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Brought to you by:
Andrew W. Cecil
Michael K. Geiser
Sydney S. McLafferty
Matthew E. Ice

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Cecil & Geiser LLP

ProtectingOhio.com

495 South High Street, Suite 400
Columbus, Ohio 43215
Phone: 614-222-4444
877-706-6446
info@ProtectingOhio.com
ProtectingOhio.com

Holiday Lighting Safety Tips

Don't look now but the holidays are right around the corner. Before we know it we will be ringing in a new year. During the holidays we can't help but to hear about the tragic fires that result from the use of holiday decorations.

The following are a few holiday lighting tips to help keep you, your family, and your home safe this holiday season.

- Choose holiday lights that have been tested and deemed safe by a reputable testing facility.
- Use the cooler-burning mini lights as opposed to the larger bulbs which burn much hotter.
- Only use lights that have fuses in the plugs.
- Inspect your lights for damage. If they are damaged do not use them.
- Replace burned out bulbs with bulbs of the same wattage.
- When lighting outdoors use lights that are made specifically for outdoor use.
- Outdoor lights should be plugged into a ground-fault interrupter (GFCI).
- Do not overload your extension cords – inside or out.
- Use insulated holders for your outdoor lights – do not use nails.



Introducing Cecil & Geiser, LLP

On more than one occasion I have found myself in the following scenario; I am somewhere in public such as a store, restaurant or cab. The other person keeps looking at me and says "you look very familiar. Where do I know you from?" I then explain that I am an attorney and they have probably seen my face on TV or in a phone book advertisement. The "light then goes on" and the person instantly recalls how they know me.

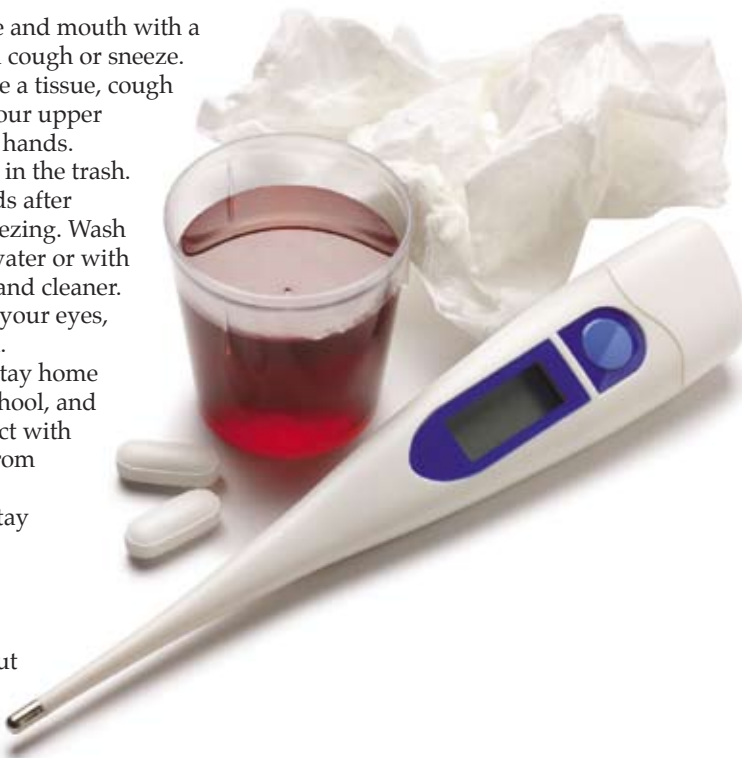
This scenario has happened too many times to count. After awhile, it started to worry me. I began to wonder was our effort being less than complete since people could not put the name of the firm with the faces in the marketing pieces. After consulting with some marketing people, clients and even focus groups, we decided to make a change.

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Staying Healthy in the Flu Season

All of the recent talk of the H1N1 virus has staying healthy and preventing sickness at the forefront of all of our minds. Below are a few tips from the U.S. Centers for Disease Control and Prevention (CDC) to help prevent the spread of germs. Keep in mind that the flu is spread by coughing, sneezing, and unclean hands.

- Cover your nose and mouth with a tissue when you cough or sneeze.
- If you don't have a tissue, cough or sneeze into your upper sleeve, not your hands.
- Put used tissues in the trash.
- Clean your hands after coughing or sneezing. Wash with soap and water or with alcohol-based hand cleaner.
- Avoid touching your eyes, nose and mouth.
- If you get sick, stay home from work or school, and limit your contact with others to keep from infecting them. People should stay home at least 24 hours after they are free of fever (100°F), or signs of a fever without the use of fever-reducing medications.



For more information you can visit the CDC website at www.cdc.gov or you can call them at 1-800-CDC-INFO.



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Beginning September 1, 2009, the firm The Plymale Partnership changed its name to Cecil & Geiser. In addition to a new name, we have a new telephone number – one that I must admit is so very easy to remember. The new number is 614-222-4444. Now you only need to recall two digits!

Nothing else has changed. Mike and I are still running the show, handling cases and operating the business. We are currently assisted by Matt Ice and Sydney McLafferty. We are still supported by an outstanding group of women and men, many of whom you have talked with over the years.

Thank you for your continued support and for entrusting your legal matters to Cecil & Geiser.

Help Us Name Our Newsletter!

