

CAILOR FLEMING INSURANCE

YOUR QUARTERLY NEWSLETTER FROM CAILOR FLEMING INSURANCE

FALL/WINTER 2008

COMMENTS & FACTS

IN APPRECIATION

We are nearing the end of yet another year. "2008 will be a year that we all will remember starting as early as January 3rd, the date of the Iowa Caucus which got the Presidential election up and running. The Democratic Party made it memorable as they had both a woman and an African American vying to be the party's choice for their presidential nomination. The Republicans have also added interest by John McCain choosing a woman to be his running mate.

The summer Olympics were in August and provided us a choice in what we wanted to watch on our TV's- Politics or Sports? September brought Hurricane Ike and he affected not only the coastal areas but the inner coastal areas as well. We had not quite recovered from the Hurricane when our government told us they had to bail out the financial industry.

We at Cailor Fleming consider ourselves fortunate that even in these challenging economic times we are able to continue our tradition, for the 10th year, of giving donations on our client's behalf. This year we will be making \$750.00 contributions to:

- Ballet Western Reserve
- Boardman Civic Association
- Second Chance Animal Rescue
- Youngstown Community Health Center

We thank our clients for helping to make this possible.

We hope that the last quarter of 2008 goes out like a lamb and we thank you for putting your trust in us again this year. In the days ahead, let us continue to put our trust in one another and work together to obtain peace and prosperity and care for our environment.



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Trent Cailor

Jeff Michalenok

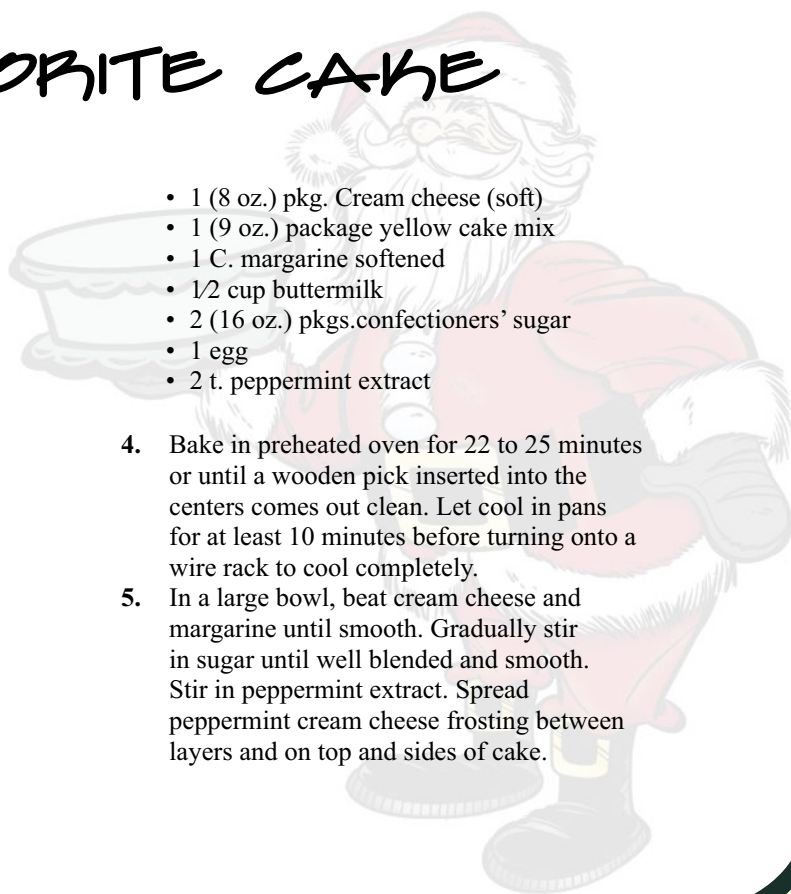
Jill Welsh

Don Foley, Jr.

