts like a lawnmower. It runs on unleaded gasoline. Tom Farwick estimates the fuel cost was \$150. The Honda generator in the photo at right was purchased a few years ago on sale for \$600.



Mindy and Tom Farwick were happy to get power restored for Tommy, Brittany, Sam, and Syd.

Dan Guarasci Celebrates Third Anniversary



Dan listens patiently when his dad talks about methods that worked 28 years ago.

Our son Dan Guarasci joined the agency on Dec 1, 2009. He had spent 3 years working for Cincinnati Insurance as a commercial underwriter. Also while working for Cincinnati Insurance, he obtained his prestigious CPCU designation.

What would you be doing if you were not in the agency? Working in the sports industry

What is your most marked characteristic? A good sense of humor

What do you most value in a friend? Honesty

What is your greatest extravagance? Electronics. I have a weakness for new technology.

What talent would you most like to have? An NFL caliber throwing arm

What trait do you most admire in others? Integrity

When and where are you happiest? Playing sand volleyball on summer nights

What is your personal motto? Treat others as you would want to be treated.



Customers go a little crazy for Jorie's cupcakes.

Niece is Making a Name in Bakery Business

Does your minor child caddy, babysit, mow lawns or offer services to earn a little money? You will be pleased to know that homeowners insurance covers injuries or damages caused by your enterprising offspring.

My niece Jorie Hodapp is making quite a little sum baking for customers in the Dublin area. Jorie is 15 and attends Dublin Coffman High School. It started when her mother signed her up for a cake decorating class at JoAnn Fabrics two years ago. She bakes for birthday parties, baby showers, and the like. Jorie is a busy girl. Besides her baking business, she also plays on the girls golf team.



More Slope Replacements, Less Full Roof Replacements

The house in the photo at left was damaged in the June 29th windstorm. The insurance company paid to replace the damaged slope but not the entire roof. The homeowner requested a complete replacement so the front roof and back roof matched but that's not the way this claim was adjusted. There have been many wind and hail storms in central Ohio over the past 10 years. Most insurance companies have become a little more conservative on settlements.

Katie Berry Earns Certified Insurance Counselor Designation

Our daughter Katie Berry earned her Certified Insurance Counselor (CIC) designation. "Don't tell me you're going to take my picture!" she said when I showed up at the conferment with my camera. Earning the CIC designation normally takes 5 years but Kate did it in 4. I wish she would have used the same speed obtaining her college degree.



House Painters Rig Up Scaffolding

We had the outside of our house painted this past summer. Some of the peaks are rather high and I was interested to see how the crew would reach those spots.

By rigging ladders and braces they created a homemade scaffolding and found a way to do the job. The contractor assured me he had workers comp insurance. If not, I could have purchased coverage for them from the Ohio Bureau of Workers Compensation.



\$1,000,000 Vintage BMW Once Owned by Elvis

I had the opportunity to visit the BMW museum in Munich Germany. It's not everyday you get to stand next to a car worth more than \$1,000,000.

Elvis Presley owned a white version of the one in the photo. He returned it because his fans kept using lipstick to write their phone numbers on the car.

We insure quite a number of classic cars. If you own a car once owned by Elvis, call us.



Don't Forget to Insure Your Musical Instruments

I attended a banquet where this quartet was performing. I noticed the musical instruments and wondered if they were properly insured. Often a "musical instrument floater" policy is a good way to get the right coverage.

That's how insurance people think. Normal people just see a musical group and enjoy the performance. Insurance people see expensive items subject to loss by a variety of perils.



Family Cruise Raises Insurance Questions



*Homeowners Insurance Follows
You Around the World.*

Our family headed to Miami for a cruise to celebrate my dad's 80th birthday. Our grandchildren made sure they packed for the occasion. We pay claims for personal items that are lost or stolen anywhere in the world.

There were 32 family members on the trip. There haven't been that many Guarascis on one boat since the whole clan sailed over from Italy in 1919.



