



WINTER/CHRISTMAS 2014

OWNER'S OUTLOOK *In Gratitude*

It seems that each year flies by faster than the last. Incredibly, we are nearing the end of 2014, and what a year of changes it has been. Two new employees have joined our family: Karlene Jones is a part time customer service assistant with the Employee Benefits Department and Diana Homick is a full time CSA with the expanding Personal Lines Department. We are very pleased to have them with us and we are looking forward to adding another Producer by the end of 2014. On another note; for the last five years, Cailor Fleming has been the exclusively endorsed insurance agent for the national orthotic and prosthetic association, or AOPA. We are pleased to announce that we have retained that endorsement for the next five years. Through our partnership with Keystone Insurers Group and AOPA, we are able to provide AOPA members and their employees with access to Disability, Life, Dental and Vision insurance benefits at competitive rates. Accident and Critical Illness policies will also be offered. We are extremely proud of this accomplishment and look forward to continuing our excellent work ethic and customer service.

We'd like to take this opportunity to thank you for your continued trust and support 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 has been fortunate to be able to make four major contributions on your behalf to the following organizations: Animal Charity, Ballet Western Reserve, Organization Civica y Cultural Hispana Americana or OCCHA and Youngstown Community Health Center. *We thank our clients for making this possible.*

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

Happy Holidays to you and your family from the Cailor Fleming family!

Jeff Michalenok Trent Cailor Don Foley Jill Welsh



We're on the Web
www.cailorfleming.com



DONATE TO DRESS DOWN

The "Dress Down and Donate" campaign continues at Cailor Fleming for the 2014 year. Last year, over \$650 was raised for each of two chosen charities; *The Wounded Warrior Project and Hospice House*. This year, we are hoping to increase that amount, as well as changing up our program. We are responding to the community with a large purchase of winter hats and mittens for the area school children; targeting those hardest hit by the economy. *This is a wonderful way to contribute to the community and to supply a necessity!*

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"Going Casual for a Cause"



Winter/Christmas 2014



CAILOR
FLEMING
INSURANCE
"Insuring Your World"

Create Your Own Winter Safety Kit!

Keep these items in your car to help prevent or lessen the effects of a winter driving emergency:

- Ice scraper
- Small shovel and broom
- Winter window-washing solvent
- Jumper cables
- Warning flares
- Tool kit
- Rope or chains
- Flashlight
- Blankets and extra gloves, coats and hats

- Bottled water and snacks
- First-aid kit
- Sand, kitty litter or road salt for traction
- Cell phone and battery operated charger
- Battery-operated radio and batteries



Did You Know?

Ohioans pay \$577 less than the national average for auto insurance.

A recent report shows the 2014



annual premium for an auto policy for a new vehicle in Ohio is \$926, as compared to the national average of \$1,502.

Emergency alerts vs local warning sirens

What's the connection between the Emergency Alert System (EAS) and the warning sirens you hear in your town? There is none.

EAS was designed by the Federal Communications Commission to quickly send urgent emergency information to an area. EAS is a digital, automated system that alerts broadcast media, cable television, satellites, direct broadcast satellite and high-definition television. EAS meets the needs of the hearing impaired and those with different language needs.

Emergency sirens are outdoor warning systems that many Ohio areas activate locally to alert residents of threatening conditions. Sirens sometimes aren't audible indoors or in densely populated areas, but are a helpful supplement to the EAS. Optimally, on a flat terrain with no wind, most sirens can be heard up to one mile away.

National and local text-alert systems are another method used to alert cell-phone users of emergencies. These alerts aren't offered in all areas, but their use is increasing each year.

Reminder: OPEN ENROLLMENT!

November 15th is fast approaching! **DON'T FORGET**, the Open Enrollment time period from November 15th through February 15th is the **only time** individuals can make changes to their existing Health Insurance policies, or change to a new policy.



Janet's "Candied Nuts" Recipe

- Ingredients:**
- 1 lb. walnuts or pecans
 - 1 tsp. salt
 - 1 tsp. cinnamon
 - 1 cup sugar
 - 1 egg white
 - 1 tbsp. water



Beat egg white and water until frothy, add nuts and mix until coated with egg mixture. In large plastic zip lock bag, add sugar, salt and cinnamon—shake gently to mix.

Add egg coated nuts to the sugar mixture in the bag; shake gently to cover nuts with sugar.

Spread nuts on parchment paper, spray nuts very lightly with butter spray (optional).

Bake at 250 degrees for 1 hour, stirring every 15 minutes.

Cool, store in air tight containers or zip lock bags.

"Great for Holiday Gift Giving!"