

CAILOR FLEMING INSURANCE

YOUR QUARTLERLY NEWSLETTER FROM CAILOR FLEMING INSURANCE

WINTER / CHRISTMAS 2011



CLIENTS CORNER

Cailor Fleming would like to recognize Union Orthotics & Prosthetics of Pittsburgh, PA for hosting their 2nd annual celebrity golf outing. The proceeds are donated to The Woodlands Foundation, Paul E. Leimkuehler Memorial Scholarship Fund and Eastern Amputee Golf Association.

The Woodlands is a non-profit organization dedicated to enriching the lives of children and young adults with disabilities and chronic illnesses. Using its fully accessible and barrier-free facilities, *The Woodlands'* programs enable participants to experience social, cultural, environmental, recreational and spiritual growth.

Hats off to Union Orthotics & Prosthetics.

We would like to recognize other clients for their accomplishments and altruistic endeavors. Please e-mail us so we can recognize you in our future newsletters.

COMMENTS & FACTS

COMMERCIAL INSURANCE UPDATE

New seasons come with change and that seems synonymous with the ever changing world of commercial insurance. Over the past year, Cailor Fleming has opened our doors to include markets for "Main Street" businesses such as Child Day Care Centers, Beauty Salons/Barber Shops, Tree Trimming operations, Martial Arts Academies, Social Service agencies, Neighborhood Associations and many more. Each industry has it's own risks and we are here to help you understand what those may be and what can be done to give you the peace of mind needed to open your doors everyday.

Cailor Fleming & Associates has been a constant presence in the Mahoning Valley for over 90 years and will proudly continue to serve your insurance needs. Please contact us at 330-782-8068 and ask for Trent, Chuck, Norma or Christine. We will be more than happy to talk with you about your business insurance concerns and needs.

Christine L. Peterson, CISR
Customer Service Agent

OWNER'S OUTLOOK - IN GRATITUDE

Another year is almost over and a new one is about to begin. 2012 is almost upon us and we have much to be thankful for even in these trying times. As the holiday season approaches, we'd like to take this opportunity to thank you for your continued trust in allowing us to protect your home, your autos, your business and your health care. It's people like you who make our jobs a pleasure and keep our company successful.

Cailor Fleming is indeed very fortunate to be able to make four major contributions on your behalf to: Organization Civica y Cultural Hispana Americana (OCCHA), Ballet Western Reserve, Second Chance Animal Rescue and Ohio North East Health Systems. We thank our clients for making this possible.

May your holiday season and the new year be filled with much joy, happiness and peace. We look forward to working with you in the coming year and hope our business relationship continues for many years to come.

Jeff Michalenok

Trent Cailor

Don Foley

Jill Welsh

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“The Challenge of Starting a Conversation” - Older Driver Safety

A Key to Driver Safety:

The holiday season is often the time when family members realize that older relatives are not driving as well as they once did. But starting a conversation about that topic isn't always easy, especially if the older driver has his or her own fears about giving up driving.

It is important to acknowledge that driving represents independence and freedom for many older people. So challenging someone on this topic can be a deeply personal and emotional issue. It's tough to begin the dialogue, but it's important.

The Hartford Advance 50 Team and the MIT age lab have developed guidelines to help families initiate conversations about driving safety. While statistics indicate that most older drivers are relatively safe drivers, they are sometimes affected by medical conditions, medication usage and reduced physical function that can increase the risk of accidents and injury.

Do Your Homework

Observe your relative's driving and look for patterns of unsafe driving behaviors. Listen to them; has the

driver expressed personal concerns about driving safety? Is the older driver limiting where and when he or she drives?

“Base your conversation with the driver on your observations. Have specific examples of the older adult's skills in the car, so you can share your concerns. This is not meant to be an accusation but merely a supportive conversation about their safety on the road.”

