

Taming Risk One Puzzle Piece at a Time

By Michael Masucci, Jr.

Risk isn't going away any time soon and there are many experts who see the size and frequency of high-risk events increasing.

For individuals, this means increasing uncertainty about their retirement plans, concern about the value of their various assets, and worry over how to grow their wealth without losing it all in another "bubble."

Would you be prepared with an outside source to turn to for HR help at a time when your staff may be out, and at the same time the workload might have doubled or tripled?

You're insured in case your computers die, but what about the contents of the hard drives? Would you be protected from liability if the contents of your hard drives end up in the wrong hands?

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For executives and business owners it means weathering high-risk events by having a viable risk management plan, shielding their companies from risk through insurance and other strategies, and positioning their companies to be more nimble and competitive. Easier said than done.

According to the Institute for Business and Home Safety, an estimated 25 percent of businesses do not reopen following a major disaster.

For example, what would happen if fire damage closed your business or a renter's business for a period of time—during the busy season?

How would your business survive if the owner or key person died? How could you afford to hire a replacement? Would a spouse be left running the company? How might you pay for estate taxes due?

When you have a problem employee that must be dismissed, how will you be sure you are protected from a claim of discrimination or wrongful termination? How could you avoid a similar situation in the future?

If the H1N1 virus forces half of your workforce to be out—for weeks, are your benefits and human resource policies up to date including a sick-day policy that accommodates such a risk?



ning, asset management, estate planning, and business/executive strategic planning.

The old model of having many advisors in all of these areas—seldom speaking to each other—seems inefficient and itself risky in today's fast-changing, high-risk environment. The new model successfully demonstrated by BHL, WHS and BCG gives you a decided advantage—that of ensuring that all of the pieces of your personal and business puzzle fit perfectly together. It eliminates overlap and waste while giving you the peace of mind that you are not overlooking risk that could devastate your wealth or destroy your business.

Whether you are a senior executive charged with the success of your company, a manager responsible for the welfare of your employees, an employee striving to retire comfortably, or a retired individual hoping to fund a long retirement, BHL, WHS and BCG can help keep risk from ruining your plans.

You can learn more about these companies and the services they offer by contacting them at:

Bailey, Haskell & LaLonde:
(315) 457-1830

Benefit Consulting Group:
(315) 474-1707

Workplace Health Solutions:
(315) 413-4433

One group of companies specializes in answering questions just like these and providing the tools for individuals and businesses to protect themselves during times of crisis—the combined resources of Bailey, Haskell and LaLonde (BHL), Benefit Consulting Group (BCG), and Workplace Health Solutions (WHS), subsidiaries of Oneida Financial Corp.

Together, these companies offer their clients one of the most comprehensive portfolios of risk management, employee benefit, human resources, and wealth-building products and services.

The real benefit comes from the ability to have multiple experts under one roof review every risk exposure and opportunity, analyze your business operations, and make recommendations that are unique to your individual or business needs.

The fact is, individuals and their work are inextricably linked. This is especially true with small business owners who often have their net worth locked up in their businesses. They now have the huge advantage of having multiple experts on their side in risk management, commercial and personal insurance, workers' compensation, medical malpractice, informed hiring, injury management, human resources, employee benefits, pension planning and administration, qualified retirement plan design and administration, fee-based financial plan-

"Working with BHL and BCG has brought us new and creative ideas in the area of risk management and benefit solutions that have provided great results."

John Bergemann
Director Human Resources
Crouse Hospital



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www.bcgcnyc.com

WHS
Workplace Health Solutions
315.413.4433
www.whsnyc.com

During these challenging times, businesses and individuals are looking more closely than ever at the value they receive from their advisors. Many are questioning the wisdom of utilizing a variety of different companies that seldom, *if ever*, work together to achieve maximum return on their investment.

At BCG, BHL and WHS, our clients know the value of looking to one trusted source for innovative solutions to their needs. They know we won't pull standard products off the shelf and don't make a single recommendation until we fully understand their personal and business risks and objectives. Only then will we offer the most effective and affordable programs for:

- ▶ Employee Benefit Consulting
- ▶ Human Resources Consulting
- ▶ Commercial Insurance
- ▶ Individual Insurance
- ▶ Risk Management Services
- ▶ Wealth Management
- ▶ Financial Planning
- ▶ Pension Plan Design and Administration

Call us for a comprehensive review of your current programs to learn if you are receiving the very best advice and value.

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