*Servers of Alcohol Need
Special Insurance*

This photo was taken at a restaurant in Nassau Bahamas. Customers were instructed to form a line to dance around the dining room. As they passed certain spots a waiter squirted a shot of alcohol in their mouth.

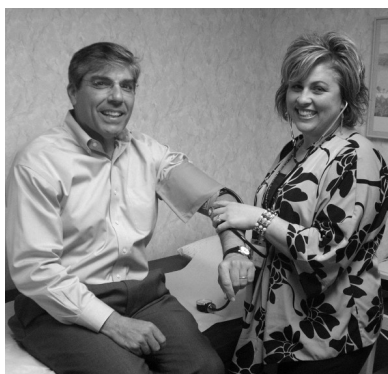
Servers of alcohol in Ohio have to follow serving guidelines and can be held liable for injuries. Many of our restaurant and tavern customers carry "liquor liability insurance."



*Driving Record of Shuttle Bus
Operator Under Constant Review*

Our cruise required a van ride from Ft Lauderdale to Miami. I'm sure the van driver was thrilled to have an insurance agent on board who asked a million questions and requested a photo (anything for a tip.)

He said the company where he works checks his driving record *every month*. Insurance companies know the best way to control vehicle accidents is to carefully monitor the drivers.



The tech from Exam One is taking my blood pressure. My life insurance exam was painless and took about 15 minutes. The tech will even come to a home or business.

Term Life Insurance is Easy and Inexpensive

Our agency writes quite a bit of "term" life insurance. It's less expensive than "whole life" insurance and seems to work better for our customers. We wrote a term life insurance policy 10 years ago for a 42 year old man. The premium for \$1,000,000 coverage was \$1,655/yr. However, when the 10 year term ended the price increased to \$10,505! That's what happens when the term expires.

Rather than pay the new premium, we suggested that the client apply for a new policy. "I'm ten years older and my health isn't that great" said the client. "I'll just pay the higher rate." We convinced him to apply and he was able to lower the premium by 50%. Plus the new rate is locked in for 20 more years!

I decided to reapply for life insurance myself and replaced two old policies with better ones at less cost for a longer term.



Doggie Tails

Our new puppy just had her first birthday. This is my first dog so everything is new to me. As I see people that own dogs, I ask for advice. Here is some of what I've heard during the past year.

"Your dog will act the way you train her to act. If you want a calm dog then treat her calmly. If you act like a crazy person then you will have a crazy dog."

"Talk to your dog in a steady voice. I yelled at my first dog and it just made her misbehave and fear me. Keep a steady tone."

"Give your dog plenty of love and affection. Be patient. In time she will learn to do the things you want her to do. Give her a chance."

"Get her socialized to other dogs and people. I didn't get my dog socialized and now she won't go to anybody but me. At first I thought it was cute but now it's a real problem."



A car seat is required for my granddaughter but there are no laws about restraining a dog inside a car.



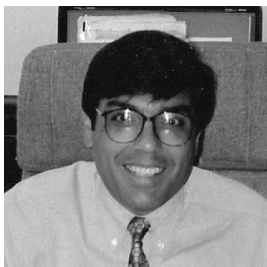
Our daughter likes to bring her dog over to play (or nap) with ours. I thought it might be nice to get a 2nd dog. The people at the pet store said two dogs are about the same amount of work as one. I'm told that's not accurate.



"A man needs 3 things for a happy life.
A good wife, a good dog and
ready cash."

Ben Franklin

2012 Makes 20 Years in Worthington Office



I started my insurance career in 1984 by joining an agency in Reynoldsburg Ohio. In 1992 I took a position in an agency in Worthington that led to several acquisitions including the purchase of the original office in Reynoldsburg.

In 1992 I decided a newsletter would be a good way to tell clients and friends about the move to Worthington. Much has changed in the last 20 years - including my newsletter photo.



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