


Happy Holidays

from the Staff at Cailor Fleming

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Our Staff from Left to Right:

Row 1: Phil, Dorothy, Wendy, Norma, Janet, Marie, Nancy, Sarah
 Row 2: Don, Debbie, Trent, Terie, Ceci, Mary Ann, Jeff, Bill
 Row 3: Lorrie, Margot, Mary Ellen, Jill

CAILOR FLEMING INSURANCE

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Your Quarterly Newsletter from Cailor Fleming Insurance

COMMENTS & FACTS




As the end of another year approaches we would like to express our gratitude to the many clients that have made our continuous growth and success possible. For the past nine years we have made monetary donations on behalf of our clients and we are proud to be continuing the tradition this year. Contributions of \$750.00 each will be presented to:

- Youngstown Community Health Center
- Salvation Army
- Ballet Western Reserve
- Second Chance Animal Rescue

We wish you and yours a blessed holiday season and a healthy Happy New Year. We look forward to "Insuring Your World" for many years to come.


Jeff Michalenok


Trent Cailor


Don Foley, Jr.


Jill Welsh

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EARLY CHRISTMAS PRESENT FOR THREE CAILOR FLEMING CLIENTS

On October 11, 2007, three of our clients received an early Christmas present in the form of an award presented by the regional Chamber and the Williamson College of Business Administration at Youngstown State University.

Diamond Steel Construction Co. of Boardman received a Pinnacle Award for the greatest increase in sales from 2005-06 among companies with more than 100 employees. Empyra.com Inc. of Youngstown was also recognized for increased sales. Data Recovery Systems LLC of Youngstown was named for increases in employment among companies with fewer than 100 employees. We extend our congratulations to these companies.



HOLIDAY ORNAMENT CUPCAKES

~A fun, colorful dessert that will be sure to get everyone in the spirit of the season~

Recipe Ingredients:

- cupcakes (flavor of your choice)
- colorful frosting
- Red & green M&M's
- Mini Reese's Peanut Butter Cups
- Pretzels (the twist type) or miniature Candy canes

- 1) Bake and cool your favorite cupcakes
- 2) Frost with frosting of your choice
- 3) Decorate with festive icing & candies to look like a ornament
- 4) Top each one with an upside down peanut butter cup, then a piece of a pretzel or candy cane to resemble an ornament hook.
- 5) Enjoy!



POINSETTIA TRIVIA

~They are a holiday staple, but what do you really know about the most popular holiday plant~

- Often called the Flower of the Holy Night, the poinsettia was first brought to America in 1828 by Dr. Joel Poinsett, our first ambassador to Mexico.
- The widespread belief that poinsettia's are poisonous is a misconception.
- There are over 100 varieties of poinsettia's, with California being the top producer.
- Plants are priced and sold according to the number of blooms per plant.
- The showy colored parts of the poinsettia are not flowers, but colored bracts (modified leaves).



CUCUMBER & CREAM CHEESE APPETIZERS

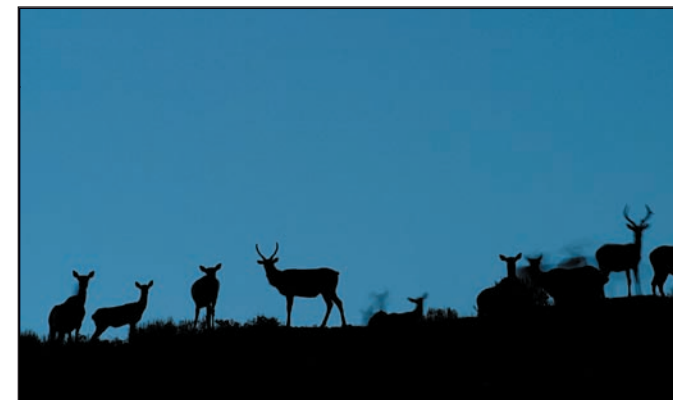
~An easy, yet delicious treat to add a little flair to your holiday celebration~

- 8oz. package cream cheese, softened
 - 1 package Good Seasons Italian salad dressing mix
 - 1 package rye cocktail bread
 - 1 cucumber (seedless if available)
 - Dried or fresh dill
- 1) Wash and score the cucumber with a fork along the entire length of the cucumber and all the way around to make a design. Slice thinly and set aside.
 - 2) Combine cream cheese and Good Seasons salad dressing mix.
 - 3) Spread cream cheese mixture generously on each slice of cocktail bread, place slice of cucumber on top of spread, and sprinkle the top with dill.
 - 4) To add holiday flair, top with a slice of red pepper, pimento or sliced cherry tomato.
- If you can't find rye cocktail bread, use regular rye bread and cut into rounds with a cookie cutter or shot glass.

WINTER SAFETY

~With its cold and often dangerous weather, winter presents many safety challenges both indoors and out. Being prepared and following simple safety tips can help you stay safe and warm ~

- Keep portable space heaters at least 3 ft from anything flammable such as clothing or draperies.
- Keep on hand extra blankets, flashlights, first aid kit, water and canned goods in case you're snowed in.
- When shoveling snow, push it in front of you, lifting with your legs. Never toss snow over your shoulders.
- Avoid when possible, driving in snow or ice storms. If you must drive, go slowly and let someone know the route you are taking.
- If your car is parked outside for a length of time, make sure the exhaust pipe and the surrounding area is free of snow. Excess snow packed in and around the exhaust can elevate carbon monoxide in your car.
- Cover your mouth with a scarf in extreme temperature. This protects your lungs from the cold air.
- Be careful not to overload electrical circuits, especially holiday tree lights.



DON'T GET A DEER IN YOUR HEADLIGHTS! HOW TO AVOID DEER-RELATED COLLISIONS

Deer migration & mating season generally runs from October through December and as a result, more collisions occur during this period. According to a study of annual claim statistics, Ohio & Pennsylvania are rated as states with high risk. As our wildlife habitat continues to shrink and urban growth increases, the probability of deer collisions increases. Fortunately, there are steps you can take to decrease the likelihood of a deer-vehicle collision.



SWEET POTATO CRUNCH

~ Tired of marshmallow topped sweet potatoes? Try this delicious alternative for your celebration~

- 2- 29 oz. cans of sweet potatoes (drained and slightly mashed)
- 2 eggs, beaten
- 2 T butter, melted
- ½ cup brown sugar
- 1 tsp. cinnamon

Topping:

- 1 c. Ritz crackers, crushed
- ½ c. chopped pecans (can eliminate if you desire or substitute with walnuts)
- 1 stick (½ c) butter, melted
- 1/3 c. brown sugar

- 1) Preheat oven to 350 degrees. In buttered large casserole dish, mix sweet potatoes, egg, butter, brown sugar and cinnamon.
- 2) In separate small bowl, mix together the crackers, pecans, butter & brown sugar for the topping.
- 3) Sprinkle the topping evenly over the sweet potato mixture.
- 4) Bake 25-35 minutes, until topping is golden brown and slightly crunchy.

* This can be assembled the night before, just add the topping before you bake.

- Wear your seatbelt and drive with caution, especially in agricultural area's.
- When driving at night, use high beams when there is no oncoming traffic. The beams better illuminate the eyes of deer.
- Brake firmly when you notice a deer in your path, but stay in your lane. Many serious crashes occur when drivers swerve to avoid a deer and hit another vehicle or lose control of their cars.
- In the event your vehicle strikes a deer, try to avoid going near the animal. A frightened & wounded deer can hurt you or further injure itself.
- Contact the police immediately.