If possible, discuss your concerns with a doctor and determine what information you need to provide, given your relative's medical conditions. Some doctors may take an active role in assessing a driver's skills and rendering an opinion; others will refer a concerned patient to a driving specialist for a driving evaluation. Investigate the alternatives for helping older drivers adjust to driving limitations. Consider how to satisfy social and transportation needs if the older adult curtails or ceases driving. Relatives may need to set aside time to provide rides. In addition, think about increasing the frequency of visits, outings, phone calls and e-mails.

Reprint of article in “The Hartford's Extra Mile” Winter 2011 issue.

DISASTER SAFETY TIPS....

When a catastrophic event occurs, such as a fire, flood, hurricane or tornado, the vast destruction can be overwhelming. We all hear the warnings but for the most part never imagine it will happen to us. Advance preparation is the best plan for getting through the experience. Over the past several years, storms have become more and more intense; natural disasters have devastated communities all around the country.

It's a good time to think about your own Catastrophic Plan.

- **Know your evacuation route, have a plan to exit your home or business. Determine the safest place to go in your home or office if you are not forced to evacuate.**
- **Emergency contact numbers should include local and an out-of-town family or friends' phone numbers. Include these on your emergency contact list at school or work. Local cell phones often won't work in a weather crisis, having a number for an out-of-town contact is important. Instruct all family members to memorize the contact number and to report in after a crisis.**
- **Keep your gas tank full; avoid panic at the pump before the storm hits your area.**
- **Stay tuned into social media: radio, TV and e-mail updates on threatening weather.**
- **Keep emergency supplies handy: flashlights, extra batteries, candles/matches, non-perishable foods, water (FEMA recommends - one gallon sealed water per person per day; minimum three-day supply), credit cards and cash.**

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COMMENTS & FACTS

DISASTER SAFETY TIPS.... (continued from Page 2)

- **Watch for standing water, never drive through flooded streets or parking lots.**
- **Treat all downed utility lines as though they are live wires; never assume a downed wire is disconnected. Never exit your car around downed wires.**

In the event of a claim that is covered by your insurance, your adjuster will request an inventory listing of the damaged contents of your home or business. This task can be extremely difficult at the time of the loss. Prepare ahead by taking pictures or video of all your contents and keep a copy of this documentation away from your home or office.

Store important papers such as house deeds, vehicle registrations, birth certificates, tax returns and insurance policies in a fire proof safety box; photo copies of these documents should be kept in a second location.

For additional information on being prepared for a crisis, refer to the following resources:

- The Federal Emergency Management Agency's website: www.fema.gov provides many helpful suggestions for Emergency situations.
- The website: www.ready.gov/america/local/index.html has a map with every State listed; click on your State to find your community and State Information
- To register for disaster assistance over the phone - call: 1-800-621-FEMA.
- Weather information from the National Weather Service is available: www.nws.noaa.gov



Important reminder: Water damage from a flood is normally not covered without a separate flood policy. If you would like a quote for your home or business, please contact your customer service agent.

Janet Dyer

Claims Manager/Agent

STAFF STUFF

We are very happy to introduce our new staff members:



Cailor Fleming welcomed Amanda Nero to our staff in September of 2010 as receptionist. In February 2011 she was moved to the commercial lines department. Amanda participated in the Hartford School of Insurance Virtual CSR/Account Manager program. It entailed 7 weeks of classroom sessions and on July 6, 2011 she received the designation of CLCS (Commercial Lines Coverage Specialist). Amanda followed that up with passing her Ohio Property and Casualty Licensing exam on 8/22/2011. We should have known she would do so well as she graduated Magna Cum Laude from Slippery Rock University.

Christine Peterson came to Cailor Fleming in May of 2011 as account manager for Trent Cailor, Charles Petrosky and Philip Prosser. She has over 20 years experience in commercial lines insurance. She specializes in "Main Street" businesses, contractors, workers compensation and bonds. Chris obtained her CISR (Certified Insurance Service Representative) in 2005 and uses those skills to maintain the level of customer service that Cailor Fleming has developed and kept over the past 90+ years. Chris is married and has 4 children and 3 grandchildren who are the "loves of her life".