Our newsletter needs a new name. Send your suggestions to info@ProtectingOhio.com by December 31, 2009. Please include your name, address, phone number, and e-mail. Anyone who submits a suggestion will be entered into a drawing for a gift card.

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9. Be Consistent

Teaching children about money isn't something that can be done in a short period of time. Children are always re-experiencing their environments and testing their boundaries. So make sure that once you implement an allowance, savings, and budgeting plan that you stick with it. Over time, you may decide to raise your child's allowance or change the terms of their savings. But those shouldn't be quick decisions. Instead, if you and your child want to revisit the financial plans or to add a new element, take the time to sit down, write out what the changes will be, discuss how this will impact the child's level of responsibility, and make sure you end the conversation with agreement on what will happen going forward. Then, be consistent; don't waiver.

At times your child may beg for an exception. But by being consistent, your children will be much better prepared to deal with the real financial world that they'll face when they grow up.

Learning the Value of Money

9 Ways to Teach Financial Responsibility to Children

If the current economic recession has taught us anything, it's that financial education and responsibility are critical in today's fast-paced, wired world. All too often, however, children grow up immune to the financial world around them. As a result, they're often ill equipped to manage their own finances when they become adults and leave home.

With the economy in the news almost daily, now's a perfect time to start educating your children about how to manage money more responsibly. The tips below can help you get started.

1. Give an Allowance

If your children don't have money of their own, it's hard for them to really grasp the value of it. So if you don't pay your children allowance, consider starting. You don't need to pay a lot—a little goes a long way. The most important thing is that your children learn the value of completing even small chores around the house to earn their own money.

2. Make a Plan and Set Guidelines

Before you start giving your children an allowance, sit down with them and set some expectations. Discuss the specific chores and timelines for completing those chores, as well as the amount of money they'll earn for each chore and when they'll be paid. This helps instill a strong work ethic in children as well as drive home the message that money is earned, not given.

3. Save for the Future

As part of your financial discussion, consider implementing a savings rule for your children. For example, make a rule to save half or one-third of their allowance. You can go with them to the bank to establish a savings account in their name and then take them to make their deposits. Or, if your children are still young, you can set up a special savings bank. Let your children decorate a jar or can to give it some personality and then have them deposit a portion of their money in that special bank whenever they receive their allowance.

4. Educate on Interest

Talk to kids about savings accounts and the value of interest. If you start a savings bank at home, offer to pay your kids a small amount of interest on their savings. Once a month, sit down with your kids and count how much they have deposited, how much interest they have earned, and how much they have as a result. Compare the amounts each month, so your children can see the benefits not only of saving, but also the benefits of compounding interest.

5. Save for a Big Purchase

The next time your child shows you an expensive toy or big-ticket item that he or she wants, consider striking a deal where the child saves up for half of the cost. For instance, consider a "match plan" in which you match every dollar your child saves for the item. This will not only teach the value of saving, but also help your child learn to budget and plan for expenses—which is a lesson that can pay off in the future when your child becomes a credit-card-carrying adult.

6. Take Your Children Shopping

Take your children grocery shopping with you. As you go down your shopping list, have your children help you compare the prices of the different brands, sales, and quantities per package. You can also have your children try to keep a running tally and make a guess of what the total cost will be.

7. Set Them Free to Shop

Once your children have a sense of money matters, you may want to take the lesson up a notch. For instance, when your children need new school clothes, you try giving them the money and putting them in charge of what to buy. Then, as they shop, help them compare the prices and number of items they can purchase within their budget. You could even purchase a Visa gift card with a specific dollar value on it. That will help your children not only learn about the value of a dollar and making smart purchases, but it will also introduce them to the credit card system, in which money may not seem real because it's unseen. In today's electronic financial world, this lesson will become more and more important as your children get older.

8. Teach by Example

Remember, children are always watching. So if you educate them on saving for purchases and budgeting but make rash decisions on big-ticket items yourself, you may find them learning a different lesson than you intend. So make sure you follow your own rules when it comes to spending, saving, and fiscal responsibility. You may even want to consider discussing your donations to help your children understand the importance of supporting charities.

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At Cecil & Geiser, LLP we handle most types of cases including:

- Defective Products
- Wrongful Death
- Serious Injury
- Vehicle Collisions
- Professional Negligence
- Dog Bite Injuries
- Nursing Home Negligence

We have successfully represented plaintiffs in civil matters for more than three decades. We have Board Certified Civil Trial Counsel on staff and two of our attorneys are members of the Million Dollar Advocates Forum. We appreciate your referrals. Visit our website, ProtectingOhio.com, for more information.



Andrew W. Cecil and Michael K. Geiser

Giving Back To Our Community

Last month Cecil & Geiser, LLP sponsored the Y Fest for the YWCA Family Center families. The YWCA Family Center is a refuge for homeless families in the Columbus area. Many members of our staff, including Partners Andy Cecil and Mike Geiser were able to volunteer for the event. It brought great joy to our office staff to be able to provide an afternoon of fun and excitement for the families and children of the center. This year the Y Fest was a carnival theme. It was complete with cotton candy, ice cream, a balloon artist, carnival games and prizes, karaoke, a visit from The Columbus Clippers mascots, and much, much, more. A fun time was had by all.



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