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Bobbie's Best Chicken Cheese Ball & Pomegranate Ginger Ale

Ingredients for Chicken Ball
2 small or 1 large can of chicken in water (drained well)
1 block cream cheese
½ stick butter
2 Tbsp parsley
2 Tbsp onion
1/2 teaspoon Worcestershire sauce
2-3 Tbsp of crumbled feta cheese

Directions
1. Mix all ingredients together in small bowl, using clean hands.
2. Place mixture on plate, shape into ball, and refrigerate overnight.
3. Serve with crackers (Trisquits are a favorite!)

Pomegranate Ginger Ale
Mix together one 2-liter bottle of ginger ale and one 32-ounce bottle of 100% pomegranate juice for a light, refreshing punch.

Words of Wisdom

Contributed by Samy Chong

The Five Chapters of My Life By Porche Nielsen

Chapter 1 - I walk down the street, there is a deep hole in the sidewalk. I am lost, I fall in, I am helpless. It isn't my fault. It takes me forever to find my way out.

Chapter 2 - I walk down the same street, there is a deep hole in the sidewalk. I pretend I don't see it. I fall in again. I can't believe that I am in the same place but it isn't my fault. It still takes a long time to get out.

Chapter 3 - I was down the same street, there is a deep hole in the sidewalk. I see it there, I still fall in. It is a habit. My eyes are open. I know where I am. It's my fault. I get out immediately.

Chapter 4 - I walk down the same street, there is a deep hole in the sidewalk. I walk around it.

Chapter 5 - I walk down another street.
Ask yourself: What chapter are you on in your life? How are you going to get to the next chapter?

Cases of Interest our office is handling

62-year-old mentally challenged woman is fatally shot four times by police officers after being shot twice with a taser gun.

17-year-old girl suffers a closed head injury after hitting her head on the steering wheel during a car accident.

35-year-old man tears all ligaments in his foot after a semi-truck rig backs over it for 30 seconds. The man is still in a walking cast and has needed numerous visits to his orthopedic doctors.

8-year-old girl is bit in the face by a dog while visiting her grandmother's friend. The bite required treatment by a plastic surgeon and will result in permanent scarring, and the girl will need to undergo psychiatric treatment for her fears.



CHARLES E. BOYK
LAW OFFICES, LLC

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Attorneys
Chuck Boyk, Michael Bruno,
and Dale Emch

The Boyk Bulletin

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We Have Six Offices to Serve You

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5241 Southwyck Blvd.
Suite 108B
Toledo, Ohio 43614

Bowling Green
121 E. Wooster Street
Suite 255
Bowling Green, Ohio 43402

Swanton
110 W. Airport Highway
Suite 208
Swanton, Ohio 43558

Findlay
612 Main Street
Suite 101
Findlay, Ohio 45840

Take control of your health insurance in the New Year

Few things are more daunting than dealing with health insurance and your medical care. Making sure you file the proper paperwork, figuring out co-pays and deductibles, and seeing a doctor that is in the right network are all hard obstacles.

While there is not much you can do to get around the above necessities, there are steps you can take to save money on your health insurance and avoid paying unnecessary, out of pocket medical expenses.

We sat down with Employee Benefits Options President Bill Neiderman to find out how individuals

and small business owners can take control of their health insurance plans and make sure they are getting the maximum value out of their contracts.

“One of the most important things you can do is to be proactive,” Bill said. “You have to be proactive with your health care and your health insurance in order to get the most value out of both.”

With the help of Mr. Neiderman, we have compiled these tips to help you gain the upper hand when it comes to your policy.

1. Review your contract prior to its anniversary.

The beginning of the year



is a good time to review all of your policies, including auto, home, and life insurance, but is imperative to review your health insurance contract before its anniversary, in case you want to make changes before the renewal. Make sure to look for changes in premiums.

See *Health Insurance*, pg 2

New Year is perfect time to reevaluate lifestyle

The New Year is here and many of us dedicate the beginning of another year to a resolution or a change in the way we live.

But many people struggle with *how* to achieve the New Year's goals that they set for themselves, or how to keep them going when it is tempting to quit.

Read an excerpt from an article that our friend Rem Jackson, President and CEO of **Top Practices, LLC**, wrote on what made 2009 so successful for him. Implementing some of his ideas just might make your 2010 the best yet!

“Life keeps coming at us. Things change, challenges come up - boredom sets in.

Gray sky - windy cold weather. Spring so far away...wars in distant lands...

True happiness and success can only come from

See *New Year*, pg 3



Dear Santa winner takes home new laptop to share with family

For some kids, Christmas is not about a long wish list and receiving presents. It's about figuring out ways to help your family so that Christmas can even happen.

One girl who has done just that is Deja Maddox. Deja, 14, was this year's Dear Santa winner, and Santa Boyk was thrilled to give her the number one gift on her list - a new laptop computer.

As with many families in northwest Ohio, money is tight, and that leaves Deja without many options to have fun. Taking the situation in stride, Deja helps her mother care for her younger sister, and takes her to the library to study.

An excerpt from her Dear Santa let-

ter reveals the heart that Deja has when it comes to helping others:

"I enjoy helping people. I like to think of others before myself. I feel if you only think of yourself you won't get very far."

Our office's marketing director, Anneke Kurt, recognized Deja's desire to help after talking to her on the phone.

"Deja was shocked when I told her the news," Anneke said. "She is the type of person that does not expect anything; she helps others out of the goodness of her heart, not to receive something in return."

And shocked was exactly how Deja described herself when she came to the office to collect her hard-earned prize.



Deja Maddox and Attorney Chuck Boyk

"I didn't think that I would win the contest at all," Deja said. "It looked like a good opportunity, and even if I didn't win, at least I knew I tried. But if I did, I wanted to share it with my family, and it would be great. And now it is!"

