



# For a Range of Reasons

SUMMER 2012



## Get Ready for the Dog Days of Summer

By Christina Ades  
Vice President,  
Commercial Sales Executive

Have you ever heard of the phrase “The Dog Days of Summer” and wondered where it came from? In my house you might think that the hottest days of summer are aptly named because it is during these times my dogs Sugar and Suzy Q slow down, lay around more and look just plain “dog tired”.

It is a logical conclusion, but in reality this phrase dates back to Ancient Roman times when the dog days (diēs caniculārēs) was associated with the star Sirius. They considered Sirius to be the “Dog Star” because it is the brightest star in the constellation Canis Major (Large Dog). It was so bright that they determine that this star must also contribute to the extra heat felt in July and August.

Some of my family’s favorite places to go with our pets during the summer months are the off-leash beaches of Southern California. A list of the best off-leash beaches and dog parks can be found at [www.hautedogs.org/offleash](http://www.hautedogs.org/offleash).

On a more serious note, it was recently reported that dog bites accounted for more than one-third of all homeowners insurance liability claim dollars paid out in

2011, costing nearly \$479 million, according to the Insurance Information Institute (I.I.I.).

If you are a dog owner be sure you know what is covered by your homeowners insurance. Some companies require dog owners to sign liability waivers for dog bites, or may put a coverage sub-limit associated with animals. I.I.I. advises homeowners to consider purchasing an umbrella liability policy that can protect you against these types of personal liabilities at coverages much higher than your typical homeowners’ policy at very reasonable costs. To reduce the chances of a dog biting someone, consider taking the following steps:

- Consult with a professional (e.g., veterinarian, animal behaviorist, or responsible breeder) to learn about suitable breeds of dogs for your household and neighborhood.
- Spend time with a dog before buying or adopting it. Use caution when bringing a dog into a home with an infant or toddler. A dog with a history of aggression is inappropriate in a household with children.
- Have your dog spayed or neutered. Studies show that dogs are three times more likely to bite if they are NOT neutered.

- Socialize your dog so it knows how to act with other people and animals.
- Discourage children from disturbing a dog that is eating or sleeping.
- Play non-aggressive games with your dog, such as “go fetch.” Playing aggressive games like “tug-of-war” can encourage inappropriate behavior.
- Avoid exposing your dog to new situations in which you are unsure of its response.
- Never approach a strange dog and always avoid eye contact with a dog that appears threatening.

In spite of all of this most dogs are friendly, loving, irreplaceable members of a family just like our dogs Sugar and Suzy Q. The most important thing you can do is be a responsible pet owner and provide proper training and limitations for “Man’s Best Friend”.





### Donna Halliday

This year marks 42 years of service for Donna Halliday. She started with Pittenger Alair in 1970 who then merged with Kessler Insurance in 1997. Donna has witnessed a multitude of changes in the way the insurance industry has evolved over time, and in spite of it all she has always been open minded and improved her skills to accommodate every change.

Donna has been the Personal Lines Department Supervisor here at Kessler Alair since 1980 and she will be missed terribly. "It is the right time", she said when asked what made her make this important decision. "I want to travel more with my husband and family. I have many great memories but it is time to start a new stage of my life."

If you have special memories of working with Donna over the years please send a note to Catherine Dalton or email to [cdalton@kessleralair.com](mailto:cdalton@kessleralair.com), we would love to make a collection of these notes to share with her.

### Judy Mendibles

After 34 years of dedicated service and superior work ethic, Judy Mendibles has recently retired from her job in the Commercial Lines Department of Kessler Alair Insurance Services. Recently, a celebration was held in her honor. Well over 70 people came to share in their excitement for Judy and this new chapter in her life.



When asked what she most looks forward to doing now that she has the freedom from her daily work schedule, Judy said "I'm looking forward to every day being new and different. I want to travel more with my husband, I want to enjoy the slower, self-guided pace, and I'm excited to do some more research on the history of my family. Also, I am anxious to golf more, and I have two adorable grandchildren who love to have sleep-overs at Grandma's. I am truly blessed."

We will miss you being with us each day, Judy, but wish you the very best in retirement!

## Look at What You're Saying on Yelp and on Google Reviews

They are easy to contact via Web or Phone. They are always so helpful and can answer all of my questions. They are quick to take care of my needs. Highly recommend!!

*Kelly C. on Yelp*

Mike did an amazing job helping me out. I will be recommending him to my friends and family. I did not even know that I could get insurance that low! I appreciate all the Mike has done for me. He speaks to you about the different policies in a way that is easy to understand what you are getting for the price. He is also very detailed and fast. I did not have to wait if I had a question for something. Definitely recommend him!

*Katherine A. on Yelp*

Always great service and great people. They have handled all my insurance needs for ten years. I wouldn't go anywhere else. Thanks Leslie!!! You are awesome!

*Eileen on Google Reviews*

Great experience at this location. I needed insurance fast for a new truck purchase, they were very responsive and complete in getting me set up. Thanks again folks!