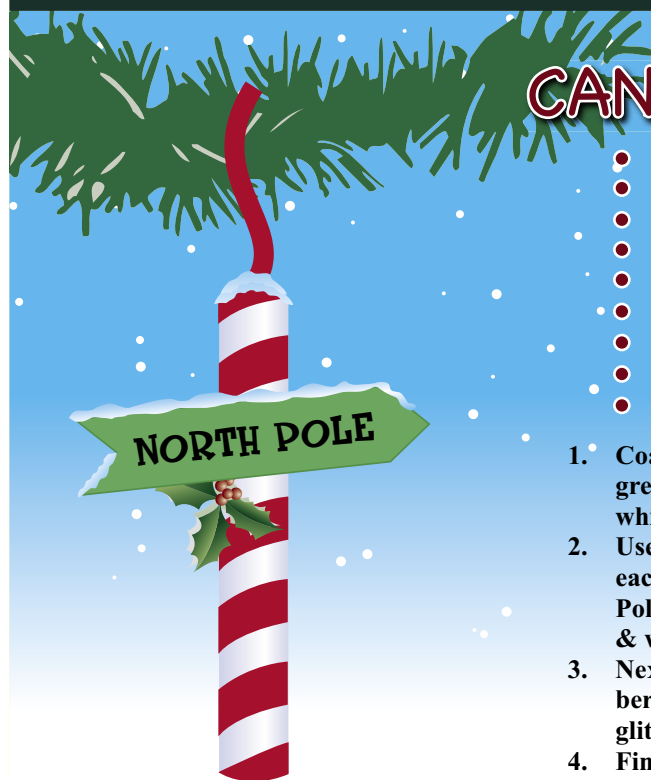
SANTA'S FAVORITE CAKE

Ingredients:

- 1 (18.25 oz.) Package white cake mix
 - 1 1/2 T. unsweetened cocoa powder
 - 3 egg whites
 - 2 T. red food coloring
 - 1 1/3 cups buttermilk
 - 1 t. cider vinegar
 - 2 T. vegetable oil
1. Preheat oven to 350 degrees F. Grease and flour 3 – 9" round cake pans
 2. In a large bowl, combine white cake mix, 3 egg whites, 1 1/3 cups buttermilk and 2 tablespoons vegetable oil. Mix with an electric mixer for 2 mins. on high speed. In a separate bowl, combine yellow cake mix, 1/2 C. buttermilk, 1 egg, cocoa, red food coloring and vinegar. Use an electric mixer to beat for 2 mins. on high speed.
 3. Spoon white batter alternately with red batter in the prepared cake pans. Swirl batter gently with a knife to create a marbled effect.
 4. Bake in preheated oven for 22 to 25 minutes or until a wooden pick inserted into the centers comes out clean. Let cool in pans for at least 10 minutes before turning onto a wire rack to cool completely.
 5. In a large bowl, beat cream cheese and margarine until smooth. Gradually stir in sugar until well blended and smooth. Stir in peppermint extract. Spread peppermint cream cheese frosting between layers and on top and sides of cake.



CANDY CANE SIGN POST



- Craft materials: 2 Large craft sticks (4 1/2 inches long)
- Acrylic paint: white, green, red
- Craft knife
- Permanent marker
- Glue
- Small green felt holly leaves
- Red mini pom-pom berries
- White glitter
- 5" piece of ribbon

1. Coat a large craft stick with white acrylic paint and another with green paint. Let them dry, then add stripes of red paint to the white stick.
2. Use a craft knife to cut a 3" section from the green stick, notching each end to create an arrow shape, as picture shows. Write "North Pole" on the sign in permanent marker, then glue the sign to the red & white craft stick.
3. Next, glue on small green felt holly leaves and red mini pom-pom berries. If you like add dabs of white paint, then sprinkle on white glitter for snow.
4. Finish by gluing both ends of a 5" piece of ribbon to the back of the signpost for a hanger. Let glue dry.