Health Insurance, cont. from page 1

2. Look for new incentives for wellness.

Some health insurance companies will offer discounts or cash back for taking wellness classes, joining a gym, or getting help to stop smoking.

3. Look at competing carriers.

With changes happening all the time in the healthcare world, the health insurance company you have had for the past 10 years may not hold the same value that it used to.

"A good agent will shop around for you," Bill said. "He or she will look for wellness incentives, compare costs, and then bring that information to you in a simpler, easy-to-understand format."

Attorney Chuck Boyk has been thrilled with the service that Mr. Neiderman and Employee Benefit Options has provided his law firm.

"Any time we have a question about anything at all, Bill comes over to explain it to us," Chuck said. "I know that my family and my employees are in good hands."

4. Notify the insurance company before having your procedure done.

One phone call to your insurance company can save hours of hassle and hundreds of dollars. Pre-certifying all of your procedures can ensure that the procedure is covered, and if it's not, the agent can help you get it covered. Pre-certifying will also ensure that you are going to the right provider. If you go to your appointment without first letting the insurance company know, you could easily go somewhere out of network, where you are not fully covered. You would then be responsible for that medical bill.

5. Take care of yourself.

Heart disease, diabetes, obesity, and complications from smoking and drinking are all problems that can be prevented with proper nutrition and exercise. Unless we take care of ourselves, the cost of health care and health insurance won't drop. You owe it to yourself to preserve your health. Let 2010 be the year you do it.

The Boyk Distinction

Our goal is to exceed your expectations **every day**, even after your case closes and you are no longer a client. That is why we pride ourselves on developing long-term relationships with our clients.

Each client is added to our monthly newsletter list, which you are reading right now, and you will continue to stay on the list until you tell us otherwise.

We also make every client a life-long member of our Key Return Program, designed to help lost keys find their way home.

Books on subjects ranging from car accidents and work injuries to dog bites and child accidents are always available, free of charge, by calling our office at any time.

We also encourage you to call our office if you have a question about any type of legal matter. If we can't help you, we will help you find someone who can.

Local fitness studio helps clients reach goals year-round

Losing weight is one of America's most popular New Year's resolutions. And right outside of Toledo, there is a fitness center that focuses on health, wellness, and losing those unwanted holiday pounds.

It's My Turn fitness, located at 4750 St. Anthony Rd. in Temperance, Michigan, is a private gym dedicated to personal training and Pilates classes.

Under the instruction of certified Physical Fitness Specialist and Pilates Instructor Meg Milano, owner, and certified personal trainer Amanda Kurt, clients reshape their minds and bodies in the 2,000 square foot facility set back in the woods.

"Working out in a retreat-like setting allows you to get what you need," Meg said. "It's your turn to focus on yourself and work with a highly qualified instructor who will assess your needs and help you reach your goals."

Amanda believes that the success



It's My Turn
Fitness and Health Refuge

New Year, continued from page 1
inside ourselves.

Here's what I've done in 2009 to make it truly the best year of my career:

1. I wrote down my goals and reviewed them regularly.
2. I associated myself with as many winners as I could and learned as much as I could.
3. I stopped listening to the chattering class - I still get the news, just not the analysis.
4. I joined a gym and began the exciting journey of restoring my health and achieving my optimum weight.
5. I traveled and spent as much time with my family as I possibly could and

of reaching your goals will only come if you believe in yourself.

"You must stick with whatever your goal is, and believe that you can accomplish it," Amanda said. "Don't start off with a goal that is too hard to reach. You must start at a point you know you can handle right away."

Meg and Amanda want readers to know that even the most unmotivated person can change their lifestyle and habits. Use these helpful tips to get you started:

1. Set aside time every day or week to focus only on your body and health. Don't let life take over and distract you.
 2. Make an appointment with yourself, and write it on a calendar. Treat the commitment as if you are meeting with someone important - and you are!
 3. Don't let a small setback ruin your goal. Each day is a new day. Get back on track and move on.
 4. Do something you enjoy. The best exercise routine is one that you enjoy doing - not necessarily the one you think will get you quick results.
- Both women strive to help others, and it's apparent in the work they've done to learn how to the body works.



Meg Milano and Amanda Kurt

Meg earned her Bachelor's degree in Advertising from Western Michigan University, and obtained numerous certifications over the course of ten years before opening It's My Turn.

Amanda studied Exercise Science at Bowling Green State University before spending a year in the fitness world in Los Angeles, where she, too, became a certified personal trainer.

It's My Turn is accepting clients for their Pilates and Boot Camp classes. Contact Meg at 419.340.0362 or via email at meg@itsmyturnfitness.com, or Amanda at 626.399.8747 and amanda@itsmyturnfitness.com.

I prioritized them first.

6. I attended as many meetings, conferences, webinars, and teleseminars as I possibly could.

7. I read Napoleon Hills' *Keys to Success - The 17 Principles of Personal Achievement* many times.

8. I tried giving back to others the bounty of life that I receive.

Don't try and reinvent the wheel. Just do it. Take a leap of faith, and take massive action on all fronts. By this time next year, you won't even recognize yourself if you do. If you don't, that's OK; I'll most likely be telling you about the incredible things that happened to everyone else in 2010, and you've always got 2011. Or maybe you

don't. None of knows how long we are going to be here and there is no time like now to live the life you want and deserve.

There is a Silver Bullet, but it's not just one thing. It's the process of committing to cultivating the garden of your mind and doing the work that brings you all the richness of life."

Rem Jackson is the President and CEO of Top Practices, LLC, and the leader of the Top Practices Mastermind Group. Top Practices is a company dedicated to helping professionals and businesses reach their professional and personal goals by building their "perfect practice." He can be reached at rem@TopPractices.com