Patti Latessa was welcomed at Cailor Fleming in June of 2011 as the receptionist but was moved quickly to the Commercial Lines department as a customer service representative. Her previous work experience was as a customer service representative for PNC bank. Patti lives in New Middletown with her husband and their 3 children. She enjoys watching her children's football and soccer games.

Katy Fonner joined our staff on June 6, 2011 as the financial manager. She replaced Nancy Epstein who retired 6/30/2011. Katy is a life long resident of the area but was born in Florida. She has over 15 years of experience in the accounting field having worked as bookkeeper for both Youngstown Hearing and Speech and the Youngstown Symphony Society. Katy is married and together with her husband they share 5 children.

STAFF STUFF (continued from Page 3)

Danielle Hahn was hired on July 5, 2011 as our receptionist. She has been a travel agent since 1998 and has owned her own travel business since 2007. There is no doubt that she is a people person which is a great asset for her current position with us. Danielle graduated from Austintown Fitch High School and currently lives in Canfield with her husband, two stepchildren and her chocolate Labrador. Danielle enjoys golf, bowling and watching the Cleveland Browns football games.

On 8/15/2011 *Kathie Golden* joined the Cailor Fleming staff as a customer service agent in the Personal Lines department. She will be working with Ceci Nichols. Kathie is married, has two daughters and six grandchildren and two cats. She is licensed in both Ohio and Pennsylvania and has over 10 years of insurance experience.

Cailor Fleming is fortunate to have the above noted staff members as they will definitely help us maintain our standard of quality service to our clients.

So as not to be considered biased to our female staff members, we have to mention the accomplishment of Donald Foley. For the second year in a row, Don has received the award for second place for individual producer production for new business among the Keystone agencies. We are proud of you Don.

PRIVACY POLICY

Visit our website at www.cailorfleming.com to see our privacy policy.



"Gifts at Christmas"

- Vivian Gouled

There are things to buy and gifts to make,
But there are other gifts worthwhile.
Being helpful,
Being kind and ready with a smile.
Being friendly,
Doing things to please.
I've made up my mind,
At Christmas time
I'm giving some of these!



Christmas Gift Suggestions

- Oren Arnold

To your enemy, **forgiveness**
To an opponent, **tolerance**
To a friend, **your heart**
To a customer, **service**
To all, **charity**
To every child, **a good example**
To yourself, **respect**

Holiday Cookie Recipe

Caramel Frosted Pumpkin Cookies

Ingredients: 1 C. butter, softened; ½ C. brown sugar; ½ C. granulated sugar; 1 lg. egg; 1 C. cooked pumpkin; 1 tsp. vanilla extract; 2 C. flour; ¼ tsp. salt; 1 tsp. baking powder; 1 tsp. baking soda; ½ tsp. nutmeg; 1 tsp. cinnamon; ¾ C. chopped walnuts - optional

Preheat oven to 350 degrees F.

In a large mixing bowl, cream the butter, brown sugar and granulated sugar until fluffy. Add the egg, pumpkin and vanilla and mix well. Add the remaining ingredients and mix well. Stir in nuts.

Drop by teaspoon onto greased cookie sheets. Bake until lightly browned (8-10 mins.) Cool on wire racks and cool completely before icing.

Ingredients for caramel frosting: ¼ C. butter, 1/3 C. milk; 1/3 C. brown sugar (packed firm); ½ tsp. vanilla extract; ½ tsp. maple flavoring; 2 ½ to 3 C. powdered sugar.

In a medium saucepan combine the butter, milk and brown sugar. Bring frosting to a boil over medium heat, stirring constantly. Boil for 2 mins. or until mixture thickens slightly. Remove from heat and cool for 10 minutes. Stir in the vanilla, gradually add enough of the powdered sugar until spreading consistency is reached.

FROST AND ENJOY