



Thankful!

For a Range of  
**Reasons**

WINTER 2018

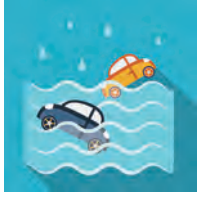
**The Kessler Alair Family Wishes You  
a Holiday Filled With Joy, Love, and Laughter**

Overdoing it is especially common this time of the year for many of us. The causes for this might include too many Christmas activities to attend; too much to eat; too much money spent; too many expectations; and too much tension. Often our efforts during the holiday time result in our feeling stressed out, wrung out, and worn out during a time we should feel the simple joys of commemorating the birth of Jesus Christ. In December of each year, we call it the Christmas spirit. You can hear it. You can see it. You can feel it. It isn't just tinsel and ribbon unless we have made it so in our lives. The Christmas season is the spirit of giving without a thought of getting. It is happiness because we see the joy in people. It is forgetting yourself and finding time for others. It is discarding the meaningless and stressing the true values. It is the time we realize most deeply that the more love is expended, the more there is of it for others. As the holiday season envelops us with all its glory, may we seek the opportunity to serve our fellowman. Please let us know if there is anything we can do for you!

*We are especially thankful for you - our clients and friends,  
may you all have a joy-filled Christmas.*



# Disaster Preparedness



If the unthinkable happens, we understand that your most valuable assets are more than just items on a balance sheet. That information is critical during a time of catastrophe.

## Sites to Check Out

The following sites are additional resources to assist with preparing for and recovering from disaster.

### American Red Cross

The American Red Cross not only provides disaster relief nationally but is part of a global humanitarian network, responding to those in need.

### Federal Emergency Management Agency (FEMA)

FEMA is an independent agency of the federal government, which provides preparedness and response and recovery support to the nation.

### National Oceanic & Atmospheric Administration (NOAA)

NOAA is a federal agency and the primary source of weather data and warnings for the United States.

### U.S. Small Business Administration

The SBA is an independent agency of the federal government that aids, counsels, assists and protects the interests of small business concerns.

## Federal Emergency Management Agency (FEMA) Frequently Asked Questions

### What if I don't have enough (or any) insurance?

You may qualify for grants from FEMA, low-interest loans from the Small Business Administration, the Farm Service Agency, or you may qualify for tax refunds for items that were not covered by insurance.

### How do I get assistance?

Information on tax assistance, grants and loans can be obtained at a Disaster Recovery Center, or by calling FEMA at 1-800-462-9029. After your application is reviewed, the damaged property is inspected to verify the loss, and that will determine the type and extent of assistance that will be provided. Audits are done later to ensure that the aid goes only to those who are eligible and that the funds are used for their intended purposes.

### What services are available?

FEMA may be able to provide Disaster Housing for up to 18 months, Low-Interest Disaster Loans (from the SBA) to cover uninsured property losses, Disaster Grants to earthquake victims who would be unable to repay a loan, and other services such as crises counseling, unemployment assistance, legal aid, and assistance with income tax implications.

### When should I apply?

FEMA encourages earthquake victims to apply for aid as soon as possible. The deadline for most individual assistance programs is 60 days following the President's major disaster declaration.

### What assistance is available from the SBA?

The SBA has a Disaster Loan program that helps homeowners, renters,

businesses of all sizes, and nonprofit organizations fund rebuilding after a disaster. The loans generally have low-interest rates and long repayment terms to make SBA recovery more affordable.

### What if I need more information?

More information is available by visiting FEMA's website at [www.fema.gov](http://www.fema.gov), and by visiting the SBA website at [www.sba.gov](http://www.sba.gov). Additionally, you can also contact the IRS about tax relief by calling 1-800-829-1040, or visiting [www.irs.gov](http://www.irs.gov).

For more advice on protecting things that matter to you most through car insurance, home insurance and more, contact Kessler Alair Insurance today.



# In Celebration



**15** years

**VICTORIA HARO**  
Customer Service Representative

Vicky Haro may be petite but she is mighty in insurance experience. With over 20 years in the industry, she will know just what to do to help resolve any concerns or questions you may have. Beyond her love for her job, her heart belongs to her husband and two sons. She can be found cheering for her sons at the baseball field, camping at the beach or boating at the river. Anything to do with water and she is there. She is also devoted to exercise and has been learning Muay Thai, a form of martial arts, for the last four years. *Muay Thai Mom, River Rat and Insurance Agent!*



**10** years

**Mike Donaldson, AAI**  
Vice President, Sales Executive

Michael Donaldson has worked in the Southern California financial and insurance industry since 2004 and came to Kessler Alair Insurance Services in 2008. Always having had an interest in business and finance, this line of work allows him to work directly with a variety of individuals, helping them grow and protect the financial positions and businesses that they have worked so hard to develop.