HOW TO ENJOY THE HOLIDAYS & LIMIT YOUR *STRESS*

The “holiday blues” can be a result of many factors: increased stress & fatigue, unrealistic expectations, economic worries & not being able to be with one’s family. Following are some tips to help reduce the “holiday blues”:

- Keep expectations for the holiday season under control by not trying to make the holiday “the best ever”
- Let go of the past – don’t be disappointed if your holidays are not like they used to be. Create new traditions
- Do something for someone less fortunate – try volunteering
- Set a budget & stick to it
- Avoid overeating – if you have an exercise routine keep up with it
- Don’t drink too much. Excessive drinking can aggravate depression & stress
- Spend time with family & friends who care about you. Reach out to someone who is alone during the holidays
- Take some down time to “recharge” your batteries



JOLLY SNOWMAN BREAD

(makes 4 snowmen)

Ingredients:

- 2 T. brown sugar
- 5 1/2 cups all purpose flour
- 2 t. salt
- 1/2 C. warm water
- 1 1/4 oz. package active dry yeast
- Pinch of sugar
- 1 1/2 C. warm milk
- 4 T. softened butter
- Raisins, dried apricots, gumdrops, licorice or ribbon

1. In a large mixing bowl, combine flour, brown sugar and salt. SET ASIDE
2. Pour the warm water into a large bowl and sprinkle in the yeast and a pinch of sugar. Stir and let the mix sit for 5 minutes, until bubbles begin to appear.
3. Stir in the warm milk, butter and 2 cups of the dry ingredients. Stir in the remaining dry ingredients, 1 cup at a time, mixing until the dough is stiff.
4. Turn the dough out onto a lightly floured counter top and knead for 5 to 10 minutes or until the dough becomes smooth and springs back when touched.
5. Grease a large mixing bowl, place the dough in the bowl and cover it with a dish towel. Let the dough rise for about 1 hr. or until doubled in bulk.
6. Punch down the risen dough and turn it out onto a lightly floured countertop. Divide it into 4 pieces (1 for each snowman).
7. Cut off the top third of each piece and shape it into the snowman’s head, shape the larger piece into a ball for the body.
8. Place the 2 balls on a baking sheet and pinch them together. Repeat with the remaining 3 pieces of dough until you have 4 snowmen. Cover and let them rise for 30 to 45 minutes.
9. Heat the oven to 350 degrees F. Brush the snowmen with milk and adorn with raisin eyes, a dried apricot nose and gumdrop buttons. Cover the fruit and gum drops with small pieces of aluminum foil so they won’t burn. Bake for 30 minutes or until golden brown.
10. Cool on racks. Tie a ribbon or piece of licorice around each snowman’s neck for a scarf.

If using as a present, wrap in plastic before adding the scarf.



Happy Holidays from the Staff at Cailor Fleming

Administrative

Nancy Epstein, CIC
Sarah Lorenzi

Bonds

Phil Prosser
Margot Kesler

Commercial Sales

Jeff Michalenok
Trent Cailor, CIC, CRM
Donald Foley
William McMahon

Claims

Janet Dyer

Commercial Customer Service

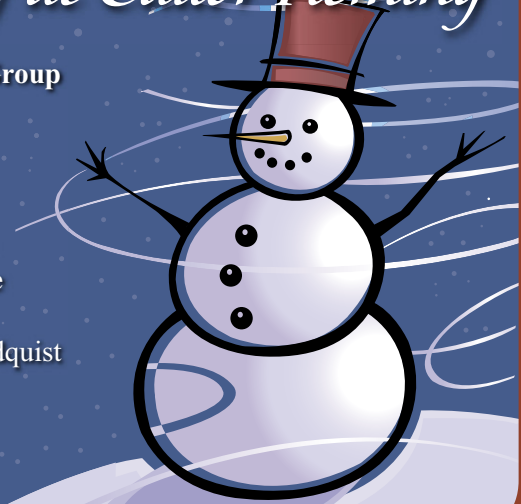
Norma Ferkula, CPCU
Terie Cosma, CISR
Mary Ann Lapinski
Debbie Rice
Dorothy Ruess
Lorrie Schott

Individual & Group

**Benefits Sales
& Service**
Jill Welsh

Personal Lines Sales & Service

Ceci Nichols
Mary Ellen Lindquist



Our Staff From Left to Right:

Row One: Jill, Phil, Dorothy, Sarah, Norma, Nancy, Jeff

Row Two: Trent, Margot, Lorrie, Debbie, Mary Ann, Bill

Row Three: Janet, Ceci, Mary Ellen, Don, Terie