*Marc on Google Reviews*



## Why are Reviews So Important?

We all love to read reviews about a product before we buy it. Many of us do quite a bit of research on Amazon as well as other reliable sites that provide a large number of credible reviews.

This is the same for insurance services as well. In fact we have recently found that many people will do business with us even if they don't live in the immediate area because of the reviews that they have seen on websites like Yelp and Google. If you have had a positive experience with our agency please take a moment to provide a review on these sites. We would really appreciate it!



## Kessler's Client Corner: Rocky Mountain Chocolate Factory

Victoria Gardens, Ontario Mills, and The Montclair Plaza have one amazing store in common. Rocky Mountain Chocolate Factory. Jim and Celeste Kelber are the successful franchise owners of these 3 locations as well as longtime customers and friends of Kessler Alair Insurance.

Since opening their first Ontario Mills store in 1996, they have won many awards for excellence in sales as well as for excellence in candy making. Teamwork is at the heart of their success and if you asked Jim he would give all the credit to his dynamic wife.

The next ingredient to their "sweet success" would be their excellent team of employees. Many of their employees have given more than a decade of service to the Kelber's and their stores. One reason for their loyalty might be that supporting the educational pursuits of their employees is paramount. Celeste and Jim strive to work around their employee's class schedules and encourage them to further their education in any way that they can.

Rocky Mountain Chocolate Factory is famous for its amazing selection of caramel apples as well as boxed chocolates and hand dipped strawberries. They also have one of the largest assortments of Sugar-Free treats. Whether you need a customized treat for your wedding or event, corporate gifts, or just to treat yourself, Rocky Mountain Chocolate Factory is the place to go!

Is your business insured with Kessler Alair? We would love to spotlight your business and share it with 7,000+ of our friends! Send an email to Catherine at [cdalton@kessleralair.com](mailto:cdalton@kessleralair.com) so she can interview you for future issues.



# On the Record!



By Margaret Cavazos  
Personal Lines  
Sales Executive

If you haven't experienced a disaster in your own home we all know of someone who has. Having adequate insurance is of course very important, but equally important is having an up-to-date record or inventory of all the personal belongings that you have in your home. This list would ideally include a complete list of your personal property and include prices, model and serial numbers and copies of receipts. The first thing this list does is help you know what amount of insurance you need to buy. Also if you have this information ready it can almost guaranty a smoother recovery as well as improved negotiations with your insurance company.

In my experience very few people have created an inventory like this. **No one wants to think that something could happen to them.** One simple way is to take a video camera through your home and talk about the items in each room. Be sure to document designer and other high value items. You might even video tape the receipt. There are limits on all insurance policies so be sure to ask your agent if these high value items are covered on your policy. Then take that video and store it at a family member's or friend's house; a safe location other than your own home.

**Need Help?** Go to our website on the home insurance page and there is a link to an inventory worksheet to help you get started. Also the Insurance Information Institute has a Web-based inventory software that can be found at KnowYourStuff.org. Here you can set up your online account. The software will easily guide you through the process of creating and updating your home inventory. You can also upload photographs and scanned receipts or appraisal forms, and generate several types of reports once your inventory is complete, or if you need to file a claim. The software includes **free, secure online storage** so you can access your inventory anywhere, anytime—which can be important.

You can also download the new **Know Your Stuff® - Home Inventory app** in the iTunes App Store. Information entered either through the iPhone app or through the Web-based software will automatically synchronize between the two. All of your information will be kept in your personal, password protected account, on Amazon secure servers. Both versions are completely free of charge.

Most of these suggestions can apply to businesses as well. **Don't be caught unprepared, get it all "On the Record"!**



## Upland Lemon Festival

The Upland Lemon Festival was a great success in Downtown Upland. Kessler Alair Insurance was there to enjoy the fun as well as provide prizes to those that requested quotes and spun the prize wheel. One lucky person receiving a quote from us will win the grand prize of a \$100 American Express gift card. Four others will win AMC Movie Experience Packages valued at over \$30 each. Winners will be posted on Facebook soon. Good Luck!



## Judy Mendibles' Retirement Party!





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

PRESORTED  
STANDARD MAIL  
U.S. POSTAGE  
**PAID**  
GLENDALE, CA  
PERMIT #148

**Now with 2 Locations to Serve You**

Representing these and many other quality companies!



*For a Range of Reasons. What is yours?*

AUTO | BUSINESS | EMPLOYEE BENEFITS | FINANCIAL SERVICES | HEALTH | HOME



**Enjoy a Movie On Us!**

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 an **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 referred someone to us.

Go ahead – Send us a referral and we'll send you to the movies!

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.

**Contact Us**

**Customer Service**

909-931-1500<sup>ph</sup>  
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Se habla español  
Falamos Português

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**Staff Anniversaries**

**June to September 2012**

Brad Kessler .....	36 years
Maricela Caraway.....	27 years
Catherine Dalton.....	20 years
Margaret Cavazos.....	14 years
Mary Wilson.....	14 years
Christine Zook.....	11 years
Kristina Allred.....	10 years
Vicky Haro.....	9 years
Lorraine Gonzales.....	1 year



CA License #0A91387

**2 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