



OUR HEARTFELT GRATITUDE ... for YOU

The days seem to rush by more quickly with each passing year. And with so much challenge facing so many of us across communities, states, and even cultures and countries in the face to the ongoing threat of COVID-19, every day is more precious than the last. Now, more than ever, we want to assure you that, as so much changes in these continuing times of challenge, there is one certainty upon which you can always rely: our fundamental principles and standards.

As always, Cailor Fleming values the overall well-being of our clients (and theirs) as our highest priority. When our founders started our more than a century ago, they made a promise to treat every client they themselves we want and expect to be treated.

A simple philosophy, perhaps, but one from which we have not, nor will ever, waiver or stray.

The “Golden Rule” remains the core belief of Cailor Fleming. We acknowledge the human resource and element as the most important aspect in business – and in life. We treasure every client relationship our team members have developed with each of you. We are grateful for the trust you’ve placed in us and hope you value our partnership as we do.

The holiday season is an ideal time to reflect on the people and blessings for which we are thankful. And, as we have every year in our operational history, we put our clients at the top of our list of gratitude.

We thank you and promise you that we will continue to prioritize you as we continue to face the ever-changing landscape of business together. We will, in the coming year and always, work hard to find solutions and protections that offer you the most opportunity for health and happiness.

HAPPY HOLIDAYS and wishes for a safe, healthy, joyous 2022 from all of us at Cailor Fleming Insurance!

May your Holiday Season and New Year be filled with joy, happiness, and success.

Trent Cailor

Don Foley



Big Soft Gingerbread Cookie Recipe



“These nicely spiced, big soft ginger cookies are perfect for folks who like the flavor of ginger but don’t care for crunchy gingersnaps.”

-Barbara Gray, Client Partner, Boise ID

Total Time: 20 minutes • Prep 10 minutes • Bake: 10 minutes • Yields one batch of 2,5 dozen

- 3/4 cup softened butter
- 1 cup sugar
- 1 large egg, room temperature
- 1/4 cup molasses
- 2-1/4 cups all-purpose flour
- 2 teaspoons ground ginger
- 1 teaspoon baking soda
- 3/4 teaspoon ground cinnamon
- 1/2 teaspoon ground cloves
- 1/4 teaspoon salt
- Additional sugar to sprinkle atop baked cookies

In a large bowl, cream butter & sugar until light & fluffy. Beat in egg & molasses. Combine the flour, ginger, baking soda, cinnamon, cloves & salt; gradually add to the creamed mixture & mix well. Roll into 1-1/2-in. balls, then roll in sugar. Place 2 in. apart on ungreased baking sheets. Bake at 350° until puffy and lightly browned, 10-12 minutes. Remove to wire racks to cool. ENJOY!



DONATE to DRESS DOWN

Our casual dress code for a cost continues! We all enjoy going casual at work now and then. Paying for that privilege so as to donated monies collected for a worthy cause is a win-win situation! We are again supporting the “Donate to Dress Down” program, since it is such a success. Over the years, our benefactors have included Akron Children’s Hospital Boardman, and The Rich Center of Autism just to name a few. We encourage you to support this effort to pay it forward!

“Try not to become a person of success, but rather try to become a person of value.”

~Albert Einstein



SIX IMPORTANT TIPS to PROTECTING YOUR HOME at the HOLIDAYS

Avoid visible gift displays.

Though it's tempting to set up a picturesque holiday vignette of a Christmas tree surrounded by piles of gifts near your front window, it's best to keep presents from view of all windows and doors. The best option is keeping expensive gifts hidden until you are ready to give them to intended receivers!

Pick a fresh tree and water it daily.

After bringing home the perfect real tree and affixing it in its stand, keep a close eye on the water level at the base DAILY. Never allow the level to dip below base level or it could begin to dry the tree. Also, any source of heat near on or on your holiday tree or wreath (including lights, lightbulbs, proximity to a fireplace, etc.) are fire dangers – as are heating vents, direct sunlight exposure from a door or window. All of these factors can lead to a tree or wreath drying out quickly.

Choose your lights carefully.

The best lights for Christmas/holiday trees and wreaths are miniature lights which emit low heat. Regardless of the size, shape or wattage of lights/lightbulbs being used, inspect them for the following fire risks: loose connections, broken and/or cracked sockets, and frayed, bare, or exposed wires. Always remember to turn off the tree lights when you leave the house or retire to bed for the evening.

Prevent outdoor light displays from overheating.

Never attach more than three strands of lights together. Consider used LED lights because they use less energy and do not get as hot as traditional holiday and/or incandescent lights. Make sure any lights used outdoors are CERTIFIED FOR OUTDOOR USE.

Drain outdoor pipes and insulated indoor pipes.

Before cold weather hits, drain water from your sprinkler lines and swimming pool. Remove outdoor hoses and close any inside valved to an outdoor hose bib. Pipes in unheated interior areas such as basements, garages, kitchen cabinets, crawl spaces, and attics must be insulated with pipe sleeves, heat tape, or heat cables that have been CERTIFIED TO COVER EXPOSED PIPES.

Keep a close eye on all food during the cooking process.

Cooking mishaps cause nearly \$28 million dollars in property loss annually. Cooks should never leave food unattended during the cooking process. In addition, cooks should avoid wearing loose fitting/long-sleeved clothes. Follow these rules when cooking at the holidays (or anytime!):

- 1) Enforce a child-free zone
- 2) Always use a timer
- 3) Install a smoke alarm and be certain to keep it stocked with fresh batteries
- 4) Keep cooking areas free of highly flammable items including but not limited to oven mitts, towels, and any cloth/paper-based products.

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