Michael, fluent in both Spanish and English, spent 2 years serving as a religious missionary teaching in both languages. When he is not working, he enjoys spending time with his wife and four children. He enjoys being active in many different types of sports as well as watching any local professional games he has the opportunity to. He has previously completed multiple full marathons and continues to compete in new ones. *Sports Fan, SCUBA Diver and Insurance Agent!*



## Kessler Family Favorite Holiday Recipes



### Sparkling Cider

Fill a larger pitcher or punch bowl with ice.

Empty a can of frozen apple juice concentrate into your container of choice.

Add a 2-liter Ginger Ale (7-Up or Sprite can be used, if you prefer)

Stir. Recipe can be doubled or tripled. Enjoy!

Our family also enjoys this recipe made with Cran-Raspberry juice concentrate.

### Sweet Potato Souffle

6 cups cooked & mashed yams  
1-1/2 cups white sugar  
1 cup melted butter  
5 eggs  
1 tsp. vanilla  
1 cup evaporated milk

#### Topping:

1 cup flour  
1 tsp. baking powder  
1 pinch salt  
1 cup brown sugar  
2/3 cup melted butter

Peel yams & cut into cubes. Boil until tender. Drain and pour into bowl. Mix with an electric mixer. Add the rest of the ingredients until almost smooth. Pour into 9x13 or 4-quart casserole dish. Sprinkle with topping. Bake at 350° for 30-40 minutes or until golden and bubbly. Be sure that the topping does not burn. Cover with foil if needed.

### Swiss Vegetable Medley

1 bag (16 oz.) frozen broccoli, carrots, and cauliflower combination  
1 can condensed cream of mushroom soup  
1 cup shredded swiss cheese  
1/3 cup sour cream  
1 can (2.8 oz.) Durkee french fried onions

Combine all ingredients but only add half the cheese and onions. Pour into casserole dish and bake covered at 350° for 30 minutes. Top with remaining cheese and onions and bake uncovered for 5 minutes or until top is crunchy and cheese melts.



Victoria Gardens  
 12487 N. Mainstreet, Suite 240  
 Rancho Cucamonga, CA 91739

**3 Locations to Serve You**

*Representing these and many other quality companies!*



If you'd like to see a movie on us, send us your referral and if we write an insurance policy for them, we will give you the **Ultimate Movie Experience Package** which includes two movie passes and \$10 concession cash! We'd like to say "thank you" to all of you that have referred someone to us.

We would love to hear your input! If you have an article suggestion, please give us a call at ext. 122 or email us at: [insurance@kessleralair.com](mailto:insurance@kessleralair.com).

**Note:** Content of this newsletter is for general information only and does not constitute individual investment or coverage advice. Please contact us for more information regarding your specific insurance needs.

**3 Locations to Serve You:**

**College Business Park**  
 2335 W. Foothill Blvd., Suite #3  
 Upland, CA 91786

**Victoria Gardens**  
 12487 N. Mainstreet, Suite 240  
 Rancho Cucamonga, CA 91739

**Newport Corporate Tower**  
 4100 Newport Pl Dr, Suite 570  
 Newport Beach, CA 92660

**Contact Us**

**Customer Service**  
 909-931-1500<sup>ph</sup> • 800-788-4968<sup>toll-free</sup>  
 909-932-2133<sup>fax</sup>  
 949-536-3700<sup>ph</sup> • 949-536-3995<sup>fax</sup>  
 Se habla Español • Falamos Português  
 CA License #0A91387

**Email** [insurance@kessleralair.com](mailto:insurance@kessleralair.com)

**Web** [www.kessleralair.com](http://www.kessleralair.com)

[fb.com/kessleralairinsurance](https://fb.com/kessleralairinsurance)

Find us on Yelp!

Follow us on *Instagram*  
[kessleralair](https://www.instagram.com/kessleralair)

**Staff Anniversaries**  
**August to December 2018**

Maricela Caraway .....	33 years
Dennis Ferguson.....	32 years
Catherine Dalton .....	26 years
Victoria Haro.....	15 years
Michael Kessler.....	14 years
Kara Slocum.....	13 years
Carrie Adams.....	12 years
Michael Donaldson.....	10 years
Lorraine Gonzales.....	7 years
Dan Cavazos .....	6 years
Cristina Cleofe.....	6 years
Nancy Cordero.....	5 years
Nicole Gonzalez .....	5 years