



Jim Hall
President & Agency Owner

Circle of Safety

For Friends & Clients of the Merritt Hall Agency

Cheating in Life

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I've heard said it more than once, and I believe it's true that schools do not adequately train us for life. One area where this is especially true surrounds the concept of cheating. In school we are scolded and penalized for cheating and told to do our work by ourselves. Helping each other on tests is forbidden and working together on homework is often discouraged. I suppose, within the context of schooling, there is some merit to this, as it helps the teacher identify who is progressing and who is not.

However, once we graduate and enter the "real world", holding onto this principle of "cheating" is detrimental at best. If we are in the midst of a frustrating challenge, problem or difficulty, you can bet someone else has encountered the same issue and found a solution. Instead of struggling to solve the problem ourselves, it would be far less discouraging and less time consuming to seek out the answers from those who have learned them the hard way. This is not cheating, but rather prudent, effective behavior.

In business and in life, it's not the "Lone Ranger" who is most successful, but the one who learns the fastest from other's mistakes and who isn't afraid to borrow advice and answers from experts and peers. It is not possible for any one person to know everything or to have the answers to every problem that arises.

When asked for advice or information, most people are helpful, and what you can't get for free by asking can usually be found somewhere, such as the local book store or library or by paying an expert. The internet has made finding answers easier than ever. A 5-minute Google search will yield loads of suggestions and solutions to just about any problem. Exercise some caution and common sense though. The internet makes it possible for just about anyone to offer solutions and advice whether they're qualified to do so or not.

It may cost a little money to get the answers you need, but the cost of the right information is usually cheaper than the price you'll pay to figure it out on your own. And believe me, going it alone can be costly, and sometimes the cost is more than you'd want to add up.

Not long ago my wife and I had a washing machine that seemed *(Continued on pg. 2)*



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July 2011*(Continued from page 1)*

to be malfunctioning. Sometimes it wouldn't fill up with water. Now, I consider myself something of a handyman, so I tried to diagnose the problem myself and finally decided the machine must be bad. We purchased a new washing machine, and guess what? It had the same problem. After more unsuccessful tinkering, I threw up my hands and called an appliance repair shop.

After describing the problem to the guy on the phone, he said, "I know exactly what your problem is. The drain hose is hooked up too tightly, and it's siphoning the water out." He was right. I loosened the drain hose connection (a one-minute fix, by the way), and the problem went away. This meant there was nothing wrong with the old washing machine. If I had called the repair shop in the first place and hadn't tried to do it all on my own, I would have saved the cost of the new washing machine and the *hours* spent fiddling with the washers.

Remember: Asking for help isn't cheating. Paying for advice isn't cheating. Observing how other's have solved a similar problem to the one you're facing... Not cheating.

So the next time you have a problem that seems difficult or impossible to solve, don't waste a lot of time trying to figure it out on your own simply because you don't want to "cheat." Instead seek out the answer from a trusted source or call someone who's qualified to help. It will save you time, money, and unnecessary aggravation.

July is National Ice Cream Month

In 1984, President Ronald Reagan designated July as National Ice Cream Month and the third Sunday of the month (July 19th) as National Ice Cream Day. In celebration of America's favorite frozen dessert, here are a few fun facts:

- The first frozen dessert is credited to Emperor Nero of Rome, who sent his servants scurrying into the mountains to collect snow, which was then mixed with nectar, fruit pulp and honey.
- Each American consumes a yearly average of 23.2 quarts of ice cream.
- 98 percent of American households purchase ice cream.
- According to the Guinness Book of World Records, the biggest ice cream sundae in the world was made in Alberta, Canada, in 1988. It weighed nearly 55,000 pounds.
- One out of every five ice cream eaters share their treat with their dog or cat. (I imagine the day of liver or tuna-flavored ice cream can't be too far off.)
- Among the most unusual flavors of ice cream ever manufactured are avocado, garlic, azuki bean, jalapeno, and pumpkin. Perhaps the weirdest of all: dill pickle ice cream, which was marketed to expectant mothers, however, sales were disappointing.
- The top five flavors in terms of consumption in the United States are: vanilla (30%), chocolate (10%), butter pecan (4%), strawberry (3.7%) and chocolate chip mint (3.2%)
- The United States leads the world in annual ice cream production at approximately 1.6 billion gallons. California produces the most (9% of total) with Indiana and Texas coming in 2nd and 3rd place.



"Freedom is never more than one generation away from extinction. We didn't pass it to our children in the bloodstream. It must be fought for, protected, and handed on for them to do the same, or one day we will spend our sunset years telling our children and our children's children what it was once like in the United States where men were free."

— Ronald Reagan

July 2011

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Thank You! Thank You! Thank You!

Thanks to everyone who graciously shared their family and friends with

Pam DeGraw

Rob Green

Tracy Brester

Vanessa Mohr

Jackie Feldman

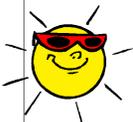
Robert Keown

Chris Boerner

Charbel Harb

Maureen Sciamé

Vic Ruthig



A Not-So-Trivial Pursuit

Be the first to correctly answer the question below and win a prize! The prize this month is a **\$25 gift card for Applebee's**. Just one correct (or nearly correct) answer, and you could be the winner. The Rules:

1. The entry that comes closest to the correct answer will be the winner.
2. If more than one person has the exact answer, the winner will be the person whose entry reached our office first.

Write down your name, phone number and answer, and then fax it to (317) 240-3705 or Email your answer to: contest@merrithall.com. The winner will be featured in our next newsletter! Good luck!

In the Roman calendar, July was originally called Quintilis. What does this Latin word mean?

Your Name _____ Phone # _____

Your Answer _____

★ [Congratulations to Sandy Barrs!](#) Sandy was first to correctly answer last month's trivia question.

Answer: 17.7 miles

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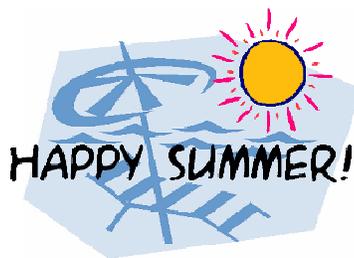
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The Circle of Safety

A Monthly Newsletter For Friends & Clients of Merritt Hall Insurance

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- Fun Facts About Ice Cream!
- The Rich Family in Our Church!
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News and Tips to Make Your Life Easier, Safer, and Happier...

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Just for Laughs



Hospital Patient

A sweet old lady telephoned St. Joseph's Hospital. She timidly asked, "Is it possible to speak to someone who can tell me how a patient is doing?" The operator said, "I can. What's the patient's name and room number?"

The old lady, in her weak voice, said, "Norma Findlay, Room 302." The operator replied, "Let me place you on hold while I check with her nurse."

After a few minutes the operator returned to the phone and said, "Oh, I have good news, her nurse just told me that Norma is doing very well. Her blood pressure is fine; her blood work just came back as normal and her physician, Dr. Cohen, has scheduled her to be discharged on Tuesday."

The old lady said, "Thank you. That's wonderful! I was so worried! God bless you!" The operator replied, "You're more than welcome. Is Norma your daughter?"

The old lady said, "No, I'm Norma Findlay in 302. No one tells me anything."